In The Matter of:

Jeanette Calao (Ref. No. 0122564), Licensed Real Estate Salesperson/Respondent

WHEREAS Respondent Jeanette Calao, 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 Jeanette Calao is licensed as a salesperson with Crossroads Realty Inc., whose office is located at 25 Route 37, Toms River, New Jersey; and

WHEREAS the Real Estate Commission has secured evidence which indicates that Respondent Calao 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 Calao have agreed to settle this matter in lieu of any further administrative action; and

WHEREAS Respondent Calao 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 her 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

WHEREAS Respondent Calao admits that she acted in violation of N.J.A.C. 11:5-6.4(b) in that she failed to verify that a certificate of occupancy for a rental property was obtained.

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

RESPONDENT Calao agrees to pay a fine in the amount of \$1500.00; and it is further ordered and agreed that

RESPONDENT Calao 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 15th day of July , 2016

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. Kinniebrew
Executive Director

Executive Director

New Jersey Real Estate Commission

RESPONDENT CERTIFICATION

I, Jeanette Calao, 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
- 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

Jeanette Calao, RESPONDENT

Subscribed and sworn to before me on this

layoften, 2016

Notary Public

HENRISTTA AVALONE

NOTARY PUPILIC OF NEW JEAS

MY COMMISSION EXPERSE