
**IN THE MATTER OF A DISCIPLINE HEARING HELD PURSUANT TO THE
TRUST IN REAL ESTATE SERVICES ACT, 2022**

BETWEEN:

REAL ESTATE COUNCIL OF ONTARIO

- AND -

HARMINDER PAL SINGH (registered as HARMINDER SINGH)

DISCIPLINE DECISION AND REASONS FOR DECISION

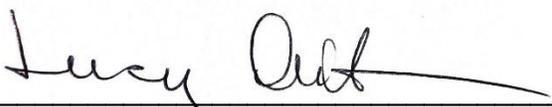
Subject to Rule 4.02 of the Discipline and Appeals Committee Rules of Practice (*TRESA 2002*), I, the Chair of the Discipline Committee (*TRESA 2002*) have reviewed and considered the Agreed Statement of Facts and Penalty together with the Waiver of Hearing submitted by the Parties to this proceeding and provide the following Order:

FINDINGS: In violation of Sections 1 and 14 of the *TRESA 2002* Code of Ethics.

ORDER: Fine of \$12,000.00 payable to RECO not later than four (4) months after the date of the Decision of the Discipline Committee: February 2, 2026

Successful completion of the “REIC 2600 Ethics in Business Practice” course and provide proof of completion to RECO not later than (4) four months after the date of the Decision of the Discipline Committee on this matter. To provide proof of completion to RECO within 60 days of completion of the course.

WRITTEN REASONS: *attached*



Lucy Aita
Chair, Discipline Committee (*TRESA 2002*)

REASONS FOR DECISION

INTRODUCTION

This matter proceeded on the basis of an Agreed Statement of Facts and Penalty and Waiver of Hearing, pursuant to Rule 4.02 of the Rules of Practice (*TRESA 2002*).

The Agreed Statement of Facts and Penalty read:

AGREED STATEMENT OF FACTS AND PENALTY

It is agreed as follows:

1. At all relevant times, Harminder Pal Singh registered as Harminder Singh (“Singh”) was registered as a broker under the *Trust in Real Estate Services Act, 2002*.
2. At all relevant times, Singh was employed at the brokerage LPRE Inc. trading as Coldwell Bank Southwest Realty (“LPRE”).
3. Aman Zaidi (the “Complainant”) is a salesperson employed at the brokerage RE/MAX Sarnia Realty Inc. (“Sarnia Realty”). April Barnard is the Broker of Record for Sarnia Realty.
4. On or about April 6, 2024, Priyanka Sagwal (“Sagwal”) and Kulwant Singh (“Kulwant”) signed a Buyer Representation Agreement (“BRA 1”) with Sarnia Realty and the Complainant. The BRA 1 was valid until May 31, 2024.
5. On or about April 24, 2024, Sagwal and Vikas Chouhan (“Chouhan”) signed a BRA (“BRA 2”) with Sarnia Realty and the Complainant. The BRA 2 was valid until June 14, 2024.
6. On or about April 25, 2024, Sagwal and Chouhan signed a BRA (“BRA 3”) with HouseSigma Inc. This BRA 3 was valid until May 25, 2024.
7. On May 02, 2024, Kulwant submitted an Agreement of Purchase and Sale (“APS”) on a property located at 1063 Leckie Drive, Sarnia, Ontario (the “Property”) using LPRE and Singh. The APS was accepted by the Sellers on May 03, 2024, with a completion date set for June 7, 2024.
8. On or about May 3, 2024, Kulwant signed a BRA (“BRA 4”) with LPRE and Singh. The BRA 4 was valid until June 7, 2024.
9. For clarity, the BRAs were as follows:

BRA #	Buyer	Brokerage	Representation type	Start / end dates
BRA 1	Priyanka Sagwal & Kulwant Singh	Sarnia Realty	Brokerage	April 6 to May 31, 2024
BRA 2	Priyanka Sagwal & Vikas Chouhan	Sarnia Realty	Brokerage	April 24 to June 14, 2024
BRA 3	Priyanka Sagwal & Vikas Chouhan	HouseSigma Inc.	Brokerage	April 25 to May 25, 2024
BRA 4	Kulwant Singh	LPRE	Brokerage	May 3 to June 7, 2024

10. Following the acceptance of the APS, Singh sent an email to Brad Suave (“Mortgage Broker”), who was assisting with arranging the mortgage financing for the Property. The email message written by Singh stated, “I will be adding his wife, Priyanka Sagwal’s name after May 25th as she is having an agreement with other realtor till that day....It would be great if you won’t discuss this with their previous realtor(s).”
11. On or about May 25, 2024, an amendment to the APS for the Property was drafted to add Sagwal as a buyer. The amendment was drafted by their real estate lawyer and was signed by Kulwant, Sagwal and the seller on May 27, 2024.
12. On June 7, 2024, the Property completed as scheduled.
13. On June 21, 2024, the Complainant Zaidi submitted a complaint with RECO regarding this transaction for the Property. The Complainant alleges that Singh knew that Saqwal was contracted in a BRA with Sarnia Realty.
14. On June 28, 2024, Singh provided their response to RECO regarding this Complaint where they stated that the APS was only signed in Kulwant’s name as Saqwal was currently under a BRA with another brokerage until May 25, 2024.

SUMMARY OF AGREEMENTS

It is agreed that Singh failed to comply with the Act and/or Regulations as follows:

- A. Singh knew or ought to have known that a buyer was a buyer client of another brokerage when they assisted them in the purchase of the Property and took steps to conceal the engagement with another brokerage’s client by making the client’s spouse the buyer on an APS, and subsequently advising the Mortgage Broker that Sagwal’s name would be added

as a purchaser after the date that the BRA with Sarnia Realty was set to expire, contrary to sections 1 and 14 of the Code of Ethics.

It is agreed that Singh failed to comply with the following sections of the Code of Ethics:

Integrity, honesty, good faith, etc.

1. In carrying on business, a registrant shall act with courtesy, honesty, good faith and integrity in relation to every person the registrant deals with, with reasonable knowledge, skill, judgment and competence or is not authorized by law to provide the service.

Dealings with clients of other registrants

14. A registrant who knows or ought to know that a person is a client of another registrant shall communicate information to the person for the purpose of a trade in real estate only through the other registrant unless the other registrant has consented in writing.

AGREED PENALTY

The Respondent understands and agrees to the following penalty:

To pay a fine of **\$12,000.00** not later than four (4) months after the date of the Decision of the Discipline Committee.

To successfully complete the following courses or programs by the identified completion date:

Course Title (Provider)	Completion date
REIC 2600 Ethics in Business Practice	not later than four (4) months after the date of the Decision of the Discipline Committee

To provide proof of completion to RECO within 60 days of completion of the courses.

Respondent acknowledgements:

1. I acknowledge that I have read and understand the penalty outlined herein and agree to the said terms and/or conditions.
2. I acknowledge my right to seek legal counsel in this matter before signing this agreement.
3. I agree, understand, acknowledge and consent to waiving my right to a hearing before the Discipline Committee.

Waiver of hearing before the Discipline Committee:

4. The parties consent to disposing of the matter without a hearing before the Discipline Committee and agree to the terms set out herein.
5. The parties request an Order from the Chair of the Discipline Committee that includes this Agreement of Facts and Penalty as a final settlement of this matter.

By signature below the Parties agree, acknowledge, understand and consent to the final settlement of this matter by way of this Agreed Statement of Facts and Penalty.

[The Parties duly signed the Agreed Statement.]

DECISION OF THE CHAIR

Having reviewed and considered the Agreed Statement of Facts, the Chair of the Discipline Committee (*TRESA 2002*) concluded that the Respondent breached Sections 1 and 14 of the *TRESA 2002* Code of Ethics. The Chair of the Discipline Committee (*TRESA 2002*) is also in agreement with the joint submission of the Parties as to penalty and accordingly makes the following order:

1. SINGH, Harminder Pal (registered as SINGH, Harminder) is ordered to pay a fine in the amount of \$12,000.00, payable to RECO, not later than four (4) months after the date of the Decision of the Discipline Committee.
2. SINGH, Harminder Pal (registered as SINGH, Harminder) is ordered to successfully complete the "REIC 2600 Ethics in Business Practice" courses not later than four (4) months after the date of the Decision of the Discipline Committee, and provide proof of completion to RECO within 60 days of completion of the course.

Released: October 1, 2025