

**STATE OF RHODE ISLAND AND PROVIDENCE PLANTATIONS  
DEPARTMENT OF BUSINESS REGULATION  
1511 PONTIAC AVENUE, BLDG. 68-1  
CRANSTON, RHODE ISLAND 02920**

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**IN THE MATTER OF:**

**TAMMY DELFINO**

**RESPONDENT.**

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: **DBR No. 10-A-0013**  
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**CONSENT AGREEMENT**

It is hereby agreed between the Department of Business Regulation (“Department”) and Tammy Delfino (“Respondent”) as follows:

1. Respondent is licensed as a real estate salesperson (License No. S31156) to engage in the business of real estate and was, at all times relevant hereto, affiliated with Coldwell Banker Residential Mortgage of Warwick, Rhode Island as an independent contractor.

2. On January 6, 2011, the Department received a complaint from Nancy R. Pirnie (“Complainant”) alleging violations of R.I. Gen. Laws § 5-20.5-1, *et seq.* in connection with a real estate transaction for property located at 72 Bateman Avenue, Cranston, Rhode Island.

3. Upon receipt of the complaint, the Department investigated the circumstances of the alleged violations, giving the Respondent the opportunity to respond to the allegations made against her, which she did by letter dated January 11, 2011.

4. In addition to her written response, the Respondent submitted letters from seven individuals attesting to her good character and professionalism, which were considered by the Department in its investigation.

5. R.I. Gen. Laws § 5-20.5-14(a)(1) authorizes the Department to suspend or revoke a license where a licensee makes any substantial misrepresentation.

6. R.I. Gen. Laws § 5-20.5-14(a)(20) authorizes the Department to suspend or revoke a license where a licensee is found guilty of any conduct in a real estate transaction which demonstrates bad faith, dishonesty, untrustworthiness or incompetency.

7. R.I. Gen. Laws § 5-20.5-14(a)(15) authorizes the Department to suspend or revoke a license where a licensee violates any rule or regulation promulgated by the Commission or the Department.

4. R.I. Gen. Laws § 5-20.5-14(b) authorizes the Department to levy an administrative penalty not exceeding One Thousand (\$1,000) for any violation under this section or the rules and regulations of the Department.

5. In her response to the Department, the Respondent admitted to engaging in conduct which constitutes a violation of R.I. Gen. Laws § 5-20.5-14.

BASED ON THE FOREGOING, the Department has reason to believe that Respondent violated the within cited statutes, and therefore has sufficient cause to assess an administrative penalty pursuant to R.I. Gen. Laws § 5-20.5-14(b).

In an effort to effect a timely and amicable resolution of the issues raised in this Consent Agreement without an administrative hearing or a finding of a violation of R.I. Gen. Laws § 5-20.5-1, *et seq.* and to allow Respondent to maintain her license in good standing, the Respondent agrees:

1. To enroll in and successfully complete six (6) credit hours of real estate education in the area of ethics; specifically from the list of courses attached hereto as Attachment 1. These education credits shall not qualify to be credited as continuing education courses required for license renewal, and shall be in excess of those required credits. All course work shall be completed within six (6) months of the date of execution of this document.
2. Upon completion of those credits, the Respondent shall be responsible for providing certificates of course completion to the Department.


3. Respondent shall promptly notify the Department in writing of any criminal charges filed against her by any law enforcement agency, or professional complaints filed with any realtors board or professional agency. Such charges, or the failure to report them to the Department, may result in administrative action against the Respondent's license.
4. By agreeing to resolve this matter through the execution of this Consent Agreement, the Respondent voluntarily waives her right to the administrative hearing process, voluntarily waives her right to appeal any finding therefrom to the Superior Court, and agrees to take all necessary action as delineated in this Consent Agreement to maintain her license in good standing

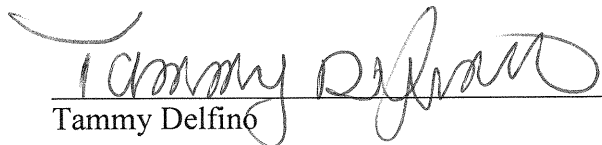
If Respondent fails to abide by any of the requirements of this Consent Agreement, the Department will initiate administrative proceedings to impose penalties against Respondent including, but not limited to: (i) suspension, (ii) revocation, and/or (iii) such additional administrative penalties as deemed appropriate by the Department. Respondent shall be provided with notice and opportunity for hearing should the Department decide to take such further action.

**THE DEPARTMENT AND RESPONDENT HEREBY CONSENT AND AGREE TO THE FOREGOING AS TO FORM AND SUBSTANCE:**

Department of Business Regulation  
By its Legal Counsel:

Respondent:

  
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Ellen R. Balasco, Esq.  
Deputy Chief of Legal Services

  
\_\_\_\_\_  
Tammy Delfino

Date: 3/3/11

Date: 3-1-2011