

**DECISION OF
THE SASKATCHEWAN REAL ESTATE COMMISSION
AND CONSENT ORDER**

Cressman Realty and Property Management Inc. (Re), 2026 SKREC 20

Date: October 7, 2026
Commission File: 2026-96

**IN THE MATTER OF
THE REAL ESTATE ACT, C. R-1.3 AND
IN THE MATTER OF
CRESSMAN REALTY AND PROPERTY MANAGEMENT INC.**

Before: A Saskatchewan Real Estate Commission Hearing Committee
comprised of the following:

Christopher Boychuk - Chairperson
Tyler Badinski
Alberta Mak

CHARGE and ADMISSION OF MISCONDUCT:

[1] The registrant is charged with and is admitting to professional misconduct as follows:

Count 1:

That, contrary to section 39(1)(c) of *The Real Estate Act*, Cressman Realty and Property Management Inc. breached *The Real Estate Act* section 18(1)(a), by trading in real estate as a brokerage while not registered as a brokerage.

LEGISLATION:

[2] Section 39(1)(c) of *The Real Estate Act* states:

“Professional misconduct is a question of fact, but any matter, conduct or thing, whether or not disgraceful or dishonourable, is professional

misconduct within the meaning of this Act, if...it is a breach of this Act, the regulations or the bylaws or any terms or restrictions to which the registration is subject.”

[3] Section 18(1) states:

“No person shall trade in real estate:

(a) as a brokerage, unless the person is registered as a brokerage;”

FACTS:

- [4] In accordance with subsection 9(4) of The Real Estate Regulations (the “Regulations”), the Hearing Committee accepts Cressman Realty and Property Management Inc.’s Statement of Facts and Admissions, which includes the following relevant points:
- [5] Cressman Realty and Property Management Inc. (“Cressman Realty”) is a brokerage registered with the Commission.
- [6] Cressman Realty has been continuously registered as a Brokerage under the provisions of *The Real Estate Act* in the Province of Saskatchewan with the Saskatchewan Real Estate Commission since November 12, 2018, with the exception of late renewal periods of July 1, 2019, July 1 to 3, 2022, July 1, 2025, and July 1 to 15, 2026.
- [7] Nathan Cressman is presently registered under the provisions of *The Real Estate Act* as the broker of Cressman Realty.
- [8] Cressman Realty’s 2025 – 2026 certificate of registration expired on June 30, 2026.
- [9] Mr. Cressman neglected to renew the brokerage’s certificate of registration for the 2026 – 2027 year prior to the expiration of the 2025 – 2026 certificate.
- [10] On July 16, 2026, Mr. Cressman renewed the brokerage for the 2026 – 2027 year.
- [11] A review of Cressman Realty’s social media carried out by Commission staff prior to the brokerage becoming re-registered revealed the following:
- Brokerage website;
 - Brokerage website active listings.
- [12] This is now the third time Mr. Cressman has failed to renew the brokerage prior to expiry of the certificate of registration.

- [13] Cressman Realty has been registered as a brokerage since November 12, 2018. Cressman Realty's 2018 – 2019 certificate of registration expired on June 30, 2019 and was not renewed until July 2, 2019, the brokerage's 2021 – 2022 certificate of registration expired on June 30, 2022 and was not renewed until July 4, 2022, and the brokerage's 2024 – 2025 certificate of registration expired on June 30, 2025 and was not renewed until July 2, 2025.
- [14] Mr. Cressman confirms that the brokerage engaged in trade in real estate in Saskatchewan between July 1, 2026 and July 15, 2026 while unregistered.
- [15] The brokerage continued its property management operations in the ordinary course through July 1 to July 15, including collecting rents on behalf of rental property owners, coordinating maintenance, marketing rental properties including listings on the brokerage's website, and entering into one new property management agreement on July 15, 2026.
- [16] The brokerage has 114 clients across 149 properties with a total of 255 doors managed.
- [17] Mr. Cressman did not intend for the brokerage to trade while unregistered, the lapse in registration was an administrative failure.
- [18] The cause of the lapse was that the renewal simply wasn't actioned before June 30. The Commission's renewal reminder emails of June 26 and June 29 were diverted by an automated email filtering tool into a low-priority folder and were not seen before the deadline.
- [19] The brokerage had also been assessed a late filing fee for the 2025 Annual Financial Report which remained unpaid and the registration could not be renewed until that outstanding fee was paid. The brokerage paid this fee on July 16, 2026.
- [20] Mr. Cressman has taken steps to ensure that the registration renewal deadline will not be missed again in the future, including whitelisting all correspondence from srec.ca domains to his primary inbox, correcting the filtering rule that had diverted the June reminder emails, and establishing a regulatory compliance calendar covering every recurring Commission obligation with escalating reminders beginning 60 days prior to each deadline.

REASONS:

- [21] The Investigation Committee and Mr. Cressman, as broker on behalf of Cressman Realty, considered the following as relevant in agreeing to the within consent order:

Mitigating Factors

- [22] Cressman Realty has no previous sanction history.

[23] Nathan Cressman, the broker for Cressman Realty, was cooperative with the investigation and took full responsibility for the error.

[24] Mr. Cressman put measures in place to ensure this does not happen again.

Aggravating Factors

[25] Cressman Realty received a large volume of trust money on behalf of property management clients while unregistered.

[26] The renewal process opened on May 15, 2026, and happens at the same time every year.

[27] The 2024-2025 CPD materials covered registration renewal requirements, deadlines, legislation (including bylaws 314 and 315, and sections 2(bb) and 18 of the Act), unregistered trading and the disciplinary decisions 2024 SKREC 9, 2024 SKREC 10 and 2024 SKREC 11 in which the registrants were sanctioned for unregistered trading following failure to renew their registration prior to expiry.

[28] The Commission sent out renewal reminder emails on June 8, 2026, June 26, 2026 and June 29, 2026.

[29] The spring edition of the Register, the newsletter sent out by the Commission June 17, 2026, included a registration reminder.

Prior Decisions & Other Considerations

[30] In May of 2012, the Appeals Committee of the Real Estate Council of Ontario rendered a decision [*In the Matter of Suzette Thompson*](#) (“*Thompson*”). The Appeals Committee in *Thompson* set out a series of factors to be considered when determining the appropriate sanction for a registrant found in breach of the legislation. The factors are as follows:

1. The nature and gravity of the breaches of the Code of Ethics.
2. The role of the offending member in the breaches.
3. Whether the offending member suffered or gained as a result of the breaches.
4. The impact of the breaches on complainants or others.
5. The need for specific deterrence to protect the public.
6. The need for general deterrence to protect the public.
7. The need to maintain the public’s confidence in the integrity of the profession.
8. The degree to which the breaches are regarded as being outside the range of acceptable conduct.
9. The range of sanction in similar cases.

[31] These factors are reasonable considerations and can offer guidance to members of a Hearing Committee tasked with crafting an appropriate sanction for a registrant found to have committed professional misconduct. These factors have been consistently applied in Saskatchewan Real Estate Commission consent orders since September 2016.

1. The nature and gravity of the breaches of the Code of Ethics.

[32] Cressman Realty failed to renew its certificate of registration prior to expiry and continued to trade in real estate as a brokerage while not registered to do so.

2. The role of the offending member in the breaches.

[33] Mr. Cressman, as the broker and person responsible for renewing the brokerage's registration, was involved in Cressman Realty's breach of the legislation.

3. Whether the offending member suffered or gained as a result of the breaches.

[34] There is no evidence to suggest that Cressman Realty benefited from its breach of the legislation, nor is there any evidence that the brokerage suffered a loss.

4. The impact of the breaches on complainants or others.

[35] There is no evidence to suggest that any other parties were harmed by Cressman Realty's breach of the legislation.

5. The need for specific deterrence to protect the public.

[36] While Mr. Cressman has stated that it was the result of an administrative error rather than a deliberate decision to trade while unregistered, specific deterrence is needed to ensure Mr. Cressman understands that the brokerage's registration must be renewed prior to expiry and that trade in real estate on behalf of other people is a regulated industry requiring registration.

6. The need for general deterrence to protect the public.

[37] General deterrence is needed to ensure that other registrants know that the Commission will not tolerate registrants, including brokerages, continuing to trade in real estate after allowing their certificate of registration to lapse.

7. The need to maintain the public's confidence in the integrity of the profession.

[38] The public must be reassured that individuals and brokerages trading in real estate are registered with the Commission to do so.

8. The degree to which the breaches are regarded as being outside the range of acceptable conduct.

[39] Cressman Realty's conduct falls outside the range of acceptable registrant conduct, but the brokerage's breach of the legislation was not egregious.

9. *The range of sanction in similar cases.*

A. What is an appropriate sanction for Cressman Realty's breach of Section 18(1)(a)?

- [40] There are several previous and recent decisions dealing with a breach of section 18(1).
- [41] In *Harvey (Re)*, [2017 SKREC 11](#) (file #2017-08) ("Harvey"), George Harvey was issued an order of reprimand and \$2,000 fine for neglecting to renew his certificate of registration.
- [42] Mr. Harvey is the broker and sole registrant of Wheatland Realty Ltd. His 2015-2016 certificate of registration expired on June 30, 2016. Mr. Harvey neglected to renew his certificate of registration for the 2016-2017 year. He did not realize that he had failed to renew his certificate of registration.
- [43] On October 6, 2016, the sellers signed a listing agreement with Wheatland Realty Ltd. listing the property for sale. An advertisement was created and published with respect to the property.
- [44] On November 24, 2016 and December 9, 2016, Commission staff, sent an email to Mr. Harvey, at the email address he provided to the Commission, to inquire if he was acting as a broker. On January 30, 2017, Commission staff sent an email to the same email address attaching a letter advising that Mr. Harvey was not registered and that she had attempted to contact him on two previous occasions. Mr. Harvey received this email and contacted Commission staff immediately. Mr. Harvey became registered on January 30, 2017.
- [45] Mr. Harvey was co-operative with the investigation and signed a Statement of Facts and Admissions acknowledging his misconduct. There was no activity in Mr. Harvey's trust account during the period of time during which he was not registered. The property was not sold while Mr. Harvey was not registered, nor did he receive any offers to purchase during that time. At the time he failed to renew his registration, Mr. Harvey was ill for two weeks and was also dealing with his sister in Washington D.C. who had been diagnosed with Alzheimer's disease. Mr. Harvey does very few transactions per year and there are no other registrants working out of his brokerage.
- [46] Mr. Harvey was unregistered for seven months. He failed to respond to several emails from the Commission regarding his registration status. The ramifications of non-registration are significant: no REIX coverage for negligence and no defalcation coverage in the event of trust account violations.
- [47] Cressman Realty's breach of the legislation is more serious than that of the registrant in *Harvey*. While Mr. Harvey was unregistered for a lengthy period of

time, there were extenuating circumstances surrounding his failure to renew. Mr. Harvey was a broker, and the only registrant of his brokerage, and while he did list one property during that period, he was not otherwise involved in any trades in real estate. Cressman Realty was unregistered for just 15 days, but actively engaged in trade in real estate by collecting rents on behalf of a significant number of clients and entering into a property management agreement with a new client.

- [48] The decision in *Harvey* was issued prior to May 2020. In May of 2020, the provincial legislature amended s. 38 of *The Real Estate Act* to increase the maximum fines that can be ordered against registrants found guilty of professional misconduct or professional incompetence. The previous iteration of the legislation capped fines at \$5,000 for each finding up to a maximum of \$15,000 in the aggregate for all findings. The new maximum fine for each finding of professional misconduct or professional incompetence was increased to \$25,000 up to \$100,000 in the aggregate for all findings. While this legislative change does not invalidate the precedents to be found in previous hearing decisions, it must be taken as a strong signal from lawmakers that the fines ordered against registrants should be increased so as to ensure the protection of the public.
- [49] In *Bailey (Re)*, [2025 SKREC 22](#), (file 2025-61) ("*Bailey*"), Catherine Bailey was issued an order of reprimand and \$3,000 fine for breaching section 18(1)(d) of the *Act* by trading in real estate as a salesperson while she was not registered as a salesperson when she failed to renew her registration on time.
- [50] Ms. Bailey failed to renew her certificate of registration for the 2025-2026 year prior to the expiration of her 2024-2025 certificate on June 30, 2025. Ms. Bailey renewed her certificate of registration for the 2025-2026 year on July 3, 2025. While unregistered Ms. Bailey continued to have active listings, advertisements and social media presence. Ms. Bailey previously failed to renew her certificate of registration. Her certificate of registration for the 2023-2024 year expired on June 30 2024 and she did not renew her certificate until July 2, 2024. Ms. Bailey received an email from the Commission with a notice and warning.
- [51] While Ms. Bailey was cooperative with the investigation and had no previous sanction history, this was the second year in a row Ms. Bailey failed to renew her registration before it expired and she previously received written notice and warning.
- [52] In *MacDonald (Re)*, [2025-SKREC 23](#), (file 2025-63) ("*T. MacDonald*"), Tannis MacDonald was issued an order of reprimand and \$3,000 fine for breaching section 18(1)(d) of the *Act* by trading in real estate as a salesperson while she was not registered as a salesperson when she failed to renew her registration before it expired.
- [53] Tannis MacDonald failed to renew her certificate of registration for the 2025-2026 year prior to the expiration of her 2024-2025 certificate on June 30, 2025. Tannis MacDonald renewed her certificate of registration for the 2025-2026 year on July

7, 2025. While unregistered Tannis MacDonald continued to have active listings, advertisements and social media presence. Tannis MacDonald previously failed to renew her certificate of registration. Her certificate of registration for the 2021-2022 year expired on June 30 2022 and she did not renew her certificate until July 7, 2022.

- [54] While Tannis MacDonald was cooperative with the investigation and had no previous sanction history, she had previously received an email from the Commission with a notice and warning.
- [55] In *MacDonald (Re)*, [2025 SKREC 2](#), (file 2024-57) ("*C. MacDonald*"), Catrina MacDonald, was issued an order of reprimand and \$4,000 fine for breaching section 18(1)(b) of the *Act* by trading in real estate as a broker while she was not registered to do so. Catrina MacDonald was also issued an order of reprimand and \$4,000 fine for breach of section 8(4) of *The Real Estate Regulations* by failing to respond to requests for information from the Commission.
- [56] Catrina MacDonald failed to renew her certificate of registration for the 2024-2025 year prior to the expiration of her 2023-2024 certificate on June 30, 2023. Catrina MacDonald renewed her certificate for the 2024-2025 year on July 2, 2024. Catrina MacDonald continued to have active social media profiles, continued to advertise as a registrant and remained listed as the broker for 2 Percent Realty Elite while she was not registered. This was the third time Catrina MacDonald failed to renew her registration before it expired and Catrina MacDonald received previous warnings.
- [57] In *Nakarani (Re)*, [2024 SKREC 11](#), (file #2023-48) ("*Nakarani*"), Ms. Nakarani was issued an order of reprimand and a \$3,000 fine for breaching section 18(1)(d) of the *Act* by trading in real estate as a salesperson while she was not registered as a salesperson.
- [58] Ms. Nakarani failed to renew her certificate of registration for the 2023-2024 year prior to the expiration of her 2022-2023 certificate on June 30, 2023. Ms. Nakarani renewed her certificate on July 6, 2023. Ms. Nakarani continued to have active social media profiles continuing to advertise and remained listed as a REALTOR® on the Platinum Realty Specialists brokerage website while she was unregistered. During the time period that she was unregistered, Ms. Nakarani had 3 active listings.
- [59] While Ms. Nakarani had no previous sanction history, she had also failed to renew her registration before it expired the previous year and had been issued a notice and warning from the Commission.
- [60] In *Strieb (Re)*, [2024 SKREC 10](#), (file #2023-47) ("*Strieb*"), Ms. Streib was issued an order of reprimand and a \$3,000 fine for breaching section 18(1)(d) of the *Act* by trading in real estate as a salesperson while she was not registered as a salesperson.

- [61] Ms. Strieb failed to renew her certificate of registration for the 2023-2024 year prior to the expiration of her 2022-2023 certificate on June 30, 2023. Ms. Strieb renewed her certificate on July 6, 2023. Ms. Strieb continued to have active professional social media profiles continuing to advertise and listings on the Re/Max of Swift Current brokerage website between July 1, 2023 and July 5, 2023 while she was unregistered.
- [62] Ms. Streib was co-operative with the investigation and had no previous sanction history.
- [63] Ms. Strieb had also failed to renew her registration before it expired the previous year and had been issued a notice and warning from the Commission.
- [64] In *Houston (Re)*, [2024 SKREC 9](#), (file #2023-45) ("*Houston*"), Ms. Houston was issued an order of reprimand and a \$3,000 fine for breaching section 18(1)(d) of the *Act* by trading in real estate as a salesperson while she was not registered as a salesperson.
- [65] Ms. Houston failed to renew her certificate of registration for the 2023-2024 year prior to the expiration of her 2022-2023 certificate on June 30, 2023. Ms. Houston renewed her certificate on July 4, 2023. Ms. Houston continued to run social media posts, have a professional social media presence and active listings on MLS® between July 1, 2023 and July 3, 2023 while she was unregistered.
- [66] Ms. Houston had also failed to renew her registration before it expired the previous year and had been issued a notice and warning from the Commission. Ms. Houston was co-operative with the investigation and had no previous sanction history. However, it was the second year in a row that Ms. Houston failed to renew her registration before it expired.
- [67] Cressman Realty's breach of the legislation was more serious than that of the registrants in the above noted decisions. While all of the registrants failed to renew on time and engaged in trade in real estate while unregistered, Cressman Realty was managing a total of 255 doors for 114 clients. Cressman Realty collected rental monies on behalf of those clients, receiving a significant volume of trust money on behalf of clients and the extent of Cressman Realty's unregistered trade in real estate was significantly higher than that of the registrants in the above noted decisions.
- [68] A letter of reprimand and a fine of \$7,000 are appropriate sanctions for Cressman Realty's breach of section 18(1)(a) of the *Act*.
- [69] As Mr. Cressman, as broker on behalf of Cressman Realty, has agreed to sign this consent order, there will be no order as to costs.

CONSENT ORDER:

- [70] In accordance with *The Real Estate Act*, its Regulations, and the Commission Bylaws, and with the consent of Mr. Cressman, on behalf of Cressman Realty and Property Management Inc., and the Investigation Committee of the Saskatchewan Real Estate Commission, the Hearing Committee hereby orders:
- [71] With respect to Count 1, the charge of professional misconduct contrary to section 39(1)(c) of *The Real Estate Act* for breach of section 18(1)(a):
- a. Cressman Realty and Property Management Inc. shall receive an order of reprimand for the violation of section 18(1)(a);
 - b. Cressman Realty and Property Management Inc. shall, within 3 months of the date of this order, pay to the Saskatchewan Real Estate Commission a \$7,000 fine for the said violation of the *Act*; and
 - c. Cressman Realty and Property Management Inc.'s registration shall be terminated if it fails to make payment as set out above.
- [72] There shall be no order as to costs.

Dated at Saskatoon, Saskatchewan, this 7th day of October, 2026.

Christopher Boychuk
Hearing Committee Chairperson