
**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 -

KARMINDER BRAR

DISCIPLINE DECISION AND REASONS FOR DECISION

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:

FINDINGS: In violation of Sections 1 and 2(a)(b) of the *TRESA 2002* Code of Ethics.

ORDER: Fine of \$5,000.00 payable to RECO not later than three (3) months after the date of the Decision of the Discipline Committee: July 14, 2026.

Successful completion of the “*Introduction to TRESA*” course and provide proof of completion to RECO not later than six (6) months after the date of the Decision of the Discipline Committee on this matter. To provide proof of completion to RECO within 60 days of completion of the course.

WRITTEN REASONS:

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, Karminder Brar (“Brar”) was registered as a salesperson under the *Trust in Real Estate Services Act, 2002*.
2. At all relevant times, Brar was employed at Brokerage A.
3. Representative A (the “seller’s representative”) was the seller’s representative who listed for sale a property located at 1-A Street, City A (the “Property”).
4. Brar, on behalf of their buyer-client(s), requested a showing for the Property. A confirmation for the showing appointment for the Property was provided for July 6, 2025 between 1:00 p.m. – 1:30 p.m.
5. At the showing appointment, Brar was witnessed providing the lockbox code to their buyer- client and permitted them to operate the lockbox and then provide the key to Brar. This was captured through the surveillance camera at the Property.
6. Brar admitted in their response to RECO to this complaint that they failed to safeguard the lockbox by allowing their buyer-client to retrieve the key using the access code.

SUMMARY OF AGREEMENTS

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

- A. Brar failed to safeguard the lockbox code when they permitted their buyer-client to gain access the lockbox at the Property to retrieve the key using the lockbox code, contrary to sections 1 and 2 of the Code of Ethics O.Reg 365/22.

It is agreed that Brar 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.

AGREED PENALTY

The Respondent understands and agrees to the following penalty:

To pay a fine of **\$5,000.00** not later than three (3) months 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
Introduction to TRESA	No later than six (6) months after the date of the Decision of the Discipline Committee

To provide proof of completion to RECO within 60 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 and 2(a)(b) of the *TRESA 2002* Code of Ethics. 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. BRAR, Karminder is ordered to pay a fine in the amount of \$5,000.00 payable to RECO, not later than three (3) months after the date of the Decision of the Discipline Committee.
2. BRAR, Karminder is ordered to successfully complete the "*Introduction to TRESA*" course not later than six (6) months after the date of the Decision of the Discipline Committee, and to provide proof of completion to RECO within 60 days of completion of the course.

Released: April 14, 2026