
**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 -

KAMEL ABDUL RAOUF (registered as KAMEL RAOUF)

DISCIPLINE DECISION AND REASONS FOR DECISION

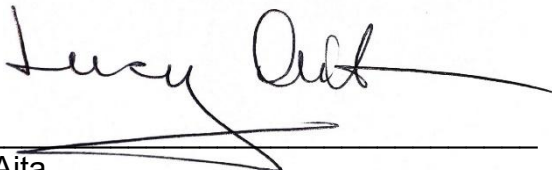
Subject to Rule 4.02 of the Discipline Committee Rules of Practice (*TRESA 2002*), I, the Chair of the Discipline Committee (*TRESA 2002*) have reviewed and considered the Agreed Statement of Facts and Penalty together with the Waiver of Hearing submitted by the Parties to this proceeding and provide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

FINDINGS: In violation of Section 2 of the *TRESA 2002* Code of Ethics.

In violation of Section 28(1)(a)(b)(c)(d) of the Act.

ORDER: Fine of \$5,000.00 payable to RECO not later than 12 months after the date of the Decision of the Discipline Committee on this matter: September 27, 2027

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 material times, Kamel Raouf ("Raouf") was registered as a salesperson under the *Trust in Real Estate Services Act, 2002*.
2. When Raouf first became registered as a salesperson in 2012, as a result of criminal charges and convictions between 2009 and 2013, Raouf entered into voluntary conditions (the "Conditions"), agreeing to, among other things, immediately notify the Registrar of any new criminal charges.
3. The Conditions remained in effect and Raouf signed Conditions each time he transferred brokerages in 2013, 2019, and 2022.
4. On or around May 22, 2024, Raouf submitted an application for renewal of registration to RECO (the "Application").
5. On the Application, Raouf answered "yes" to Question #6, which asks whether there are currently any charges pending, or whether the applicant has ever been found guilty, pleaded guilty to, or been convicted of an offence under any law. This disclosure related to Raouf's charges and convictions prior to 2013.
6. On or around May 30, 2024, Peel Police served Raouf with an undertaking, which he acknowledged and signed.
7. The undertaking indicated that Raouf was being charged with harassing communications (the "Charge") and further notified Raouf that he was to attend court on July 3, 2024.
8. Raouf did not notify the Registrar of the Charge.

9. As part of the Application, Raouf was required to have a Criminal Record and Judicial Matters Check ("CRJC") submitted to RECO by the relevant authorities.
10. On or around August 2, 2024, RECO received the CRJC for Raouf, which showed the Charge. This was the first time RECO became aware of the Charge.

SUMMARY OF AGREEMENTS

It is agreed that Raouf failed to comply with the Act and Code of Ethics as follows:

- A. Raouf failed to notify the Registrar in writing, within five days, of the Charge as required under section 28(1)(c) of the Act.
- B. Raouf failed to comply with a Condition of registration when he failed to notify the Registrar immediately of the Charge, contrary to section 2 of the Code of Ethics.

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

Notice of changes to registrar

28. (1) Every registrant shall, within five days after the event, provide notice to the registrar of,

- (a) any change in the registrant's address for service;
- (b) in the case of a corporation or partnership, any change in the officers or directors;
- (c) any change in the information that was included in a registrant's application for registration; and
- (d) any change to such other information as may be prescribed.

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

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

AGREED PENALTY

The Respondent, Raouf, understands and agrees to the following penalty:

To pay a fine of **\$5,000.00** not later than **12 months** after the date of the Decision of the Discipline Committee on this matter.

Respondent acknowledgements:

1. I, **Kamel Raouf**, acknowledge that I have read and understand the penalty outlined herein and agree to the said terms and/or conditions.
2. I, **Kamel Raouf**, acknowledge my right to seek legal counsel in this matter before signing this agreement.
3. I, **Kamel Raouf**, 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 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 2 of the *TRESA 2002* Code of Ethics, and Section 28(1)(a)(b)(c)(d) 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. RAOUF, Kamel Abdul, registered as RAOUF, Kamel, is ordered to pay a fine in the amount of \$5,000.00, payable to RECO, not later than 12 months after the date of the Decision of the Discipline Committee on this matter.

Released: September 25, 2026