

REAL ESTATE AGENCY
BEFORE THE REAL ESTATE COMMISSIONER

In the Matter of the Real Estate License of

HARMINDER KAUR

STIPULATED FINAL ORDER

The Oregon Real Estate Agency (Agency) and Harminder Kaur (Kaur) do hereby agree and stipulate to the following:

FINDINGS OF FACT
AND
CONCLUSIONS OF LAW

1.

1.1 Kaur was licensed as a broker in 2020. On November 1, 2025, Kaur's license expired due to failure to renew her license.

1.2 On April 16, 2026, Kaur submitted an application to renew her broker license. In the renewal, Kaur answered "Yes" to one of the questions indicating that she had conducted professional real estate activity during the time her license was expired.

1.3 In her renewal, Kaur explained that she had closed two transactions, one on February 27, 2026, and the other on March 17, 2026.

1.4 In an email to Agency Investigator Dylan Ray (Ray) Kaur explained that she discovered a third transaction that closed on November 24, 2025. Kaur received \$20,300.00 for the three transactions.

1.5 Kaur explained that she did not advertise or market her real estate business and worked only with her husband during the period her license was expired.

(1) Conclusion of Law: Kaur conducted professional real estate activity from November 1, 2025, to April 16, 2026, during which time her license was expired, in violation of ORS 696.301(3) as it incorporates ORS 696.020(2) 2025 Edition,

1 A licensee who engages in professional real estate activity after the licensee has failed
2 to renew a license is subject to civil penalty per ORS 696.990(4)(a)(b)(9) 2025 Edition.

3 1.6 All of the above demonstrate conduct below the standard of care for the practice
4 of professional real estate activity in Oregon and incompetence or untrustworthiness in
5 performing acts for which Kaur is required to hold a license.

6 **(2) Conclusion of Law:** Based on the foregoing, Kaur is subject to discipline under ORS
7 696.301(12) and (15) 2025 Edition

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9 2.

10 2.1 The foregoing violations are grounds for discipline pursuant to ORS 696.301.

11 2.2 The Agency reserves the right to investigate and pursue additional complaints
12 that may be received in the future regarding this licensee.

13 2.3 In establishing the violations alleged above, the Agency may rely on one or more
14 of the definitions contained in ORS 696.010.

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16 3.

17 STIPULATION AND WAIVER

18 I, Harminster Kaur, have read and reviewed this Stipulated Final Order and its Findings
19 of Fact and Conclusions of Law. I understand that the Findings of Fact, Conclusions of Law
20 and this Stipulation and Waiver of Hearing rights embody the full and complete agreement and
21 stipulation between the Agency and me. I further understand that if I do not agree with this
22 stipulation, I have the right to request a Hearing on this matter and to be represented by legal
23 counsel at such a Hearing. I also understand that any Hearing would be conducted in
24 accordance with the procedures set forth in ORS Chapter 183 and in accordance with the
25 Rules of Practice and Procedure adopted by the Attorney General of the State of Oregon. By
26 signing this Stipulated Final Order, I freely and voluntarily waive my rights to a Hearing, to
27 representation by legal counsel at such a Hearing, and to judicial review of this matter.

28 I hereby agree and stipulate to the above Findings of Fact and Conclusions of Law and
29 understand that the Order which follows hereafter, which I have also read and understand,
30 may be completed and signed by the Real Estate Commissioner or may be rejected by the

1 Real Estate Commissioner. I further understand that, in accordance with the provisions of
2 ORS 696.445(3), notice of this Order shall be published in the Oregon Real Estate News
3 Journal.

4 In addition to all of the above, I agree that once the Commissioner executes this
5 Stipulated Final Order, I will accept service of the Stipulated Final Order by email, and hereby
6 waive the right to challenge the validity of service.

7 ORDER

8 IT IS HEREBY ORDERED that pursuant to ORS 696.990 and based upon the violation
9 set forth above, Kaur pay a civil penalty in the sum of \$11,000.00, said penalty to be paid to
10 the General Fund of the State Treasury by paying the same to the Agency.

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14 IT IS SO STIPULATED:

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16  4PX76KV8-42P9P8XY

17
18 HARMINDER KAUR

19
20 Date Jul 21, 2026

IT IS SO ORDERED:



STEVEN STRODE

Real Estate Commissioner

21 Date _____

22 Date of Service: _____
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