

# **CONNECTICUT REAL ESTATE COMMISSION**

## **MINUTES**

**November 05, 2025**

The Real Estate Commission Meeting was called to order at 9:31 am by Chairman Castonguay via Microsoft Teams.

### **COMMISSION MEMBERS PRESENT:**

Joseph B. Castonguay, Acting Chairman, Broker - 2nd District  
Morag Vance, Public Member - 4th District  
Amy Bergquist, Broker - 1st District  
Sharon Rinaldi, Salesperson – 5th District  
Peter L. Gray, Broker - 4th District

### **COMMISSION NOT MEMBERS PRESENT:**

Linda C. Burnham, Salesperson - 2nd District  
Theodore F. Ells, Public Member - 3rd District

### **DCP MEMBERS PRESENT:**

Rachelle Hyburg, Board Coordinator  
Warouny Syharat-Long, Real Estate Examiner  
Jason Cohen, Director of Operations  
Jill Conklin, Real Estate Examiner

### **PUBLIC PRESENT:**

Abigail Hayward  
Melissa Cannata  
Peggy Hudnut

Note: The administrative functions of the Boards, Commissions, and Councils are carried out by the Department of Consumer Protection, License Services Division.

### **MINUTES OF PREVIOUS MEETING:**

- Review of the August 06, 2025, meeting minutes.
  - Commissioner Vance moved to approve. Commissioner Rinaldi seconded the motion. The motion passed unanimously.

### **COMMENTS OR CONCERNS OF ANY PERSON PRESENT TODAY**

- None

### **DCP INVESTIGATION DIVISION COMPLAINT STATUS REPORT**

- Review of the complaint status report
  - From the period of 09.01.25 to 10.31.25
    - Cases Opened: 65
    - Cases Closed: 89
  - Common Complaints Received:
    - Advertising violations
    - Misunderstanding of “Referral Status”
    - Wholesaling practices

### **OLD BUSINESS**

- None

### **NEW BUSINESS**

1. Discussion on Current Problems in the Real Estate Field:
  - a. Transparency of the financing used when writing up contracts
    - i. Chairman Castonguay raised concerns about misleading financing disclosures in contracts, particularly involving CHFA loans.
    - ii. Buyers present pre-approval letters marked “conventional”, but the financing is actually CHFA backed, which may involve additional conditions
    - iii. Commission members confirmed that they have also noticed this happening and emphasized that:
      1. Buyers must disclose financing accurately
      2. Switching financing types without seller consent can put the deposit at risk
      3. Sellers are harmed when deals fall through late in the process
    - iv. Concerns about discrimination based on funding source were raised

### **COMMENTS OR CONCERNS OF ANY PERSON PRESENT TODAY**

- The Commission discussed current real estate education materials
  - It was clarified that there is no legal requirement to use Dearborn materials, schools may use any textbook – subject to course approval.
  - It was noted that a new publisher, Performance Programs Company, has submitted materials for review. Commissioner Rinaldi volunteered to also review the new materials.
  
- 2026 Meeting Schedule
  - 2/4/2026
  - 5/6/2026
  - 8/5/2026
  - 11/4/2026

### **ADJOURNMENT**

The meeting adjourned at 9:58 am.

Respectfully submitted,  
Rachelle Hyburg  
Board Coordinator

### **2026 CURRENT BOARD MEETING SCHEDULE**

February 04  
May 06  
August 05  
November 04