

January 19, 2012

To: Crystal Lucuik

Dear Ms. Lucuik:

RE: WITHDRAWAL APPLICATION – s.54 REAL ESTATE ACT

Please be advised that on January 19, 2012 your application to withdraw from industry membership pursuant to s.54 of the *Real Estate Act* was approved by the Real Estate Council of Alberta.

At the time of your application, you were the subject of conduct proceedings to determine whether you:

- Provided false and/or misleading information to your brokerage so that you could falsely collect commissions in relation to mortgage deals;
- Accessed the brokerage's Filogix system and copied numerous credit applications of clients of the brokerage without the knowledge and consent of the clients and without the knowledge and consent of the brokerage.

At the time of the withdrawal application approval, there had been no disciplinary hearing, admissions of conduct or findings of fact.

By virtue of operation of Part Three of the *Real Estate Act*, conduct proceedings are discontinued. As you are aware, this approval of your application results in your lifetime ban from industry membership.

If you have questions regarding this matter, please contact Charles Stevenson, Director of Professional Standards.

Yours truly,

Rob Telford, Chair Special Meeting of the Real Estate Council of Alberta