

In The Matter of:

Beth A. Cardoso (#0121650), Licensed Real Estate Salesperson / Respondent

WHEREAS Respondent Beth Cardoso, 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, Respondent Beth A. Cardoso was and continues to be licensed as a salesperson with Augenbaugh Realty LLC whose office is located at 121 W. Ward Street, Hightstown, NJ 08520; and

WHEREAS the Real Estate Commission has secured evidence which indicates that Respondent Cardoso 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 Cardoso have agreed to settle this matter in lieu of any further administrative action; and

WHEREAS, Respondent Cardoso acted as the buyer's agent for the property located at 325 Blanketflower Lane, West Windsor, NJ; and

WHEREAS as of October 14, 2016, the property was out of attorney review and the prospective purchaser had put in a first and second deposit; and

WHEREAS Cardoso gave her husband, Phillipe Cardoso, a licensed referral agent, the lockbox code in order to access to the property on October 18, 2016 to show the property to the prospective purchaser. The property was vacant; and

WHEREAS Phillipe Cardoso was licensed with Augenbaugh Realty LLC from May 30, 2008 through April 19, 2013 as a salesperson. He was licensed with Augenbaugh Realty, LLC as a referral agent from April 19, 2013 through present; and

WHEREAS Phillipe Cardoso was injured when he went into the attic and fell through the ceiling while at the property; and

WHEREAS Respondent Beth Cardoso was on the way to the property when the code was provided; and

WHEREAS the prospective purchaser ultimately purchased the property and the closing took place on November 18, 2016; and

WHEREAS, Respondent Cardoso admits that she acted in violation of N.J.A.C. 11:5-6.4(a) by allowing a referral agent access to the property to show the home; and

WHEREAS Respondent Cardoso 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

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

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

Respondent Cardoso 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;**

Respondent Cardoso agrees to take an additional 6 hour continuing education course in the area of agency which will not count towards the continuing education requirement for the license renewal within ninety days of the approval of this consent order;

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 26th day of May, 2017

ORDERED and AGREED that the terms of this Consent Order are approved by the Commission at a regular meeting on May 9, 2017; 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.



Patrick J. Mullen
Director of Banking

RESPONDENT CERTIFICATION

I, Beth Cardoso, hereby certify that

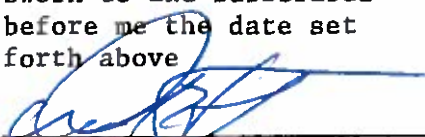
1. I am not under any disability, mental or physical, or under the influence of any medication, intoxicants or other substances that would impair my ability to knowingly and voluntarily execute this Consent Agreement; and further
2. I am entering into this agreement knowingly and voluntarily, that I 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

Consented to as to
Form, Content and Entry

Dated: 4/6/17

Beth A. Cardoso
Beth A. Cardoso, Respondent

Sworn to and subscribed
before me the date set
forth above


Davyd H. Coates
Attorney at Law of New Jersey