

**Before the
New Hampshire Real Estate Commission
Concord, New Hampshire 03301**

In The Matter Of: **Docket No.: 2013-037 & 2014-008**
**New Hampshire Real Estate Commission v. Tiffani L. Frisella, Re: Complaint of
Diane L. Shakra and Anita & William J. Becker**
License No.: 066431
(Adjudicatory/Disciplinary Proceeding)

FINAL DECISION AND ORDER

Before the New Hampshire Real Estate Commission ("Commission") is an adjudicatory/disciplinary proceeding In the Matter of Tiffani L. Frisella ("Respondent" or "Ms. Frisella") in Docket Numbers 2013-037 & 2014-008.

Background Information:

The Commission received a complaint from Dianne Shakra on September 27, 2013, and a complaint from Anita and William Becker on January 21, 2014 against Respondent regarding a real estate transaction between the sellers Anita and William Becker, and the buyer Elizabeth Dionne in which the Respondent was the buyer's agent. The Complaints alleged that the Respondent failed to present a signed handwritten offer by buyer Elizabeth Dionne which was prepared by the Respondent on July 19, 2013, offering \$180,000 with \$1,000 deposit for property located at 141 Holmes Road, Barnstead, NH. The Complainants further alleged that Respondent wrongly informed the buyer that the offer was presented to the sellers through seller's agent Dianne Shakra, that the sellers rejected the buyer's offer because it was too low, and that the sellers made a verbal counter offer which was too high, and that buyer made another offer through Dot Loop, and the buyer later found out that her original offer was never presented to the sellers by the Respondent. Subsequent to an investigation, on September 30, 2014, the Commission issued a Notice of Hearing for a hearing scheduled for October 21, 2014.

On Tuesday, October 21, 2014, at 9:40 a.m., the Commission commenced the adjudicatory/disciplinary hearing in the above captioned matter. Commission members present¹ were:

David C. Dunn, Commissioner, Presiding Officer
Daniel S. Jones, Commissioner
William E. Barry, Commissioner
Paul A. Lipnick, Commissioner

The prosecution was conducted by Ann Flanagan, the Commission's Investigator. Ms. Frisella was represented by Attorney Jason A. Bielagus.

The following exhibits were introduced into evidence and accepted into the record:

- Complainant Investigator Flanagan's Exhibits:
Exhibit #1 – Documents from Complaint File Nos. 2013-037 & 2014-008: pages 1-125.
- The Respondent's exhibits:
Exhibit D – Addendum to the Purchase and Sales Agreement dated 8/5/2013.
Exhibit E – Website Page Under Construction by Ann Flanagan New Hampshire Real Estate School.

The following witnesses were present and testified at the hearing:

- Dianne L. Shakra, seller's agent of Allison James Estates
- Elizabeth Dionne, buyer
- Gary Madden, buyer's friend
- Tracy Murphy Roche, buyer's agent of Keller Williams Realty Metropolitan
- Alan Rice, principal broker of Keller Williams Realty Metropolitan

Motion to Dismiss

Respondent's counsel moved to dismiss at hearing with vague allegations claiming lack of due process. The Motion to Dismiss was denied without prejudice to Respondent moving to dismiss in writing within 10 days of the hearing. Respondent filed a written Motion to Dismiss.

¹ These same Commission members also deliberated and voted on this Final Decision and Order.

In her Motion, after requesting that File No. 2013-037 and File No. 2014-008 be consolidated, which was granted, Respondent seeks the dismissal of File No. 2014-008 under Rule Rea 205.11 on the basis that the sellers (who are out-of-state) did not appear at the hearing.

Respondent misconstrues Rea 205.11 which states:

If any party to whom notice has been given in accordance with Rea 205.01 fails to attend a hearing, the presiding officer shall:

- (a) Declare that party to be in default; and
- (b) Either:

- (1) Dismiss the case, if the party with the burden of proof fails to appear; or
- (2) Hear the testimony and receive the evidence offered by a party, if that party has the burden of proof in the case.

Respondent is mistaken as to who is a party in this case. The parties are the New Hampshire Real Estate Commission and Tiffany Frisella (Respondent). See Rea 205.09. "Unless called as a witness or granted party or intervenor status, a person who initiates an adjudicative proceeding by complaining to the commission about the conduct of a person who becomes a party shall have no role in any enforcement or disciplinary hearing." Rea 205.09. In File No. 2014-008, the sellers, of whose absence the Respondent complains, is the person(s) who initiated the adjudicative proceeding by complaining to the Commission about the Respondent, but who did not request and was not granted party status. The New Hampshire Real Estate Commission, not the sellers, is the party with the burden of proof in regards to the claims set forth in the Hearing Notice. The absence of the sellers from the hearing does not support dismissal of the claims in File No. 2014-008.

Respondent claims that the cases should be dismissed on the assertion that procedural due process requirements were not met by the hearing provided. Respondent cites Mathews v. Eldridge, 424 US 319 (1976) and cases which cite Mathews, but fails to address that Mathews held that "an evidentiary hearing is not required prior to the termination of disability benefits and that the present administrative procedures fully comport with due process." Id. at 349.

Accepting for the purpose of discussion, the assertion that Respondent's interest in a real estate license is entitled to procedural due process protection, unlike in Eldridge, Respondent received an evidentiary hearing before the potential deprivation of a protected property interest.

Respondent was permitted to call those witnesses she wished to call, examine those witnesses called by the Real Estate Commission, and present documentary evidence she sought to introduce. Respondent received notice of the hearing including the complained of facts and the issues to be addressed. Before the hearing was scheduled, Respondent received the complaints asserted and had the opportunity to file an Answer. In short, Mathews v. Eldridge actually supports that Respondent received the procedural due process of which she claims to have been deprived.

Respondent's assertion that the sellers needed to be present to comply with due process has no support. If Respondent desired their presence, or that of any other witness, at the hearing, she should have taken steps to secure it. The Commission had to meet its burden of proof without their presence, but their absence does not implicate procedural due process requirements.

Respondent's complaint about the investigation conducted by the Commission's investigator also does not provide a basis for a claim that Respondent's procedural due process rights were impinged. Respondent provides no meaningful citation to authority to support the apparent assertion that the quality of a state agency's investigation is subject to procedural due process scrutiny. A footnote reference to Army Regulations does not demonstrate either the existence of such a requirement or that such a requirement is present in a non-military context. Moreover, the alleged shortcomings in the investigation appear to only be raised by Respondent to support her "no harm, no violation" defense on the theory that since the subject property closed when originally hoped for by the buyers for an amount less than the listing price, no harm was caused, and therefore no violation was committed. Respondent is wrong. The existence of a violation is not solely dependent upon the existence of a specific harm caused. Respondent has failed to demonstrate that she has procedural due process rights in the quality of the investigation conducted, or that if she has such rights, they were violated by the investigation conducted.

For the foregoing reasons, the Motion to Dismiss is denied.

Findings of Fact:

In light of the testimony and exhibits, the Commission finds the following facts:

1. Respondent was first granted a real estate salesperson's license in the State of New Hampshire on March 31, 2010. At the time of the allegations, Respondent was licensed as a real estate salesperson, license #066431, with a license period of April 3, 2012 – March 31, 2014.

Respondent is currently licensed as a salesperson until March 31, 2016.

2. On September 26, 2013, a complaint was filed by Dianne Shakra on Commission Complaint Form No. 11 against Respondent which was received at the Commission office on September 27, 2013. (Ex. 1, pages 1-19)

3. On January 4, 2014, a complaint was filed by Anita and William Becker on Commission Complaint Form No. 11 against Respondent which was received at the Commission office on January 21, 2014. (Ex. 1, pages 42-48)

4. Respondent's attorney requested the consolidation of Complaint File No. 2013-037 Dianne L. Shakra v. Tiffani L. Frisella and Complaint File No. 2014-008 Anita & William J. Becker v. Tiffani L. Frisella on February 24, 2014, and the Commission upon evaluation at its July 15, 2014 Commission meeting agreed to the requested consolidation because both complaints involved the same transaction. (Ex. 1, pages 63-64)

5. Dianne Shakra was the listing agent, Respondent was the buyer agent, Anita & William Becker were the sellers, and the buyer was Elizabeth Dionne, and the location of the property was at 141 Holmes Road, Center Barnstead, NH.

6. Diane Shakra, the listing agent, provided the following timeline of events involving the Respondent regarding the real estate transaction between the Beckers and Elizabeth Dionne in her Complaint File No. 2013-037 and through her testimony at the Commission hearing:

- 7/16/2013, 11:16 a.m. Respondent called Diane Shakra to schedule a showing.
- 7/16/2013, 5:24 p.m. Respondent calls Ms. Shakra after showing the property to ask a few questions about the property, the driveway, property lines, etc.
- 7/17/2013, 5:02 p.m. Respondent informs Ms. Shakra that she was meeting with the buyers that evening to write up an offer.
- 7/19/2013, 9:30 p.m. Sellers sent a text to Ms. Shakra to see if she received the offer. She emailed Respondent to ask if her buyer was still making an offer and Respondent stated through email that her buyer the signed the offer

and that she would scan over the offer in the morning.

7/20/2013 Ms. Shakra texts Respondent asking if she is still submitting the offer, but she does not reply.

7/22/2013, 10:27 a.m. She calls Respondent asking about the offer, but the Respondent doesn't reply.

7/22/2013, 2:40 p.m. Ms. Shakra calls Karen Huot Dockx, the operations manager at Keller Williams Realty and asks if there is some sort of emergency going on with Respondent because she will not respond to her calls or texts. Ms. Dockx stated that there was nothing she knew of and transferred Ms. Shakra to Tracey Murphy Roche who works with Respondent as team. Ms. Shakra leaves a voicemail, but does not receive a reply.

7/24/2013, 11:22 p.m. Ms. Shakra emails Respondent with a cc to Karen Huot Dockx and Tracy Murphy Roche. Respondent responds and states that the buyer was still interested but needed additional information from the town, will review information with buyer and should have a signed offer from the buyer that evening.

7/25/2013, 10:33 a.m. Karen Huot Dockx emails Ms. Shakra to see if she heard from Respondent and Ms. Shakra stated that she hadn't and that she was pretty much done with the whole deal. Ms. Shakra informs her sellers that there was no offer after Respondent had told her that there was an offer coming for the 2nd time.

8/1/2013, 1:19 p.m. Ms. Shakra receives a call from Gary Madden, the buyer's boyfriend, who was very upset informing her that his girlfriend Elizabeth Dionne put in an offer on 141 Holmes Road, Barnstead, NH and couldn't understand why Respondent was unable to reach Ms. Shakra and why the sellers were not responding to their offer. He stated that they were very stressed because they were closing on their current home on 8/30/2013 and if they didn't secure a home by then, they would be homeless. Mr. Madden stated that Ms. Dionne made an offer on 7/19/2013, and said that the sellers made them wait 9 days before responding to the offer stating that the offer was too low. He stated that the Respondent told them that the sellers were on vacation the first 5 days after making the offer, and then they needed more time (4 days) to discuss the offer because the offer was so low. He stated that Ms. Dionne wrote up another offer with Respondent on 7/29/2013. Ms. Shakra informed Mr. Madden that she had not received any offers from Respondent made by Ms. Dionne. Ms. Shakra informed him that she left several messages with Respondent and Tracy Murphy Roche regarding the offer but received no reply. Mr. Madden stated that he did not want anything to do with the Respondent or Ms. Roche and wanted to submit the offer directly to Ms. Shakra. Ms. Shakra contacted the NH Association of Realtors about dealing with Mr. Madden and was informed that she should separate herself from the buyer and call Keller Williams Realty directly. Ms. Shakra contacted Mr. Madden and provided him with contact information for Karen Huot Dockx and Mark Mulcahy and that they could submit an offer on the buyer's behalf.

8/1/2013, 9:31 p.m. Ms. Shakra receives a call from Tracy Murphy Roche apologizing for what has happened and had no idea of what was going on with the Respondent. Ms. Shakra asked Ms. Roche why she didn't respond to her voicemail or email and she stated that she never received her voicemail and that her emails get forwarded to Respondent and Respondent must have deleted them. Ms. Roche stated that she was

submitting an offer on behalf of the buyer and the property closed on 8/30/2013.
(Ex. 1, pages 3-12)

7. The buyer Elizabeth Dionne testified at the hearing that she made a signed, handwritten offer which was prepared by the Respondent on July 19, 2013, offering \$180,000 with \$1,000 deposit to be held by Allison James Estates and Homes, and that she wrote check #2662 payable to Allison James Estates and Homes for \$1,000 which she handed to Respondent and Respondent recorded a picture of the deposit check on Respondent's cell phone and then handed the paper check back to her, and Respondent told her that she was going to present the offer of \$180,000 to the sellers. (Ex. 1, pages 92-105).

8. Elizabeth Dionne testified that there was quite a bit of communication between her and the Respondent about the status of her offer of \$180,000, and that Respondent through an e-mail confirmed that the sellers received her offer but she was having a hard time getting an answer from the sellers, because they were on vacation. Ms. Dionne stated that Respondent told her that the sellers thought their offer was too low, and the sellers made a verbal counter offer, and that the counter offer was too high so she made another offer through Dot Loop, and she found out that the original offer was not presented by the Respondent.

9. Ms. Dionne stated that she felt betrayed when she found out her offer was not presented and feared she would become homeless within a couple of weeks because she was closing on her home on August 30, 2013, and at that point her boyfriend Gary Madden contacted Diane Shakra, the seller's agent.

10. Commission Investigator Flanagan spoke to Dianne Shakra on February 14, 2014 and was informed by Ms. Shakra that the sellers were not on vacation, the property was vacant, the sellers lived out of state, and that Respondent told Elizabeth Dionne and Gary Madden that when the sellers came back from vacation that they rejected their offer because it was low, and Gary Madden was also upset because they were closing on their home August 30, 2013 and needed to be in a new home by then.

11. Investigator Flanagan spoke to Elizabeth Dionne on February 14, 2014 and requested a written statement from her which she stated that they were very concerned about getting into a new home because their former home would be closing soon and that Respondent told them that the sellers were on vacation and when they got back the sellers rejected their offer because it was too low. (Ex. 1, pages 88-90)

12. Tracy Murphy Roche stated, through a statement submitted to Investigator Flanagan and through testimony that she was working as a team with Respondent and Respondent was working in the capacity of a buyer's agent with Elizabeth Dionne. On August 1, 2013, Ms. Roche received a call from her team leader Mark Mulcahy who informed her that Diane Shakra, the listing agent of 141 Holmes Road, Barnstead, NH, called Karen Huot, the operations manager at Keller Williams Realty Metropolitan and told Ms. Huot that Gary Madden, the buyer's boyfriend contacted her very upset that her sellers did not respond to the offer that Ms. Dionne submitted on the property. When Ms. Roche found out that the original offer written on July 19, 2013 was never submitted to the seller by Respondent, she drove directly to Elizabeth Dionne's home to apologize for what had happened and explained that she had no idea that their offer had not been presented. Ms. Roche stated that she asked the Respondent for status updates on the original offer and was told by Respondent that the negotiations were taking longer than usual because the seller was away on vacation. Ms. Roche stated that she prepared another offer for Ms. Dionne on August 2, 2013 and forward the offer to Ms. Shakra, and the sellers signed the P&S and the transaction closed on August 30, 2013 as originally planned to coincide with the closing of the buyer's former home. (Ex 1., pages 84-85)

13. Respondent testified that she prepared the original offer for Elizabeth Dionne on July 19, 2013, and that Ms. Dionne gave her a \$1,000 check and she took a picture of the check to put in the file. Respondent testified that she didn't take the physical check because it was the first offer.

14. Respondent admitted at the hearing that she never presented Ms. Dionne's original offer to Diane Shakra, the listing agent.

15. Respondent testified that she looked back at her calendar and she had numerous showings for 8 different buyers, and over 9 pending transactions at the time, and was out straight and failed to present the offer because she was very busy and overwhelmed at the time and felt pressured.

16. Respondent's replies to Complaint File Nos. 2013-037 and 2014-008 state that no one was harmed in the transaction; however, the buyer's original offer on July 19, 2013 that was never presented to the sellers by Respondent was for \$180,000 with \$5,000 sellers concession, but the August 3, 2013 offer was for \$187,500 with no sellers concessions (countered by sellers from \$185,000 with \$3,000 sellers concession) which in effect was \$12,500 more than the buyer's original offer that was never presented by Respondent. By this point everyone involved in the transaction knew that the buyer was desperate to get into a new home by August 30, 2013.

17. Respondent's reply to the complaints were vague – she did not admit or deny not presenting the original July 19, 2013 signed hand written offer or falsely leading the buyer to counteroffer their own offer by leading the buyer to think that their original offer was rejected by the sellers as too low, even though Respondent had never presented the original offer.

18. Respondent's former principal broker, Alan Rice, testified at the hearing that he was first made aware of the circumstances involving the Respondent in the transaction in August 2013. A complaint was filed against Respondent in September and Respondent asked Karen Huot of Keller Williams Realty Metropolitan for the transaction file, and Mr. Rice found out about the complaint through conversation with Ms. Huot. Mr. Rice stated that he asked Respondent if she had submitted her response to the complaint to the Commission and that she told Mr. Rice that she had. Mr. Rice stated that later sometime in October or November he found out through Debbie Levine of Keller Williams Realty Metropolitan that Investigator Flanagan contacted the office because Respondent had not submitted her response to the Commission complaint. Mr. Rice explained that in December he received a call from Investigator Flanagan because she wanted to confirm that she had received from his office the complete transaction file and Investigator Flanagan also informed him that Respondent still had not submitted her response to the complaint filed with the Commission.

19. Alan Rice testified that because of the events and the lack of response by the Respondent he spoke with Respondent and said that they were parting ways and that is not the way he wanted to do business. Alan Rice communicated to the Commission Investigator Flanagan that their real estate agency terminated Respondent's association with them due to Respondent's lack of truthful and transparent communication with them in response to their inquiries to her about what had been going on regarding the situation.

20. The Commission received from Mr. Rice notification of Respondent's termination from Keller Williams Realty and license on January 24, 2014. (Ex. 1, pg. 125)

21. Mr. Rice testified that the Commission Investigator Flanagan came to Keller Williams Realty office to check other transactions of the Respondent to make sure there were no other similar patterns.

Relevant Law:

RSA 331-A:2. Definitions. In this chapter:

XV. "Unprofessional conduct" means any action by a licensee or accredited individual, institution, or organization which is unlawful, dishonorable, unethical, or immoral.

RSA 331-A:25-a. Licensee; Scope of Agency; Interpretation.

I. – A licensee who provides services through a brokerage agreement for a seller, landlord, buyer, or tenant is bound by the duties of loyalty, obedience, disclosure, confidentiality, reasonable care, diligence, and accounting.

RSA 331-A:25-c. Buyer Agent; Duties.

I. A licensee engaged by a buyer or tenant shall:

(a) Perform the terms of the written brokerage agreement made with the buyer or tenant.

(b) Promote the interests of the buyer or tenant including:

(1) Seeking real estate at a price and terms specified by the buyer or tenant except that the licensee is not obligated to seek other real estate for the buyer or tenant while the buyer or tenant is a party to a contract to purchase, exchange, rent, or lease that real estate unless the brokerage agreement so provides.

(2) Presenting in a timely manner all offers to and from the buyer or tenant on real estate of interest.

(3) Accounting in a timely manner, during and upon termination, expiration, completion, or performance of the brokerage agreement for all money and property received in which the buyer or tenant has or may have an interest.

II. The duties of a licensee acting on behalf of a buyer or tenant to a seller or landlord include:

(a) Treating all prospective sellers or landlords honestly.

331-A:26. Prohibited Conduct. – The following acts, conduct or practices are prohibited, and any licensee found guilty after a hearing shall be subject to disciplinary action as provided in RSA 331-A:28:

II. Violating any of the provisions of this chapter, or any rules adopted or order issued pursuant to this chapter.

IV. Making, printing, publishing, distributing, or causing, authorizing or knowingly permitting the making, printing, publication or distribution of false statements, descriptions or promises of such character as to reasonably induce any person to act, if the statements, descriptions or promises purport to be made or to be performed by either the licensee or licensee's principal, and the licensee then knew or, by the exercise of reasonable care and inquiry, could have known of the falsity of the statements, descriptions or promises.

V. Knowingly committing, or being a party to any material fraud, misrepresentation, concealment, conspiracy, collusion, trick, scheme or device, whereby any other person relies upon the word, representation or conduct of the licensee.

XXVIII. Breaching a fiduciary duty owed by a licensee to the principal in a real estate transaction.

XXIX. – Unprofessional conduct defined in RSA 331-A:2, XV.

Rulings of Law:

The Commission makes the following findings by a preponderance of the evidence:

1. Respondent was a buyer's agent for Elizabeth Dionne and failed to present Ms. Dionne's signed handwritten offer which was prepared by Respondent on July 19, 2013 offering \$180,000 with \$1,000 deposit for property located at 141 Holmes Road, Barnstead, NH. The buyer wrote a check for \$1,000 payable to Allison James Estates and Homes, and Respondent took a picture of the check to place in the transaction file, instead of taking the physical check because she stated that it was the first offer. Even though Respondent did not present the offer to the seller, she told the buyer that the offer was presented to the sellers through the listing agent Diane Shakra, and that the sellers rejected the buyer's offer because it was too low, and the sellers made a verbal counter offer which was too high. The Commission finds that Respondent as a buyer's agent for Elizabeth Dionne to have failed to perform and breached her fiduciary duties to the buyer of loyalty, obedience, disclosure, reasonable care, diligence, and

accounting in violation of RSA 331-A:25-a, I, and RSA 331-A:26, XXVIII; failed to perform the terms of the written brokerage agreement with Ms. Dionne in violation of RSA 331-A:25-c, I, a; failed to promote the interests of her buyer Ms. Dionne by seeking real estate at a price and terms specified by Ms. Dionne, in violation of RSA 331-A:25-c, I, b; and failed to present Ms. Dionne's offer made on July 19, 2013 in a timely manner in violation of RSA 331-A:25-c, I, b; 2. (Notice of Hearing, paragraphs 5A, 5B, 5C, 5D, and 5J)

2. Respondent distributed false statements about the buyer's original offer verbally and by e-mail and knowingly misrepresented and concealed the fact that she never presented the offer to the buyer Elizabeth Dionne, to the sellers Anita and William Becker through their listing agent Diane Shakra, and Tracy Murphy Roche, in violation of RSA 331-A:25-c, II, a; 331-A:26, IV; and 331-A:26, V (Notice of Hearing, paragraph 5F, 5H and 5I)

3. Respondent's actions in this transaction were found to be unlawful, dishonorable and unethical, in violation of RSA 331-A:26, II and XXIX (Notice of Hearing, paragraph 5G and 5K).

Disciplinary Action:

Based upon the Findings of Facts and Rulings of Law above, and taking into account the mitigating circumstance that Respondent has no prior disciplinary record, the Commission has voted to order the following:

IT IS **ORDERED** that the Respondent pay a disciplinary fine in the amount of two-thousand five hundred dollars (\$2,500) to the New Hampshire Real Estate Commission, payable to the Treasurer State of New Hampshire within one hundred eighty (180) days of the effective date of this Order, and Respondent shall show proof of full attendance at a New Hampshire Real Estate Commission accredited 3-hour continuing education course about Ethics and a 3-hour continuing education course about contracts by submitting to the Commission affidavits of the completed courses (these continuing education courses are to be completed by classroom delivery method only and are not to be counted towards the Respondent's continuing education requirements for renewal

of license) within ninety (90) days of the effective date of this Order. The Respondent's real estate license shall not be issued in active status until the required courses are completed and the Commission receives a letter from Respondent's principal broker notifying the Commission that he/she is aware of this Disciplinary Order. Failure to comply with this Disciplinary Order will result in the suspension of Respondent's NH real estate license until the fine is paid and the courses are completed.

IT IS FURTHER **ORDERED** that the Respondent's failure to comply with any terms or conditions imposed by this Final Decision and Order shall constitute unprofessional conduct pursuant to RSA 331-A:26, XXIX, and a separate and sufficient basis for further disciplinary action by the Commission against the Respondent.

IT IS FURTHER **ORDERED** that this Final Decision and Order shall become a permanent part of the Respondent's disciplinary file, which is maintained by the Commission as a public document.

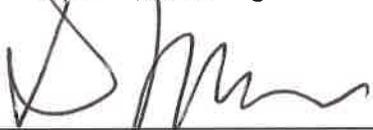
IT IS FURTHER **ORDERED** that if this decision is not appealed within 30 days of the effective date, it shall become final. See RSA 331-A:28, III ("The action of the commission in revoking, suspending, or denying a license or accreditation, or levying a fine, shall be subject to appeal to the superior court at the instance of the licensee or an accredited individual, institution, or organization, within 30 days after the filing of the commission's decision...").

IT IS FURTHER **ORDERED** that this Final Decision and Order shall take effect as an Order of the Commission on the date the Commission signs it.



David C. Dunn, Presiding Officer

3/5/2015
Date



Daniel S. Jones, Commissioner

3/5/15
Date



William E. Barry, Commissioner

3/5/2015
Date

Paul A. Lipnick

Paul A. Lipnick, Commissioner

3-5-15

Date

*\ James R. Therrien, Former Commission member, (case evaluator) recused.