

**BEFORE THE MARYLAND REAL ESTATE COMMISSION**

MARYLAND REAL ESTATE  
COMMISSION

\*

V.

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CASE NOS.: 206-RE=2022 and  
257-RE-2022

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JACQUELINE BUDGEN  
EZ REALTY, LLC  
938 Hungerford Drive, #6A  
Rockville, Maryland 20850

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**SETTLEMENT AGREEMENT AND CONSENT ORDER**

This matter comes before the Maryland Real Estate Commission (“Commission”) as the result of two separate complaints, filed by Peter Dallman (“Complainant 1”) and Mary Naccash (“Complainant 2”), respectively. Based on the complaints and subsequent investigations, the Commission determined that administrative charges were appropriate in each instance. Prior to the issuance of formal administrative charges, however, the Commission and the Respondent have agreed to enter into this Settlement Agreement and Consent Order (“Consent Order”) to provide for the imposition of disciplinary measures which are fair and equitable in these circumstances, and which are consistent with the best interests of the people of the State of Maryland.

The Commission and the Respondent agree and stipulate as follows:

1. The Respondent is currently licensed by the Commission as a real estate broker affiliated with EZ Realty, license registration number 01-649275. At all times relevant to the matters set forth in this Consent Order, the Commission has had jurisdiction over the subject matter and the Respondent.

\* \* \* \*

**Case No. 206=RE-2022**

2. With respect to Case No. 206-RE-2022, the relevant facts are as follows:

On or about September 9, 2021, Complainant 1, Peter Dallman, a Maryland licensed real estate salesperson, listed the property at 8804 Dement Court, Waldorf, Maryland 20603 for sale. Complainant 1 was contacted by Deborah Gonzalez (“Gonzalez”), an individual who has never been licensed by the Maryland Real Estate Commission in any capacity, to arrange a viewing of the property on September 10,

2021. On or about September 10, 2021, the Respondent, accompanied by Gonzalez, accessed the property for the purpose of showing the home to prospective buyers. In communications with Complainant 1, Gonzalez referred to the Respondent as her "broker". After the showing, during the evening hours of September 10, 2021, Gonzalez advised Complainant 1 that she was preparing an offer to purchase. Complainant 1 received the written offer via email on September 11, 2021. Said offer identified the Respondent as the Sales Associate and Broker of Record. In the email that accompanied the offer, which was apparently sent by Gonzalez, Gonzalez stated that she would be assisting the Respondent and that all emails and correspondence could be sent directly to Gonzalez. In the aforementioned circumstances, the nature and manner of services provided by Gonzalez, who was retained by and acted on behalf of the Respondent, with the Respondent's knowledge and approval, constituted the provision of real estate brokerage services for which a Maryland Real Estate license is required.

3. In Case No. 206-RE-2022, the Respondent admits that she has violated and is subject to Business Occupations and Professions Article, Annotated Code of Maryland ("BOP") §§ 17-322(b)(32) and 17-603(b) which provide:

**§17-322. Denials, reprimands, suspensions, revocations, and penalties-- Grounds.**

(b) Subject to the hearing provisions of §17-324 of this subtitle, the Commission may deny a license to any applicant, reprimand any licensee, or suspend or revoke a license if the applicant or licensee: . . .

(32) violates any other provision of this title; ...

**§17-603. Real estate brokerage services by unauthorized individuals; lending license of real estate broker.**

(b) A real estate broker may not retain an unlicensed individual to provide real estate brokerage services on behalf of the real estate broker.

4. The Respondent consents to the entry of this Order finding that she has violated BOP §§ 17-322(b)(32) and 17-603(b) in Case No. 206-RE-2022 and further agrees to pay a civil penalty in the amount of \$1500.00 as a result of her violations. The civil penalty is to be paid upon the Respondent's execution of this Consent Order.

**Case No. 257-RE-2022**

5. With respect to Case No. 257-RE-2022, the relevant facts are as follows:

Complainant 2, Mary Naccash, was the owner of a residential property located at 13015 Forest Drive, Bowie, Maryland 20715 which was listed for sale during 2021. On or about October 5, 2021, the listing agent, Sheila "Jeannie" Murchison ("Murchison") was contacted by Alex Guzman ("Guzman"), an individual who has never been licensed by the Maryland Real Estate Commission in any capacity, with an inquiry about the

property on behalf of prospective buyers. Shortly thereafter, Guzman, representing the Respondent's firm, EZ Realty, sent an offer to purchase to Murchison. Guzman advised Murchison that he was working for the Respondent. Later that day, Guzman advised Murchison that the buyers would like to renegotiate the purchase price based on water damage at the property. After further negotiations, the parties proceeded to settlement and the buyers purchased the property. In the aforementioned circumstances, the nature and manner of services provided by Guzman, who was retained by and acted on behalf of the Respondent, with the Respondent's knowledge and approval, constituted the provision of real estate brokerage services for which a Maryland Real Estate license is required.

6. In Case No. 257-RE-2022, the Respondent admits that she has violated and is subject to Business Occupations and Professions Article, Annotated Code of Maryland ("BOP") §§ 17-322(b)(32) and 17-603(b) which provide:

**§17-322. Denials, reprimands, suspensions, revocations, and penalties-- Grounds.**

(b) Subject to the hearing provisions of §17-324 of this subtitle, the Commission may deny a license to any applicant, reprimand any licensee, or suspend or revoke a license if the applicant or licensee: . . .

(32) violates any other provision of this title; ...

**§17-603. Real estate brokerage services by unauthorized individuals; lending license of real estate broker.**

(b) A real estate broker may not retain an unlicensed individual to provide real estate brokerage services on behalf of the real estate broker.

7. The Respondent consents to the entry of this Order finding that she has violated BOP §§ 17-322(b)(32) and 17-603(b) in Case No. 257-RE-2022 and further agrees to pay a civil penalty in the amount of \$1500.00 as a result of her violations. The civil penalty is to be paid upon the Respondent's execution of this Consent Order and Settlement Agreement.

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8. The total civil penalty imposed pursuant to this Consent Order is as follows:

Case No. 206-RE-2022: \$1500.00

Case No. 257-RE-2022: \$1500.00

**TOTAL: \$3000.00**

9. If the Respondent fails to pay the total civil penalty amount of \$3000.00 when due, the Respondent's Maryland real estate broker's license, registration number 01-649275,

shall be immediately and automatically suspended until such time as the required payment is made in full.

10. The Respondent, by entering into this Consent Order in Case Nos. 206-RE-2022 and 257-RE-2022, expressly waives the right to any additional written notification of administrative charges, an administrative hearing before the Office of Administrative Hearings on the charges, the making of Findings of Fact and Conclusions of Law by an administrative law judge, any and all further proceedings before the Commission, and any rights to appeal from this Consent Order in these matters.

11. The Commission agrees to accept this Consent Order and Settlement Agreement as the full and final resolution of Case Nos. 206-RE-2022 and 257-RE-2022.

**BASED ON THESE STIPULATIONS AND AGREEMENTS, IT IS THIS** 20  
**DAY OF** October, 2023 **BY THE MARYLAND REAL ESTATE**  
**COMMISSION:**

**ORDERED**, that the Respondent has violated BOP §§ 17-322(b)(32) and 17-603(b) in Case Nos. 206-RE-2022 and 257-RE-2022; and it is further

**ORDERED**, that based on her violations, a total civil penalty is hereby assessed against the Respondent in the amount of **\$3000.00** in accordance with paragraph 8 of this Consent Order, which amount is payable to the Commission upon the Respondent's execution of this Consent Order; and it is further

**ORDERED**, that, if the Respondent fails to pay the total civil penalty amount of \$3000.00 when due, the Respondent's Maryland real estate broker's license, registration number 01-649275, shall be immediately and automatically suspended until such time as the required payment is made in full; and it is further

**ORDERED**, that these matters shall be resolved in accordance with the terms of this Consent Order, and that the same shall be reflected among the records of the Maryland Real Estate Commission; and it is further

**ORDERED**, that this Consent Order shall constitute a Final Order of the Maryland Real Estate Commission.

MARYLAND REAL ESTATE COMMISSION:

DATE 10/25/23

By: **SIGNATURE ON FILE**  
MICHAEL KASNIC  
Executive Director

DATE 10/20/23

AGREED: **SIGNATURE ON FILE**  
JACQUELINE BUDGEN  
Respondent