

In The Matter of:

Philippe Cardoso (#0896045), Licensed Real Estate Referral Agent / Respondent

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WHEREAS Respondent Philippe Cardoso, a licensed Real Estate Referral Agent 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 Respondent Philippe Cardoso is licensed as a referral agent with Augenbaugh Realty LLC, licensed New Jersey real estate broker, whose office is located at 121 W. Ward Street, Hightstown, NJ 08520. He was licensed with Augenbaugh Realty, LLC from May 30, 2008 through April 19, 2013 as a salesperson; 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, admits that he used the lockbox code in order to access to the property 25 Blanketflower Lane, West Windsor, NJ, which was vacant, to show the property to a prospective purchaser on October 18, 2016; and

WHEREAS the property was under contract at the time of the access and the potential purchaser had made deposits; and

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

WHEREAS the property closed on November 18, 2016; and

WHEREAS, Respondent Cardoso admits that he acted beyond the scope of a real estate referral agent, in violation of N.J.S.A. 45:15-1 and 3 by showing the property to a potential purchaser; and

WHEREAS Respondent Cardoso acknowledges that he has been made aware of his right to a full and formal hearing on any violations which the Commission may allege he has committed and his right to have the advice of counsel on the matters to which this Consent Order pertains, he 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;

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 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

Philippe P.C.

**RESPONDENT CERTIFICATION**

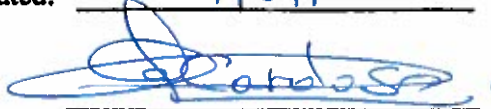
I, Philippe Cardoso, hereby certify that

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



Philippe Cardoso, Respondent

Philippe P.C.

Sworn to and subscribed  
before me the date set  
forth above



David H. Coates  
Attorney at Law of New Jersey