

CASE NUMBER 1002105 &  
10002309

In The Matter of:

Carol Kozlowski (# 0341551), Licensed Real Estate Salesperson / Respondent

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WHEREAS RESPONDENT Carol Kozlowski, a licensed Real Estate Salesperson licensed by the State of New Jersey, is subject to the provisions of the Real Estate Brokers and Salesperson's Act, N.J.S.A. 45:15-1 et seq.; and

WHEREAS at all times relevant hereto, Carol Kozlowski was and continues to be licensed with Keller Williams West Monmouth, 50 B Route 9 North, Grosso Office Park, Morganville, NJ 07751; and

WHEREAS the Real Estate Commission has secured evidence which indicates that RESPONDENT has violated certain provisions of the laws and regulations governing the conduct of New Jersey real estate brokers and salespersons as referenced above; and

WHEREAS the Commission and RESPONDENT have agreed to settle this matter in lieu of any further administrative action; and

WHEREAS RESPONDENT acknowledges that she has been made aware of her right to a full and formal hearing on any violations which the Commission may allege she has committed and her right to have the advice of counsel on the matters to which this Consent Order pertains, she is knowingly and voluntarily waiving the right to a hearing and counsel; and

WHEREAS, respondent Kozlowski admits that she acted in violation of N.J.A.C. 11:5-6.4 by failing to collect all deposits as required in the contract; and N.J.S.A. 45:15-17(a) by preparing and presenting an executed contract which indicated that Keller Williams West Monmouth was holding a \$5000 deposit when such deposit was never obtained; and

IT IS THEREFORE AGREED TO BY THE PARTIES AND SO ORDERED that

RESPONDENT agrees to pay a fine in the amount of \$2000.00; and it is further ordered and agreed that

RESPONDENT shall pay the fine within 30 days of the date of acceptance of this Consent Order. The fine shall be payable by certified check, cashier's check or money order payable to the "State of New Jersey" and sent to:

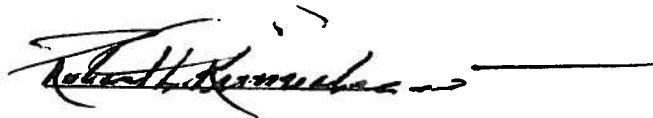
Division of Anti-Fraud Compliance/Collection Section  
Department of Banking and Insurance  
P.O. Box 325  
Trenton, New Jersey 08625;

And it appearing that this matter can be resolved upon the consent of the parties, without resort to any other further administrative proceeding;

It is on this 26<sup>th</sup> day of February, 2015

ORDERED and AGREED that the terms of this Consent Order are approved by the Commission at a regular meeting on 2/24/2015; and;

It is further ORDERED AND AGREED that the Commission reserves the right to take further administrative action if the terms of this Consent Order are not fully complied with or if it obtains any other information that the respondent may have violated the Real Estate Brokers and Salesperson's Act, N.J.S.A. 45:15-1 et seq. or corresponding regulations, N.J.A.C. 11:5-1.1 et seq.;



Robert L. Kinniebrew  
Executive Director  
New Jersey Real Estate Commission

**RESPONDENT CERTIFICATION**

I, Carol Kozlowski, hereby certify that

1. I am not under any disability, mental or physical, or under the influence of any medication, intoxicants or other substances that would impair my ability to knowingly and voluntarily execute this Consent Agreement; and further
2. I am entering into this agreement knowingly and voluntarily, that I have not been subject to any coercion or threats regarding the execution of this Consent Agreement and that other than terms set forth above, no promises, representations or inducements have been made to me to secure my acceptance of the provisions of this Consent Agreement; and
3. I hereby certify that I have read and agree to the terms and conditions of the Consent Order as set forth above and agree to the entry of this Order

Carol Kozlowski  
Carol Kozlowski, RESPONDENT

Subscribed and sworn to before me on this 5<sup>th</sup> day of Feb., 2015

Heather L. Fabiyan  
Notary Public

**Heather L. Fabiyan**  
**Attorney-at-Law**  
**State of New Jersey**