In The Matter of:

Patricia Dunphy (#0338185), Licensed Real Estate Salesperson/Respondent

WHEREAS Respondent Patricia Dunphy, a licensed real estate salesperson, licensed by the State of New Jersey, is subject to the provisions of the Real Estate Brokers and Salesperson's Act, N.J.S.A. 45:15-1 et seq.; and

WHEREAS at all times relevant hereto, Respondent Patricia Dunphy was and continues to be licensed as a salesperson with CSI Realty Group whose office is located at 165 Route 35, Red Bank, NJ; and

WHEREAS the Real Estate Commission has secured evidence which indicates that Respondent Dunphy has violated certain provisions of the laws and regulations governing the conduct of New Jersey real estate brokers and salespersons as referenced above; and

WHEREAS the Commission and Respondent Dunphy have agreed to settle this matter in lieu of any further administrative action; and

WHEREAS, Respondent Dunphy admits that she acted in violation of N.J.S.A. 45:15-1 and 3, by engaging in real estate activity without being licensed to do so. She was not licensed July 1, 2013 through November 12, 2013 and July 1, 2015 through July 22, 2015. During the unlicensed period she acted as the buyer's agent for 48 Canary Close, Howell, NJ and the listing agent for 48 Lakeside Drive, Matawan, NJ; and

WHEREAS Respondent Dunphy acknowledges that she has been made aware of her right to a full and formal hearing on any violations which the Commission may allege she has committed and his right to have the advice of counsel on the matters to which this Consent Order pertains, she is knowingly and voluntarily waiving the right to a hearing and counsel; and

IT IS THEREFORE AGREED TO BY THE PARTIES AND SO ORDERED that

Respondent Dunphy agrees to pay a fine in the amount of \$1,000.00; and it is further ordered and agreed that

Respondent Dunphy shall pay the fine within 30 days of the date of acceptance of this Consent Order. The fine shall be payable by certified check, cashier's check or money order payable to the "State of New Jersey" and sent to:

Division of Anti-Fraud Compliance/Collection Section Department of Banking and Insurance P.O. Box 325 Trenton, New Jersey 08625;

And it appearing that this matter can be resolved upon the consent of the parties, without resort to any other further administrative proceeding;

It is on this 13th day of October, 2016

ORDERED and AGREED that the terms of this Consent Order are approved by the Commission at a regular meeting on <u>Dolater 5, 2015</u>; and

It is further ORDERED AND AGREED that the Commission reserves the right to take further administrative action if the terms of this Consent Order are not fully complied with or if it obtains any other information that the respondent may have violated the Real Estate Brokers and Salesperson's Act, N.J.S.A. 45:15-1 et seq. or corresponding regulations, N.J.A.C.11:5-1.1 et seq.;

Robert L. Kinnlebrew
Executive Director

New Jersey Real Estate Commission

RESPONDENT CERTIFICATION

- I, Patricia Dunphy, hereby certify that
 - I am not under any disability, mental or physical, or under the influence of any medication, intoxicants or other substances that would impair my ability to knowingly and voluntarily execute this Consent Agreement; and further
 - 2. I am entering into this agreement knowingly and voluntarily, that I have not been subject to any coercion or threats regarding the execution of this Consent Agreement and that other than terms set forth above, no promises, representations or inducements have been made to me to secure my acceptance of the provisions of this Consent Agreement; and
 - 3. I hereby certify that I have read and agree to the terms and conditions of the Consent Order as set forth above and agree to the entry of this Order

Consented to as to Form, Content and Entry

Dated:

Patricia Dunphy, Respondent