
**IN THE MATTER OF A DISCIPLINE PROCEEDING HELD PURSUANT TO THE
REAL ESTATE AND BUSINESS BROKERS ACT, 2002, S.O. 2002, c. 30, Sch. C**

BETWEEN:

REAL ESTATE COUNCIL OF ONTARIO

- AND -

JACQUELINE PAULA PENNINGTON (registered as JACQUELINE PENNINGTON)

DISCIPLINE DECISION AND REASONS FOR DECISION

Subject to Rule 4.02 of the Discipline and Appeals Committee Rules of Practice (*REBBA 2002*), I, the Chair of the Discipline Committee (*REBBA 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 5 and 38 of the *REBBA 2002* Code of Ethics.

ORDER: Fine of \$8,000.00 payable to RECO not later than six (6) months after the date of the Decision of the Discipline Committee in this matter: May 26, 2026.

Successful completion of "REIC 2600 Ethics in Business Practice" course and provide RECO with confirmation of successful completion within six (6) months of the date of the Decision of the Discipline Committee in this matter; and provide proof of completion to RECO within 30 days of completion of the course.

WRITTEN REASONS: *attached*

A handwritten signature in black ink, appearing to read "Lucy Aita", with a horizontal line extending from the end of the signature.

Lucy Aita
Chair, Discipline Committee (*REBBA 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 (*REBBA 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, Pennington was a broker with Re/Max Hallmark First Group Realty Ltd.
2. In 2022, Pennington acted for a seller client (the “**Seller**”) in respect of the listing of a property for sale located at 430 Blyth Park Road in the Township of Cramahe, Ontario (the “**Property**”).
3. The Property was listed for sale on or about May 3, 2022.
4. The real estate board MLS listing for the Property, which was prepared by Pennington, contained an inaccurate/incorrect statement regarding the Property.
5. In particular, the listing stated that the kitchen/living room of the Property had wood flooring. The flooring was not wood and was, in fact, a vinyl or vinyl-like product.

SUMMARY OF AGREEMENTS

It is agreed that Pennington failed to comply with the Code of Ethics as follows:

- A. Pennington failed to take reasonable steps to verify and determine accurate facts regarding the Property in respect of the flooring, and then posted inaccurate information on the listing, contrary to sections 5 and 38 of the *Code of Ethics*.

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

Conscientious and competent service, etc.

5. A registrant shall provide conscientious service to the registrant's clients and customers and shall demonstrate reasonable knowledge, skill, judgment and competence in providing those services.

Error, misrepresentation, fraud, etc.

38. A registrant shall use the registrant's best efforts to prevent error, misrepresentation, fraud or any unethical practice in respect of a trade in real estate.

AGREED PENALTY

The Respondent understands and agrees to the following penalty:

- a) To pay a fine of \$8,000.00 not later than six (6) months after the date of the Decision of the Discipline Committee in this matter; and
- b) To successfully complete the following courses by the identified completion date and provide proof of completion to RECO within 30 days of completion of the course:

Course Title and Provider	Completion Date
REIC 2600: Ethics in Business Practice	Within six (6) Months of the date of the Decision of the Discipline Committee in this matter.

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 Agreed Statement was duly signed by the Parties.]

DECISION OF THE CHAIR

Having reviewed and considered the Agreed Statement of Facts, the Chair of the Discipline Committee (*REBBA 2002*) concluded that the Respondent breached Sections 5 and 38 of the *REBBA 2002* Code of Ethics. The Chair of the Discipline Committee (*REBBA 2002*) is also in agreement with the joint submission of the Parties as to penalty and accordingly makes the following order:

1. PENNINGTON, Jacqueline Paula, registered as PENNINGTON, Jacqueline, is ordered to pay a fine in the amount of \$8,000.00, payable to RECO, not later than (6) six months after the date of the Decision of the Discipline Committee in this matter.
2. PENNINGTON, Jacqueline Paula, registered as PENNINGTON, Jacqueline, is ordered to successfully complete the "REIC 2600: Ethics in Business Practice" course within (6) six months of the date of the Decision of the Discipline Committee in this matter; and provide proof of completion to RECO within 30 days of completion of the course.

Released: November 26, 2025