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Governor

New Jersey Office of the Attorney General

Division of Consumer Affairs
State Board of Professional Engineers and Land Surveyors
Home Inspection Advisory Committee
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May 9, 2007

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By Certified and Regular Mail

Raymond LoVecchio, Operations Manager
Sherlock Home Inspectors
801 Franklin Avenue
Franklin Lakes, New Jersey 07417

Re: I/M/O RAYMOND LOVECCHIO
Sherlock Home Inspectors
Complaint Number: 42527

Offer of Settlement In Lieu of Disciplinary Proceeding

Dear Mr. LoVecchio:

This letter is to advise you that the New Jersey State Home Inspection Advisory Committee (hereinafter referred to as the "Committee") has had an opportunity to review a complaint it received concerning the professional services your company, Sherlock Home Inspectors, provided Ryan Coleman on property located at 48 Brunswick Avenue, Lebanon Borough, New Jersey 08833, on or about June 6, 2005.

Specifically, the information reviewed by the Committee included, but is not limited to, the following documents:

1. A complaint filed by Ryan Coleman with the Committee on or about January 6, 2006, as well as any and all attachments and exhibits;
2. A correspondence, dated January 11, 2006, from Raymond LoVecchio, Operations manager, Sherlock Home Inspectors, along with any and all attachments and exhibits;

3. Testimony provided by Raymond Lovecchio at an Investigative Inquiry held before the Committee on April 11, 2006, as well as any and all attachments and exhibits.

Upon review of all available information, the Committee has found that probable cause exists to support a finding that you engaged in the use or employment of dishonesty, fraud, deception, misrepresentation, false promise or false pretense, in violation of N.J.S.A. 45:1-21(b). Specifically, the Committee found that you, and Sherlock Home Inspectors, affixed your license number to home inspection reports that were issued to consumers when in fact you did not perform the inspections and did not prepare the reports.

Specifically, the Committee's investigation into this matter revealed that Sherlock permitted an unlicensed home inspector to perform a home inspection at the future home of Ryan Coleman, which was located at 48 Brunswick Avenue, Lebanon Borough, New Jersey, on or about June 4, 2006. Subsequent to the home inspection, Sherlock prepared a written home inspection report, from the field notes of the unlicensed inspector, which was furnished to Mr. Coleman. During your April 11, 2006, appearance before the Committee, you testified that your home inspector license number is 24GI00017700. The Committee's review of a copy of the inspection report furnished to Mr. Coleman, contained your license number when you testified that you did not perform the inspection or prepare the report. You further testified, on April 11th, that other inspection reports were generated in a similar fashion at Sherlock; namely, the unlicensed inspector performed home inspections and Sherlock produced final inspection reports which contained your license number even though you did not perform the inspections or prepare the written reports.

The Committee has reviewed the entire record established in this matter and has concluded that your conduct, as detailed above, establishes that you engaged in the use or employment of dishonesty, fraud, deception, misrepresentation, false promise or false pretense in that you permitted the use of your home inspector license number to be placed on inspection reports from inspections that you did not perform or prepare the written reports. The Committee finds that this conduct constitutes a violation of

N.J.S.A. 45:1-21(b) and therefore establishes a basis for disciplinary action.

At this juncture, the Committee has determined that the above violations are sufficient to warrant the initiation of formal disciplinary proceedings against you. Notwithstanding that determination, however, the Committee has determined that it will first offer you an opportunity to settle this matter, and thereby avoid the initiation of disciplinary proceedings, should you consent to:

1. A formal reprimand for engaging in the use or employment of dishonesty, fraud, deception, misrepresentation, false promise or false pretense, contrary to N.J.S.A. 45:1-21(b);
2. Cease and desist from further violations of N.J.S.A. 45:1-21(b);
3. Pay a penalty in the amount of **\$2,500.00**, to be paid immediately upon your signing of the acknowledgment at the bottom of this letter, for your violation of N.J.S.A. 45:1-21(b);

If you are willing to settle this matter on the offered settlement terms, you may do so by signing the acknowledgment at the bottom of this letter, and returning it to the Committee office. In such event, this letter will be a matter of public record.

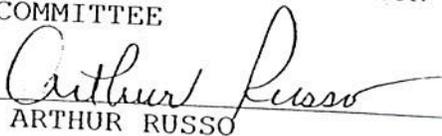
In the event you are unwilling to settle this matter on the offered terms, it will be referred to the Attorney General's office for the initiation of appropriate disciplinary action. In such event, you will be afforded an opportunity to defend against the alleged violations. If an evidentiary hearing is deemed warranted, the Committee will either conduct that hearing, at a date and time to be scheduled, or refer the matter to the Office of Administrative Law. You are advised, however, that in the event formal charges are filed, the Committee may assess civil penalties in an amount greater than that herein offered in settlement should any charges against you be sustained. Additionally, the Committee may, if the facts

are found to so warrant, enter an order requiring you to reimburse certain monies and/or requiring you to pay costs incurred by the Committee. Should you have any procedural questions concerning this letter or the settlement offer herein, I suggest that you contact Deputy Attorney General Olga E. Bradford, who may be reached at (973) 648-3696.

If you elect to settle this matter presently, you should sign the acknowledgment at the bottom of this letter and return it to the Committee within fifteen (15) days following your receipt of this letter. In the event that the Committee receives no response from you within fifteen (15) days, the Committee's settlement offer will be withdrawn, and the matter will be referred to the Attorney General's Office for the initiation of the appropriate disciplinary action.

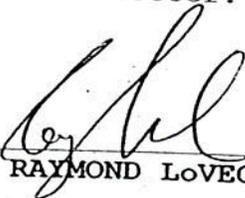
NEW JERSEY STATE HOME INSPECTION
ADVISORY COMMITTEE

By: _____


ARTHUR RUSSO

Executive Director

ACKNOWLEDGMENT: I, **RAYMOND LOVECCHIO**, hereby acknowledge that I have read and reviewed the settlement proposal set forth in the above letter. I acknowledge the conduct that has been charged. I am aware that, by signing this acknowledgment, I am waiving any rights I may have to defend myself against any charges of wrongdoing at an administrative hearing. I am also aware that the action taken against me by the Committee herein is a matter of public record, and that this letter is a public document. I hereby agree to pay a penalty in the total amount of \$2,500.00. I also agree to adhere to the other provisions enumerated in this settlement letter.


RAYMOND LOVECCHIO

DATED: 5/21/07

cc: Deputy Attorney General Olga E. Bradford

I/M/O RAYMOND LOVECCHIO
SHERLOCK HOME INSPECTORS
Complaint Number: 42527

Offer of Settlement In Lieu of Disciplinary Proceeding Addendum

1. In the alternative, the respondent Raymond LoVecchio may pay the civil penalty, totaling \$2,500.00 in equal installments payments of \$625.00 for a total of four (4) months. The first payment shall be due on the fifteenth of each month beginning June 15, 2007 and every month thereafter until the total amount is paid in full.

2. Any failure to make any installment payment within ten (10) days of the due date shall cause the entire remaining balance to become immediately due and payable without further notice. Further, failure to pay the penalty within the time period allotted above will result in the filing of a Certificate of Debt, including the applicable interest permitted by the New Jersey Court Rules, and may result in subsequent disciplinary proceedings before the Committee for failure to comply with an Order of the Committee.

3. Failure on the part of the respondent LoVecchio to pay the civil penalty or the installment payments timely or to comply with any of the terms of this Settlement Letter would constitute a violation of the Order, proof of which would

constitute grounds for disciplinary action by the Committee,
including but not limited to an automatic suspension of the
active home inspection license of Raymond LoVechhio.

I have read and understand
the within Order and agree
to be bound by its terms.
Consent is hereby given to
the Board to enter this Order.



RAYMOND LOVECCHIO

DATED: 5/21/07