NEW JERSEY REAL ESTATE COMMISSION

NEW JERSEY REAL ESTATE COMMISSION Complainant vs. Woo "Michelle" Choi, licensed New Jersey Real Estate Broker, (Ref. #: 0340934) Respondent.	)	DOCKET NUMBER REC-E-26-024 ORDER TO SHOW CAUSE (REC File. No. 10017953)

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, Woo "Michelle" Choi ("Respondent") is a licensed New Jersey Real Estate Broker; and is currently employed at Alpine MC Realty ("MC Realty"); and
2. Respondent has been licensed with the Commission since July 1, 2003 where she obtained her real estate salesperson license; and
3. Respondent worked as a real estate salesperson at Alpine Global ("Alpine") from June 30, 2021 to June 30, 2023; and
4. On October 19, 2021, David Kim, Alpine's broker of record, passed away; and
5. On November 18, 2021, Respondent submitted her application for a real estate broker license bearing the signatures of both Kim and Lee; and

6. On February 24, 2023, Respondent terminated her real estate salesperson license with Alpine. On March 1, 2023, Respondent reinstated her license with KNC Realty ("KNC"). Respondent subsequently terminated her license with KNC on May 5, 2023; and

7. On March 24, 2023, the Commission received a written complaint from Luis Trujillo, Esq. ("Trujillo"), alleging improper operation of Alpine following David Kim's death. Specifically, the complaint alleged that Respondent was operating Alpine without the proper license in place of Kim, who had served as the firm's broker of record.

8. On or about May 5, 2023, after obtaining her real estate broker license, Respondent opened Alpine MC Realty ("MC Realty") and operated the business in the capacity of a broker. Respondent has operated in this capacity since then; and

9. On August 29, 2023, Respondent was interviewed by Commission investigators regarding her broker license application. During the interview, Respondent, after initially denying, admitted that she had signed David Kim's name on the application and stated that she was unsure how to proceed. During the same interview, Respondent also admitted to forging the signature of James Lee, the other broker at Alpine; and

10. On August 31, 2023, Respondent further acknowledged in written correspondence to Commission investigators that she had signed both David Kim's and James Lee's names on her broker license application; and

11. Respondent's conduct violated N.J.S.A 45:15-17(a). Respondent made a substantial misrepresentation on her broker application by forging the signatures of her two former brokers. Respondent committed this act while actively licensed as a salesperson. On November 18, 2021, Respondent completed her broker application bearing David Kim's signature. Respondent admitted that she committed this act during an interview with Commission staff on August 29, 2023; and

12. Respondent's conduct violated N.J.S.A 45:15-17(e). Respondent demonstrated incompetence and untrustworthiness when she forged forging the signatures of two former brokers on her broker license application submitted to the Commission. On August 29, 2023, Respondent admitted to Commission investigators that she had committed this act; and

13. Respondent's conduct violated N.J.S.A 45:15-9. Respondent demonstrated a lack of good moral character and trustworthiness by applying for her broker's license bearing two forged broker signatures. Respondent additionally lied when asked about forging the signatures in the first round of questions in her August 29, 2023 with Commission investigators; and

14. Respondent's conduct violated N.J.S.A 45:15-17(e). Respondent procured and operated with a real estate broker license by means of fraud, misrepresentation and deceit when she forged two signatures of her two former brokers in her broker application to the Commission evidenced by her admission in her written statement and during her interview with Commission investigators on August 29, 2023.

And for good cause shown,

IT IS ON THIS 28th DAY OF October, 2026

ORDERED that Respondent, 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 Answers must include specific admissions or denials of all allegations in the Order to Show Cause, state the factual basis of each and every factual allegation denied and assert any defenses that Respondent intends to present if this matter is deemed a contested case and a plenary hearing is held; and

IT IS FURTHER ORDERED that failure to comply with all 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 New Jersey Real Estate Commission will review this Order to Show Cause and Answer filed, if any, at a meeting scheduled on or after the 1st day of December, 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 hereof to her last known business addresses via certified mail.

Jairo Rodriguez
Executive Director
New Jersey Real Estate Commission

MD/2026 OTSC Choi /REC Enforcement