## STATE OF RHODE ISLAND DEPARTMENT OF BUSINESS REGULATION 1511 PONTIAC AVENUE, BLDGS. 68-69 CRANSTON, RHODE ISLAND 02920

	•

IN THE MATTER OF:

KATHLEEN MURRAY : DBR COMPLAINT # 2023-23

RESPONDENT.

## **CONSENT AGREEMENT**

The Department of Business Regulation ("Department") and Kathleen Murray. ("Respondent") hereby agree that:

- 1. Respondent is a licensed Real Estate Broker, holding License Number 0019488 pursuant to R.I. Gen. Laws § 5-20.5-1 et seq.
- 2. On or about October 12, 2023, the Department received a complaint that the Respondent provided a fraudulent receipt for a home heating oil adjustment.
- 3. Complainant reported that on August 28, 2023, a real estate transaction had closed. On September 11, 2023, it was discovered by complainant that a heating oil adjustment form submitted for closing was fraudulent as the seller's never used the firm providing the form.
- 4. Complainant also reported that the firm stated they had never gone to the property to take a measurement and did not provide the adjustment receipt.
- 5. The Respondent acknowledged that she was aware as the principal broker that the document had been created by a member of her staff to facilitate the closing not having obtained a proper heating oil adjustment form in a timely manner. This was in violation of the State of

Rhode Island General Laws § 5-20.5-14 (a)(1) Revocation, suspension of license — Probationary period — Penalties – Making a substantial misrepresentation.

- 6. In an effort to affect a timely and amicable resolution of the concerns raised in this Consent Agreement, the Respondent agrees to pay an administrative penalty in the amount of one thousand (\$1,000) dollars, payable to the "General Treasurer, State of Rhode Island," upon the execution of this document and to step down from her principal broker duties.
- 7. Respondent admits that the allegations in Paragraphs 1 through 4 are true and agrees to take all necessary action to correct the error in order to maintain her license in good-standing.
- 8. By agreeing to enter into this Consent Agreement, Respondent knowingly and voluntarily waives any right to an administrative hearing and waives any right to pursue an appeal to the Superior Court under the Rhode Island Administrative Procedures Acts, R.I. Gen. Laws § 42-35-1, et seq.
- 9. If Respondent fails to comply with any term or condition of this Consent Agreement, Respondent will be in violation hereunder and the Department shall be entitled to immediately to take enforcement or other action in accordance with applicable law, including, but not limited to revocation, suspension, and/or any such additional administrative penalties that the Department deems appropriate. In accordance with R.I. Gen. Laws § 42-35-9, Respondent shall be provided with notice and an opportunity for a hearing if the Department initiates the administrative hearing process.

CONSENTED TO AS TO FORM AND SUBSTANCE BY:

William J. DeLuca

Real Estate Administrator

Department of Business Regulation

Date: 3/18/2024

cc: John Bevilacqua: john@bevlawfirm.com

Kathleen Murray Respondent

Date