



November 3, 2010

To: Janine Kaddoura

RE: WITHDRAWAL APPLICATION – s.54 *REAL ESTATE ACT*

Please be advised that on November 3, 2010 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:

- Failed to act honestly [s.41 of the Rules]
- Participated in fraudulent or unlawful activities in connection with the provision of services or in any dealings [s.42(b) of the Rules]
- Failed to ensure that all trades in real estate and the relevant documentation meet legislative requirements found under the Act, Regulations, Rules and Bylaws [s.53(b) of the Rules]

At the time of the withdrawal application approval, there had been no disciplinary hearing, admissions 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 Jean Flanagan, Director of Legal Services.

Yours truly,

*Gary Siegle*

Chair, Special Meeting of the Real Estate Council of Alberta