

**STATE OF RHODE ISLAND AND PROVIDENCE PLANTATIONS
DEPARTMENT OF BUSINESS REGULATION
1511 PONTIAC AVENUE, BLDG. 69-2
CRANSTON, RHODE ISLAND 02920**

IN THE MATTER OF:

VERNA GAUTHIER,

**DBR Nos. 16RE006
and 16AP006**

RESPONDENT.

CONSENT AGREEMENT

It is hereby agreed between the Department of Business Regulation, Commercial Licensing Division (“Department”) and Verna Gauthier (“Respondent”) as follows:

1. Respondent was previously licensed as a real estate broker (License No. REB0016684) pursuant to R.I. Gen. Laws § 5-20.5-1, *et seq.*, and is also currently licensed as a real estate appraiser (CRA.0A00410).

2. Between August of 2010 and April of 2013, a joint investigation between the Rhode Island State Police Financial Crimes Unit and Department of Attorney General, resulted in the arrests of the Respondent and five (5) other individuals after indictments related to a mortgage fraud scheme were handed down by a Rhode Island Grand Jury.

3. The Respondent was charged with Aiding and Abetting a felony, and Filing False Documents with public official, employee or agent, to which she pleaded nolo contendere to the Filing False documents charge only on September 3, 2015. The Aiding and Abetting charge was dismissed.

4. The Respondent failed to disclose this disposition of her criminal charge to the Real Estate section of the Department’s commercial licensing division.

5. In April of 2016, the Respondent filed a renewal application for her real estate broker license. In that application, the Respondent answered “no” to the question which asks “has the licensee, since the last renewal, been convicted of or pled nolo

contendere to a crime other than a minor traffic violation?" Respondent knew that answer to be untruthful.

6. R.I. Gen. Laws § 5-20.5-14 grants to the Director of the Department the power to refuse a license or suspend or revoke a license where it has been obtained by false representation.

BASED ON THE FOREGOING, the Department has reason to believe that Respondent is subject to administrative action based on R.I. Gen. Laws § 5-20.5-14(a) by her failure to report her criminal charges and answering no to the criminal history charges on her application for licensing. Accordingly, the Department 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 that the Respondent violated any law or regulation of the Department, and to allow Respondent to maintain her appraiser's license in good standing, Respondent agrees:

1. To pay to the Office of the Rhode Island General Treasurer the sum of FIVE HUNDRED DOLLARS (\$500.00) within six (6) months of the execution of this Agreement as an administrative penalty for the described violation, and
2. To not attempt to renew her real estate broker license, or apply for a new real estate broker license at any time in the future.

The Respondent agrees to the foregoing without making an admission that she intentionally violated any Rhode Island law or Departmental regulation, and it is agreed that at no time did she intend to defraud the Department or the public.

In making its offer to the Respondent to settle this complaint without further administrative action, the Department has considered the mitigating factors contained in the statement of the Respondent through counsel, as well as considering the public interest in the conservation of Department resources.

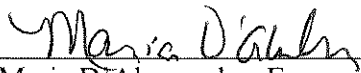
In consideration thereof, the Respondent voluntarily waives her right to the administrative hearing process and voluntarily waives her right to appeal this matter to the Rhode Island Superior Court.

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.


THE DEPARTMENT OF BUSINESS REGULATION AND RESPONDENT HEREBY CONSENT AND AGREE TO THE FOREGOING AS TO FORM AND SUBSTANCE:

Department of Business Regulation:

Respondent:

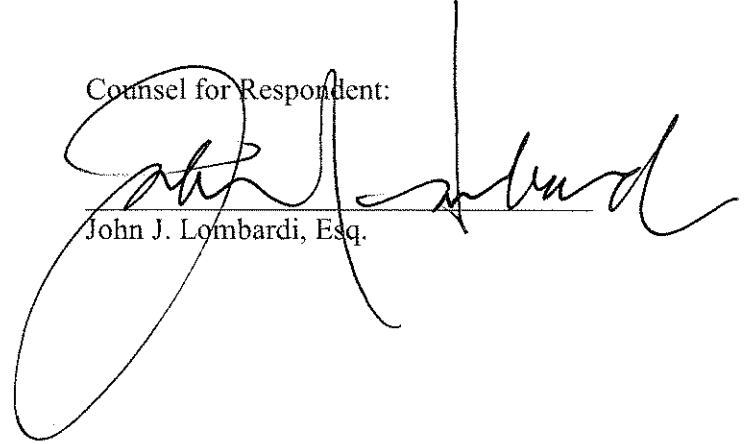


Maria D'Alessandro, Esq.
Deputy Director
Commercial Licensing, Securities
and Gaming and Athletics



Verna Gauthier

Counsel for Respondent:



John J. Lombardi, Esq.

Dated: 1/30/17

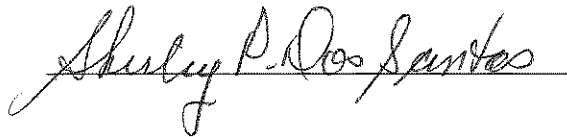
CERTIFICATION

I hereby certify on this 3rd day of January 2017, that a copy of the within Consent Agreement was sent by first class mail, postage prepaid, to:

John J. Lombardi, Esq. 225 Broadway Providence, RI 02903
--

AND BY E-MAIL TO:

1. John J. Lombardi, Esq., jayomay@aol.com
2. Catherine Warren, Esq., Hearing Officer
3. Maria D'Alessandro, Esq., DBR Deputy Director, Securities, Commercial Licensing, Gaming & Athletics
4. Donna Costantino, DBR Associate Director, Securities, Commercial Licensing, Gaming & Athletics
5. William DeLuca, DBR Real Estate Administrator
6. Deanna Daniels, DBR Systems Analyst
7. Amy C. Stewart, Esq., DBR Legal Counsel



Shirley P. Dos Santos