

NEW JERSEY REAL ESTATE COMMISSION

NEW JERSEY REAL ESTATE COMMISSION ) DOCKET NUMBER REC-E-26-001  
 ) (REC File No. 10018756)  
 Complainant, )  
 ) ORDER TO SHOW CAUSE  
 v. )  
 )  
 ROBERT WHITE, licensed New Jersey real estate )  
 broker-salesperson (Ref. No. 0119808) )  
 )  
 Respondent. )

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THIS MATTER being commenced by the New Jersey Real Estate Commission (the “Commission”) in the Department of Banking and Insurance, State of New Jersey, on its own motion, pursuant to the provisions of the New Jersey Real Estate Broker and Salesperson Act, N.J.S.A. 45:15-1 to -42, and the regulations promulgated thereunder at N.J.A.C. 11:5-1.1 to -12.18, and it appearing that:

1. Respondent Robert White (“White” or the “Respondent”) is an actively licensed New Jersey real estate broker-salesperson, who was first licensed as a salesperson on January 12, 2001. White’s license is affiliated with Coldwell Banker Real Estate Services LLC (“Coldwell Banker”), a licensed New Jersey real estate broker, whose main office is located at 175 Park Ave, Madison, New Jersey 07940; and

2. White is currently registered with the Commission as the office supervisor for the Coldwell Banker Spring Lake branch office, located at 1122 Third Avenue, Spring Lake, New Jersey 07762; and

3. On or about June 19, 2018, White submitted two “Form SH Lump Sum Payment Request” beneficiary claim forms (“Form SH”) to Talcott Resolution, a life insurance and annuity

company, requesting disbursement of the entire benefit amount of a variable annuity contract owned by White's deceased father. White submitted one Form SH on his own behalf, and one on behalf of his brother, Raymond White; and

4. White and his brother were designated as equal beneficiaries of the above-referenced annuity contract; and

5. By White's hand, or at his instruction, a Form SH was completed and signed in his brother's name (the "Claim Form"), wherein White requested a check for the proceeds be sent to White's home address; and

6. On or about June 20, 2018, Talcott Resolution issued check # 118409093 (the "Benefit Proceeds Check"), in the amount of \$23,217.54, made payable to "Ray L White" at the Respondent's then home address; and

7. On or about June 27, 2018, White deposited the Benefit Proceeds Check into his personal bank account; and

8. White never received authorization from his brother to sign the Claim Form or receive the annuity benefit on his behalf; and

9. In fact, White never notified his brother of the existence of the aforementioned annuity contract, or that White requested or received the Benefit Proceeds Check; and

10. On or about April 1, 2022, Ocean Township Municipal Court issued Complaint-Summons #1337-S-2022-000137 (the "Complaint"), in connection with the above-described conduct. The Complaint charged White with two counts of Forgery, in violation of N.J.S.A. 2C:21-1(a)(2) and (3), respectively, both crimes of the fourth degree; and

11. White failed to notify the Commission of the issuance of the Complaint against him within 30 days; and

12. On or about July 15, 2022, Accusation No. 22-07-1101-A was filed against White in Monmouth County Superior Court, Law Division, Criminal Part (the “Accusation”). The Accusation superseded the Complaint and charged White with the same crimes as those alleged in the Complaint; and

13. White failed to notify the Commission of the issuance of the Accusation against him within 30 days; and

14. On or about January 6, 2023, White entered into New Jersey’s Pre-Trial Intervention program (“PTI”) and an Order of Postponement was issued, which stayed proceedings related to the criminal prosecution of the Accusation for a term of 12 months; and

15. White completed PTI and an Order of Dismissal was issued on October 5, 2023, dismissing the above-described criminal charges against White; and

16. On or about May 29, 2024, White entered into Consent Order No. 20-54064-49 (the “Consent Order”) with the New Jersey Bureau of Fraud Deterrence, within the Department of Banking and Insurance; and

17. The terms of the Consent Order included an admission by White that he “knowingly provide[d] false and misleading information to [Talcott Resolution] on June 19, 2018, specifically by faxing a forged signature on a Form SH Lump Sum Payment Request form”; and

18. The terms of the Consent Order further included an admission by White that his conduct constitutes a violation of the Insurance Fraud Prevention Act, N.J.S.A. 17:33A-1 to -34 and the imposition of a monetary civil penalty against White; and

19. The conduct underlying the Complaint, the Accusation and the Consent Order, as described above, demonstrates that White lacks the moral character and fitness for licensure as set forth under N.J.S.A. 45:15-9; and

20. White's conduct is in violation of N.J.S.A. 45:15-17(s) (two counts), in that he failed to notify the Commission of the filing of formal criminal charges against him, within 30 days. Specifically:

a. White failed to notify the Commission of the issuance of the Complaint within 30 days; and

b. White failed to notify the Commission of the issuance of the Accusation within 30 days; and

21. White's conduct is in violation of N.J.S.A. 45:15-17(e), in that his conduct, as described herein, demonstrates dishonesty and unworthiness for licensure.

And for good cause shown,

IT IS on this 13th day of February, 2026

ORDERED that Respondent Robert White shall show cause why his real estate license should not be suspended or revoked and/or why fines or other sanctions should not be imposed pursuant to N.J.S.A. 45:15-17 and N.J.A.C. 11:5-1.1. Respondent shall file a written Answer to the charges in this Order to Show Cause as required by N.J.A.C. 11:5-11.2 within twenty (20) days of the service of this Order. As required by N.J.A.C. 11:5-11.2, Respondent's written Answer must include specific admissions or denials of all allegations in this Order to Show Cause, state the factual basis of each and every factual allegation denied, and assert any defenses that Respondent intends to present in the event that this matter is deemed a contested case and a plenary hearing is held; and

IT IS FURTHER ORDERED that failure to comply with all of the requirements of N.J.A.C. 11:5-11.2 may result in a determination that there are no material facts or issues of law

in dispute and any presentation made to the Commission will be limited to the issue of the severity of any sanction or penalty to be imposed; and

IT IS FURTHER ORDERED that the Commission will review this Order to Show Cause and Answer(s) filed, if any, at a meeting scheduled on or after the 7<sup>th</sup> day of April, 2026 at 9:30 a.m. to determine whether there is a material fact or issue of law contested. No appearance is required at that time; and

IT IS FURTHER ORDERED that if the Commission determines that there is a material fact or issue of law contested, a hearing will be scheduled for a future date; and

IT IS FURTHER ORDERED that if the Commission determines that there is no material fact or issue of law contested, a hearing shall be scheduled at which the Respondent will be limited to presenting witnesses and documentary evidence regarding the issue of the severity of any sanction or penalty to be imposed; and

IT IS FURTHER ORDERED that a copy of this Order be served upon the Respondent as provided in N.J.S.A. 45:15-18, which service may be accomplished by serving a copy of this Order on the Respondent personally, or by delivering a copy thereof to his last known business address via certified mail.



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Aurelio Romero  
Executive Director  
New Jersey Real Estate Commission