
**IN THE MATTER OF A DISCIPLINE PROCEEDING HELD PURSUANT TO THE
*TRUST IN REAL ESTATE SERVICES ACT, 2002***

BETWEEN:

REAL ESTATE COUNCIL OF ONTARIO

- AND -

STEVEN ROGER CURRIER (registered as ROGER CURRIER)

DISCIPLINE DECISION AND REASONS FOR DECISION

Subject to Rule 4.02 of the Discipline 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:

FINDINGS: In violation of Sections 1, 2, 8(1) and 16(2) of the *TRESA 2002* Code of Ethics.

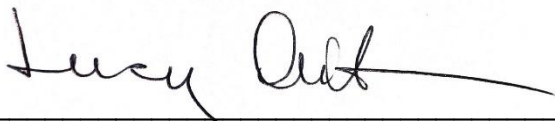
In violation of Section 22.7(1) of the General Regulation.

In violation of Section 12(2) of the Act.

ORDER: Fine of \$9,000.00 payable to RECO, not later than one hundred and twenty (120) days after the date of the Decision of the Discipline Committee: January 27, 2027

Successful completion of the “*RECO 2026 Update – Professional Practice*” course not later than sixty (60) days after the date of the Decision of the Discipline Committee, and to provide proof of completion to RECO within thirty (30) days of completion of the course.

WRITTEN REASONS: *attached*



Lucy Aita
Chair, Discipline Committee (*TRESA 2002*)

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, Currier is registered as a broker under the *Trust in Real Estate Services Act, 2002* ("Act").
2. At all relevant times, Currier was employed as the broker of record at the brokerage Mincom Kawartha Lakes Realty Inc. ("Kawartha").
3. On May 15, 2025, Currier entered into a representation agreement on behalf of Kawartha with Donald Zadow and Margaret Zadow (the "Sellers") to sell their property, located at 2045 Sherbrooke St West, Cavan Monaghan, Ontario (the "Property"), at an asking price of \$829,900.
4. Bradley Pettersone and Virginia Pettersone (the "Buyers") were represented by Ray Dickson ("Dickson"), the broker of record of the brokerage Ontario One Realty Ltd. ("One").
5. On August 30, 2025, the Buyers submitted an offer to purchase the Property in the amount of \$750,000 with a \$20,000 deposit and a completion date of October 16, 2025. The offer was irrevocable until 9:00 p.m. on August 31, 2025 ("Offer #1").
6. At or about 5:39 p.m. on August 31, 2025, Currier sent Dickson a text message advising that another offer may be coming in.
7. At or about 8:25 p.m. on August 31, 2025, Currier sent Dickson a text message stating, "We have accepted the offer", which led Dickson to believe that their Buyers' offer was accepted. Dickson immediately replied to Currier and acknowledged that the Buyers' offer had been accepted.

8. At or about 8:50 p.m. on August 31, 2025, and prior to the expiry of Offer #1, Currier sent Dickson a text message and informed him that they were accepting another offer ("Offer #2") and that the previous text message was a typo. Prior to this text message Dickson was not provided with any communication confirming that Currier had received another offer.

9. Offer #2 was delivered to Currier at or about 8:57 p.m. on August 31, 2025, and was accepted the following morning, September 1, 2025, at or about 7:17 a.m. Offer #2 was in the amount of \$800,000 with a \$50,000.00 deposit and a completion date of October 1, 2025.

SUMMARY OF AGREEMENTS

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

- A. Currier, as broker of record, failed to ensure brokerage compliance by failing to communicate the number of offers submitted to all buyers, contrary to sections 12(2) of the Act in respect of section 22.7(1)(a) of the General Regulation, and sections 1, 2, 8(1) and 16(2) of the Code of Ethics.
- B. Currier, in his capacity as the Seller's representative, failed to disclose to all Buyers the number of offers received by the Seller contrary to sections 1, 2 and 8(1) of the Code of Ethics.

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

Duties

(2) The broker of record shall ensure that the brokerage complies with this Act and the regulations.

It is agreed that Currier failed to comply with the following sections of the Code of Ethics:

Integrity, honesty, good faith, etc.

1. In carrying on business, a registrant shall act with courtesy, honesty, good faith and integrity in relation to every person the registrant deals with.

Unprofessional conduct, etc.

2. A registrant shall not engage in any act or omission that, having regard to all of the circumstances, would reasonably be regarded as,

- (a) being disgraceful, dishonourable, unprofessional or unbecoming a registrant; or
- (b) likely to bring the sector into disrepute or to undermine public confidence the regulation of registrants under the Act.

Best interests

8. (1) A registrant that represents a client shall promote and protect the best interests of the registrant's clients.

Duty to ensure compliance

16. (2) The broker of record of a brokerage shall ensure that the brokerage complies with this Regulation.

It is agreed that Currier failed to comply with the following sections of the General Regulation:

Competing offers

22.7 (1) If a brokerage that has entered into a representation agreement with a seller receives a competing written offer, the brokerage shall,

- (a) communicate the number of competing written offers to every person who is making one of the offers; and

AGREED PENALTY

The Respondent understands and agrees to the following penalty:

To pay a fine of **\$9,000.00** not later than one **hundred and twenty (120) days** after the date of the Decision of the Discipline Committee.

To successfully complete the following courses or programs by the identified completion date:

Course Title (Provider)	Completion date
RECO 2026 Update – Professional Practice	not later than sixty (60) days after the date of the Decision of the Discipline Committee

To provide proof of completion to RECO within **thirty (30) days** of completion of the courses.

Respondent acknowledgements:

1. I acknowledge that I have read and understand the penalty outlined herein and agree to the said terms and/or conditions.

2. I acknowledge my right to seek legal counsel in this matter before signing this agreement.
3. I 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 Sections 1, 2, 8(1) and 16(2) of the *TRESA 2002* Code of Ethics; Section 22.7(1) of the General Regulation, and Section 12(2) of the Act.

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:

1. CURRIER, Steven Roger, registered as CURRIER, Roger, is ordered to pay a fine in the amount of \$9,000.00, payable to RECO, not later than one hundred and twenty (120) days after the date of the Decision of the Discipline Committee.
2. CURRIER, Steven Roger, registered as CURRIER, Roger, is ordered to successfully complete the "RECO 2026 Update – Professional Practice" course not later than sixty (60) days after the date of the Decision of the Discipline Committee, and to provide proof of completion to RECO within thirty (30) days of completion of the course.

Released: September 29, 2026