

**IN A MATTER BEFORE THE DISCIPLINE COMMITTEE OF THE REAL ESTATE COUNCIL OF
ONTARIO**

BETWEEN

REAL ESTATE COUNCIL OF ONTARIO (“**RECO**”)

Applicant

AND

VICTORIA REBECCA ~~KOTSOPOULOS THOMSON~~ registered as VICTORIA ~~KOTSOPOULOS
THOMSON~~ also known as VICTORIA KOTSOPOULOS

Respondent

AMENDED ALLEGATION STATEMENT

WHEREAS the respondent, **Victoria ~~Kotsooulos~~ Thomson (“Thomson”)** is registered as a salesperson under the *Trust in Real Estate Services Act, 2002* (“**Act**”);

AND WHEREAS section 20 of the Act provides that if the Registrar is of the opinion, whether as a result of a complaint or otherwise, that a registrant has contravened any provision of the Act or of a regulation under the Act, the Registrar may refer the matter in whole or in part to the Discipline Committee of RECO (“**Discipline Committee**”);

AND WHEREAS section 21 of the Act provides that the Discipline Committee shall hear and determine whether a registrant has contravened any provision of the Act or of a regulation under the Act;

THEREFORE, take notice that pursuant to section 20 of the Act, the Registrar hereby refers this matter to a hearing before the Discipline Committee based on the allegations set out herein.

A. PARTICULARS

It is alleged as follows:

1. At all relevant times, Thomson was registered as Victoria Kotsopoulos and was employed at Brokerage A (“**Brokerage A.**”).
2. At all relevant times, Representative A was employed at Brokerage B (“**Brokerage B**”).
3. At all relevant times, Seller A and Seller B (*the “Sellers”*) owned a property located at Street A, City A, Ontario (*the “Property”*) and had entered into a Seller Representation Agreement (*the “SRA”*) with Brokerage B to list the property for sale. Representative A was named in the SRA as the designated representative.
4. At all relevant times, Buyer A and Buyer B (*the “Complainants”*) were the buyers of the Property and had entered into a Buyer Representation Agreement with Brokerage A, ~~Kotsopoulos~~ Thomson was named in the BRA as the designated representative.
5. On or around February 15, 2024, Representative A uploaded a listing for the Property on the local listing service board with an asking price of \$849,000 (*the “Listing”*). Included in the Listing was information that the Property was “Apx Sqft: 2000-2500” and that the dining room, living room, and all bedrooms had hardwood flooring. Additionally, the client remarks section of the Listing stated, “Featuring hardwood floors”.
6. At all relevant times, attached to the Listing was a floor plan of three floors of the home, including the finished walk-out basement, which stated the total scanned area was 2125 Sqft. The remarks on the floor plan stated: “Measurements are calculated by Company A Technology. Deemed highly reliable but not guaranteed”.
7. On or around February 17, 2024 at 10:00a.m. the Complainants attended a scheduled appointment to view the Property with ~~Kotsopoulos~~ Thomson.
8. On or around February 17, 2024 the Sellers and the Complainants entered into an Agreement of Purchase and Sale (*the “APS”*) for the Property. The terms of the APS included a purchase price of \$900,000, a \$43,000 deposit and a transaction completion date of May 2, 2024. Conditions regarding financing and a home inspection were included but struck from the APS.

9. On or around March 23, 2024, the Complainants attended a scheduled buyer walk-through visit at the Property with ~~Kotsopoulos~~ Thomson.
10. On or around April 29, 2024, the Complainants attended the second scheduled buyer walk-through appointment at the Property with ~~Kotsopoulos~~ Thomson. During this appointment it came to the Complainants' notice that the flooring in the bedrooms of the Property was not hardwood as indicated in the Listing.
11. On or around 5:17p.m. on April 29, 2024, while still at the Property, ~~Kotsopoulos~~ Thomson sent a text message to Representative A, inquiring about the material of the flooring in the bedrooms: "Final question, do you know what type of flooring is in the bedrooms? It says hardwood on the listing but I believe it is laminate". Representative A responded: "Bedrooms are laminated main floors are hardwood".
12. The Complainants allege that ~~Kotsopoulos~~ Thomson advised them that since there was no home inspection condition included in the Accepted APS, there were no options for resolution available to them.
13. On or around May 2, 2024, the transaction completed successfully.
14. On or around November 15, 2024, the Complainants received a Property Assessment Notice from the Municipal Property Assessment Corporation ("**MPAC**") which confirmed that the square footage of the Property is 1,510 square feet.
15. ~~Kotsopoulos~~ Thomson confirmed to RECO that she did not pull an MPAC report for the Property at any time prior to drafting an offer for the Property on behalf of the Complainants.
16. ~~Kotsopoulos~~ Thomson received \$10,000 in commission upon completion of the transaction.

B. SUMMARY OF ALLEGATIONS

It is alleged that ~~Kotsopoulos~~ Thomson failed to comply with the Act and/or Regulations as follows:

- A. ~~Kotsopoulos~~ Thomson failed to conduct the appropriate and required due diligence to determine material facts regarding the size and flooring included in the Property, contrary to sections 2, 8(1), and 9(1) of the Code of Ethics.

B. ~~Kotsepoulos~~ Thomson failed to advise her buyer clients to seek legal advice and/or provided unauthorized advice about their options for resolution after discovering incorrect information in the Listing, contrary to sections 2, 8(1), 9(1), and 11(1) of the Code of Ethics.

It is alleged that ~~Kotsepoulos~~ Thomson failed to comply with the following sections of the Code of Ethics:

Unprofessional conduct, etc.

2. A registrant shall not engage in any act or omission that, having regard to all of the circumstances, would reasonably be regarded as,

- (a) being disgraceful, dishonourable, unprofessional or unbecoming a registrant; or
- (b) likely to bring the sector into disrepute or to undermine public confidence the regulation of registrants under the Act.

Best interests

8. (1) A registrant that represents a client shall promote and protect the best interests of the registrant's clients.

Conscientious and competent service, etc.

9. (1) A registrant shall provide conscientious, courteous and responsive service to clients and demonstrate reasonable knowledge, skill, judgment and competence in providing such service.

Services from others

11. (1) A registrant shall advise a person to obtain services from another person if the registrant is not able to provide the services with reasonable knowledge, skill, judgment and competence or is not authorized by law to provide the services.

C. APPLICATION OF THE STATUTORY POWERS PROCEDURE ACT

The *Statutory Powers Procedure Act*, R.S.O. 1990, Chapter S.22 ("**SPPA**"), as amended, applies to matters before the Discipline Committee. Section 8 of the SPPA provides as follows:

8. Where the good character, propriety of conduct or competence of a party is an issue in a proceeding, the party is entitled to be furnished prior to the hearing with reasonable information of any allegations with respect thereto.

RECO states that propriety of conduct or competence shall be an issue in the hearing and RECO has provided herein information of the allegations with respect thereto.

D. FURTHER PARTICULARS / ALLEGATIONS

RECO may send further or other particulars or allegations relevant to this matter or the allegations set out herein. RECO may rely upon such other matters that arise during a hearing of this complaint and that the Discipline Committee sees fit to consider.

Lisa Key, Registrar (interim)
Trust in Real Estate Services Act, 2002

Date February 24, 2026