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**IN THE MATTER OF A DISCIPLINE PROCEEDING HELD PURSUANT TO THE  
*TRUST IN REAL ESTATE SERVICES ACT, 2022***

**BETWEEN:**

**REAL ESTATE COUNCIL OF ONTARIO**

**- AND -**

**RIPUDAMAN SINGH DHILLON**

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**DISCIPLINE DECISION AND REASONS FOR DECISION**

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Subject to Rule 4.02 of the Discipline and Appeals Committee Rules of Practice (*TRESA 2002*), I, the Chair of the Discipline Committee (*TRESA 2002*) have reviewed and considered the Agreed Statement of Facts and Penalty together with the Waiver of Hearing submitted by the Parties to this proceeding and provide the following Order:

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**FINDINGS:** In violation of Section 40(1)(a) of the *TRESA 2002* Code of Ethics.

In violation of Section 3 of the General Regulation.

**ORDER:** Fine of \$6,000.00 payable to RECO not later than 120 days after the date of the Decision of the Discipline Committee on this matter: August 10, 2026.

**WRITTEN REASONS:** *attached*

**REASONS FOR DECISION**

**INTRODUCTION**

This matter proceeded on the basis of an Agreed Statement of Facts and Penalty and Waiver of Hearing, pursuant to Rule 4.02 of the Rules of Practice (*TRESA 2002*).

The Agreed Statement of Facts and Penalty read:

**AGREED STATEMENT OF FACTS AND PENALTY**

It is agreed as follows:

1. At all relevant times, RIPUDAMAN SINGH DHILLON ("Dhillon") was registered as a

broker under the *Trust in Real Estate Services Act, 2002* ("Act").

2. At all relevant times, Dhillon was employed at Brokerage A) and was the broker of record.
3. On January 12, 2022, Dhillon became the director, president, and secretary of Ontario Corporation A.
4. On April 3, 2024, Dhillon applied to renew their broker registration with RECO (the "Application").
5. In the Application, Dhillon answered "yes" to the following two questions: "Are you, or will you be, registered, engaged or employed in any other business, occupation or profession?" and "Are you a partner, officer, director or shareholder in any other business?"
6. By answering "yes" to the above questions, Dhillon was required to provide specifics regarding all business interests, including but not limited to, business name, position in In the Application, Dhillon disclosed that they were an immigration consultant with /Immigration Company A and a mortgage agent with *Mortgage Company A*. Further, Dhillon disclosed that they were a partner in *Company B* and a partner of a company that owns a radio frequency approved by the Canadian Radio-television and Telecommunications Commission.
7. In the Application, Dhillon disclosed that they were an immigration consultant with */CC Immigration Company A*. and a mortgage agent with *Mortgage Company A*. Further, Dhillon disclosed that they were a partner in *Company B* and a partner of a company that owns a radio frequency approved by the Canadian Radio-television and Telecommunications Commission.
8. Dhillon inadvertently omitted disclosure of their involvement with Ontario *Corporation A*, resulting in incomplete information in the Application.

### **SUMMARY OF AGREEMENTS**

**It is agreed that Dhillon failed to comply with the Act and/or Regulations as follows:**

A. Dhillon furnished incomplete information in an application for registration by failing to disclose their involvement, as a Director, with an Ontario corporation, contrary to section 40(1)(a) of the Act and section 3 of the General Regulation.

**It is agreed that Dhillon failed to comply with the following sections of the Act:**

Offence

40. (1) A person is guilty of an offence who,
- (a) furnishes false information in any application under this Act or in any statement or return required under this Act; [...].

**It is agreed that Dhillon failed to comply with the following section of the General Regulation:**

Application, form and fee

3. An application for registration or for renewal of registration as a brokerage, broker or salesperson shall contain all the required information, in a form approved by the registrar, and shall be accompanied by the relevant fee set by the administrative authority under clause 12 (1) (b) of the Safety and Consumer Statutes Administration Act, 1996, payable to the administrative authority.

**AGREED PENALTY**

**The Respondent understands and agrees to the following penalty:**

To pay a fine of **\$6,000.00** not later than 120 days after the date of the Decision of the Discipline Committee on this matter.

**Respondent acknowledgements:**

1. I, **Ripudaman Dhillon**, acknowledge that I have read and understand the penalty outlined herein and agree to the said terms and/or conditions.
2. I, **Ripudaman Dhillon**, acknowledge my right to seek legal counsel in this matter before signing this agreement.
3. I, **Ripudaman Dhillon**, agree, understand, acknowledge and consent to waiving my

right to a hearing before the Discipline Committee.

**Waiver of hearing before the Discipline Committee:**

4. The parties consent to disposing of the matter without a hearing before the Discipline Committee and agree to the terms set out herein.
5. The parties request an Order from the Chair of the Discipline Committee that includes this Agreement of Facts and Penalty as a final settlement of this matter.

By signature below the Parties agree, acknowledge, understand and consent to the final settlement of this matter by way of this Agreed Statement of Facts and Penalty.

***[The Parties duly signed the Agreed Statement.]***

**DECISION OF THE CHAIR**

Having reviewed and considered the Agreed Statement of Facts, the Chair of the Discipline Committee (*TRESA 2002*) concluded that the Respondent breached Section 40(1)(a) of the *TRESA 2002* Code of Ethics and section 3 of the General Regulation. The Chair of the Discipline Committee (*TRESA 2002*) is also in agreement with the joint submission of the Parties as to penalty and accordingly makes the following order:

DHILLON, Ripudaman Singh is ordered to pay a fine in the amount of \$6,000.00, payable to RECO, not later than 120 days after the date of the Decision of the Discipline Committee on this matter.

*Released: April 10, 2026*