

NEW JERSEY REAL ESTATE COMMISSION

NEW JERSEY REAL ESTATE COMMISSION	)	DOCKET NUMBER REC-CO25-001
	)	(REC File No. 10034784)
Complainant,	)	
	)	
v.	)	
	)	CONSENT ORDER
YAHAIRA S. MAFFEI, licensed New Jersey real	)	
estate salesperson (Ref. No. 0018501)	)	
	)	
Respondent.	)	

---

THIS MATTER having been opened to the New Jersey Real Estate Commission (the “Commission”) in the Department of Banking and Insurance, State of New Jersey, upon information that Yahaira Maffei (“Maffei”), a licensed real estate salesperson, may have violated various provisions of the real estate licensing law of the State of New Jersey; and

WHEREAS Maffei is subject to the provisions of the New Jersey Real Estate Brokers and Salespersons Act, N.J.S.A. 45:15-1 to -42 and corresponding regulations, N.J.A.C. 11:5-1.1 to -12.18; and

WHEREAS the Commission staff alleges that Maffei has violated certain provisions of the laws and regulations governing the conduct of New Jersey real estate licensees; and

WHEREAS Maffei acknowledges that she is aware of her right to a plenary hearing on any violations which the Commission may allege she has committed and having received the advice of counsel on matters to which this Consent Order pertains, she is knowingly and voluntarily waiving the right to a hearing; and

WHEREAS Maffei was continually licensed from 2000 until 2024 with no prior record of discipline; and

WHEREAS in lieu of instituting more formal proceedings, the Commission and Maffei desire to resolve this matter consensually, based upon the terms set forth herein; and

WHEREAS the Commission and Maffei, in order to avoid the costs and uncertainty of further litigation and to resolve the matter with finality, hereby agree to this Consent Order, fully disposing of all the issues in controversy in this matter with prejudice; and

WHEREAS the terms of this Consent Order were approved by the Commission at a regular meeting on Tuesday, November 18, 2025; and

IT APPEARING that the matter against Maffei should be resolved upon the consent of the parties, without resorting to a formal hearing on the aforementioned violations, and further good cause appearing;

NOW, THEREFORE, IT IS on this 18th day of November, 2025

ORDERED AND AGREED that Maffei admits the following facts:

1. Maffei is a formerly licensed New Jersey real estate salesperson, who was first licensed in this State on October 16, 2000. Most recently, Maffei's license was affiliated with Peak State LLC, d/b/a RE/MAX Our Town, licensed New Jersey real estate broker, whose main office is located at 852 Easton Avenue, Somerset, New Jersey 08873, from April 4, 2023, to March 15, 2024; and

2. On or about December 14, 2023, a criminal complaint was issued against Maffei by the Montgomery Township Municipal Court, charging her with one count of Theft by Deception in the third degree, in violation of N.J.S.A. 2C:20-4(a); and one count of Forgery in the third degree, in violation of N.J.S.A. 2C:21-1(a)(2); and

3. Maffei failed to notify Commission staff of the filing of formal criminal charges against her within 30 days; and

4. On or about September 23, 2024, Maffei entered into New Jersey's Pre-Trial Intervention program ("PTI") and an Order of Postponement was issued, which stayed proceedings related to the charges against Maffei for a term of 12 months; and

5. Maffei never entered a guilty plea and maintains her innocence regarding the criminal allegations; and

6. Maffei completed PTI and an Order of Dismissal was issued on September 22, 2023, dismissing the above-described criminal charges against her; and

7. Maffei has otherwise cooperated with the Commission staff's investigation of this matter; and it is further

ORDERED AND AGREED that based on the above facts, Maffei admits to the following:

1. Maffei violated N.J.S.A. 45:15-17(s) by failing to disclose the filing of formal criminal charges against her to the Commission within 30 days, as described above.

Based on the above, it is hereby:

ORDERED AND AGREED that Maffei shall pay a fine in the amount of one thousand dollars (\$1,000). The fine shall be paid in full within six (6) months of the full execution of this Consent Order. The fine shall be payable by certified check, cashier's check or money order made payable to the "State of New Jersey" and sent to the Division of Anti-Fraud Compliance/Collection Section, Department of Banking and Insurance, P.O. Box 325, Trenton, New Jersey, 08625. All unpaid fines will be referred for collection and may result in a lien/judgment being placed on

property, interception of state income tax refunds through the Set Off of Individual Liability (SOIL) program in the Division of Taxation and/or levy on bank accounts; and it is further

ORDERED AND AGREED that Maffei's real estate license shall be held on a probationary basis for a period of six (6) months from the date of the full execution of this Consent Order.

During this probationary period, the following conditions shall apply:

- a. It shall be Maffei's obligation to inform any real estate broker whom with she is employed by or contracted with to perform brokerage services, that her license is currently in probationary status; and
- b. Any employing or contracting real estate broker must notify the Commission within 72 hours if he or she received any information indicating that Maffei may have violated the New Jersey Real Estate Licensing Law or corresponding regulations; and
- c. Maffei must notify the Commission within 72 hours if she is charged with, or convicted of any criminal or disorderly persons offense; and it is further


ORDERED AND AGREED that this Consent Order encompasses only the information in Commission investigation file # 10034784. The Commission reserves the right to take further administrative action if it obtains any other information that Maffei may have violated the New Jersey Real Estate Brokers and Salespersons Act, N.J.S.A. 45:15-1 to -42 and corresponding regulations, N.J.A.C. 11:5-1.1 to -12.18; and it is further

ORDERED AND AGREED that the provisions of this Consent Order represent a final agency decision and constitute a final resolution of the violations contained herein; and it is further


ORDERED AND AGREED that by signing below, Maffei confirms that:

- a. She is not under any disability, mental or physical, nor under the influence of any medication, intoxicant or other substance that would impair her ability to knowingly and voluntarily execute this Consent Order; and
- b. She is entering into this agreement knowingly and voluntarily, that she has not been subject to any coercion or threats regarding the execution of this Consent Order and that other than the other terms set forth above, no promises, representations or inducements have been made to her to secure her acceptance of the provisions of this Consent Order.


Dated: 12/7/2025, 2025

Signed by:  
  
\_\_\_\_\_  
D08E36EA3B37487...  
Eugenia K. Bonilla  
President  
New Jersey Real Estate Commission

Dated: 10/06/, 2025

  
\_\_\_\_\_  
Yahaira Maffei  
Respondent

Dated: 10/06/, 2025

  
\_\_\_\_\_  
Kevin Buchan, Esq.  
Counsel for Respondent