

NEW JERSEY REAL ESTATE COMMISSION

NEW JERSEY REAL ESTATE COMMISSION)	DOCKET NUMBER CO-16-001
)	REC Ref. No. 10003836
)	
Complainant)	CONSENT ORDER
)	
v.)	
)	
EDYTA KARPOWICZ, licensed)	
New Jersey real estate salesperson (Ref. No.)	
033836))	
)	
Respondent.)	

THIS MATTER having been opened to the New Jersey Real Estate Commission (“Commission”) in the Department of Banking and Insurance, State of New Jersey, upon information that Edyta Karpowicz, licensed as a real estate salesperson, may have violated various provisions of the real estate licensing law of the State of New Jersey; and

WHEREAS Karpowicz is a licensed New Jersey real estate salesperson and is currently licensed with Weichert Co. at the branch office located at 431 Route 18, East Brunswick, New Jersey; and

WHEREAS Karpowicz is subject to the provisions of the Real Estate Licensing Law, N.J.S.A. 45:15-1 et seq.; and

WHEREAS on or about November 6, 2015, an Order was entered in a civil suit in the Superior Court of New Jersey, Special Civil Part, Middlesex County, Docket Number MID-DC-7826-15, granting final judgment against Edyta Karpowicz for one violation of the New Jersey Insurance Fraud Prevention Act, N.J.S.A. 17:33-1 et seq. (“final judgment”). The violation

included filing a fraudulent dental insurance claim for services never received. Karpowicz was assessed a \$11,758 fine; and

WHEREAS Respondent violated N.J.S.A. 45:15-17(c) in that the underlying actions which led to the civil penalties establish that she has engaged in conduct which demonstrates unworthiness, bad faith and dishonesty; and

WHEREAS Respondent violated N.J.S.A. 45:15-17(l) in that the underlying conduct constitutes fraud and dishonest dealing; and

WHEREAS Karpowicz acknowledges that she is aware of her right to a full and formal hearing on any violations which the Commission may allege she has committed and having notice that she has the right to obtain 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 the right to an attorney; and

WHEREAS the Commission and Karpowicz, in order to avoid the costs and uncertainty of further litigation and to resolve this matter with finality, hereby agree to this Consent Order, fully disposing of all the issues in controversy in this matter with prejudice; and

WHEREAS the terms of this Consent Order were approved by the Commission at a regular meeting on February 23, 2016 and

IT APPEARING that the matter against Karpowicz should be resolved upon the consent of the parties, without resort to a formal hearing on the aforementioned violations, and further good cause appearing;

NOW, THEREFORE, IT IS on this 1st day of March, 2016

ORDERED AND AGREED that the aforementioned conduct constitutes a violation of N.J.S.A. 45:15-17(e) in that underlying the demonstrates unworthiness, bad faith and dishonesty; and it is further

ORDERED AND AGREED that the aforementioned conduct constitutes a violation of N.J.S.A. 45:15-17(l) in that the underlying conduct constitutes fraud and dishonest dealing; and it is further

ORDERED AND AGREED that Karpowicz accepts responsibility for these violations; and it is further

ORDERED AND AGREED that Karpowicz agrees to surrender her real estate license, with prejudice, for a period of five years and she shall be ineligible for any real estate license until February 9, 2021. At that time she must fully comply with any applicable licensing requirements in effect; and it is further


ORDERED AND AGREED that this Consent Order encompasses only the information in Commission investigation file #10003836. The Commission reserves the right to take further administrative action if it obtains any other information that Karpowicz may have violated the Real Estate Brokers and Salesperson Act, N.J.S.A. 45:15-1 et seq. or corresponding regulations, N.J.A.C. 11:5-1.1 et seq.; and it is further

ORDERED AND AGREED that by signing below, Karpowicz confirms that:

- a. she is not under any disability, mental or physical, nor under the influence of any medication, intoxicants or other substances that would impair her ability to knowingly and voluntarily execute this Consent Order; and
- b. she is entering into this agreement knowingly and voluntarily, that she has not been subject to any coercion or threats regarding his execution of this Consent Order and that other than the other terms set forth above, no promises, representations or

inducements have been made to her to secure her acceptance of the provisions of this Consent Order; and it is further

ORDERED AND AGREED that the provisions of this Consent Order represent a final agency decision and constitute a final resolution of the violations contained herein.


Robert L. Kinniebrew
Executive Director
New Jersey Real Estate Commission

Consented to as to
Form, Content and Entry

Dated: 01.18.2016


Edyta Karpowicz