

**STATE OF RHODE ISLAND AND PROVIDENCE PLANTATIONS  
DEPARTMENT OF BUSINESS REGULATION  
JOHN O. PASTORE CENTER, BLDGS 68-69  
1511 PONTIAC AVENUE  
CRANSTON, RHODE ISLAND 02920**

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<b>IN THE MATTER OF:</b>	:	
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<b>WILLIAM J. SAMOS,</b>	:	<b>DBR No.: 10-L-0049</b>
	:	
<b>RESPONDENT.</b>	:	
	:	

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**PERMANENT CEASE AND DESIST ORDER**

The above-entitled matter came on for hearing on June 29, 2010 pursuant to the Department of Business Regulation's ("Department") Order To Show Cause Why Order to Cease And Desist Unsafe and Unlicensed Practices Should Not Issue, Notice of Hearing and Appointment of Hearing Officer ("Notice") issued by the Department on May 6, 2010 to the above-captioned respondent ("Respondent"). This matter had been initially scheduled for May 25, 2010 at which time the matter was continued at the request of the Respondent. A letter was sent to Respondent on May 25, 2010 advising him of the new date. The Respondent received adequate notice of this hearing. The Respondent did not appear on June 29, 2010 at the pre-hearing conference. At hearing, the Department's counsel requested that the undersigned make findings of facts on the basis of the Notice and enter a default judgment against Respondent. The Department has jurisdiction over this matter pursuant to R.I. Gen. Laws § 5-20.7-1 *et seq.*

The following exhibits were entered at the pre-hearing conference:

1. Complaint against Respondent filed with the Department of February 25, 2010. See Department's Exhibit One (1).

2. A copy of the Respondent's purported license as a real estate appraiser for a time period when he was not licensed by the Department. See Department's Exhibit Two (2).
3. A residential appraisal dated 12/30/08 performed by the Respondent and invoice for same. See Department's Exhibits Three (3) and Four (4).

Based on the foregoing, the undersigned makes the following findings of fact:

1. Pursuant to Section 21 of the *Central Management Regulation 2 – Rules of Procedure for Administrative Hearings*, the Respondent is declared to be in default for failing to appear at the pre-hearing conference.

2. Pursuant to Section 21 of the *Central Management Regulation 2 – Rules of Procedure for Administrative Hearings*, the allegations in the Notice are found to be true and the exhibits entered at hearing are found to be true.

3. The Respondent engaged in unlicensed activity by performing an appraisal on December 30, 2008 for MetLife Bank, NA ("Complainant") and Key Group Inc., for the property located at 202 Salina Street, Providence, Rhode Island without holding a valid real estate appraiser license to do so.

4. The Respondent indicated on his appraisal report that his Rhode Island Real Estate Appraisal License expired on April 25, 2010 when in fact it actually had expired approximately eight (8) months prior to the effective date of the appraisal. See Department's Exhibit Three (3).

5. The Respondent submitted to the Complainant a fraudulent copy of an appraiser license which had been altered to reflect an expiration date of "4/25/10" where it previously read "4/25/08." See Department's Exhibit Two (2).

6. The Respondent invoiced Key Group Inc. requesting payment in the amount of \$500.00 for appraisal services described as "Full Appraisal" which was paid in full by Key Group, Inc. to the Respondent. See Department's Exhibit Four (4).

Based on the foregoing, the undersigned makes the following conclusions of law:


1. The Respondent violated R.I. Gen. Laws § 5-20.7-1 *et seq.* by acting as an unlicensed real estate appraiser.

On the basis of the foregoing, the undersigned makes the following recommendation:

1. Pursuant to R.I. Gen. Laws § 5-20.7-26, the Respondent is hereby ordered to cease and desist from engaging in real estate appraisals in any manner.


2. The Department shall forward a copy of this Permanent Cease and Desist Order to the Rhode Island Department of Attorney General for criminal investigation of the Respondent's actions to determine whether he is subject to the penalties set forth in R.I. Gen. Laws § 5-20.7-21.

Entered this 26<sup>th</sup> day of July, 2010.

  
Catherine R. Warren  
Hearing Officer

I have read the Hearing Officer's recommendation in this matter and I hereby ADOPT REJECT the findings of facts, the conclusions of law, and the recommendation of the hearing officer in the above-entitled Final Order.

Date: 07-26-2010

  
A. Michael Marques  
Director

Entered as Administrative Order No. 10-115 on the 27<sup>th</sup> day of July, 2010.

**NOTICE OF APPELLATE RIGHTS**

**THIS ORDER CONSTITUTES A FINAL ORDER OF THE DEPARTMENT OF BUSINESS REGULATION PURSUANT TO R.I. GEN. LAWS § 42-35-12. PURSUANT TO R.I. GEN. LAWS § 42-35-15, THIS ORDER MAY BE APPEALED TO THE SUPERIOR COURT SITTING IN AND FOR THE COUNTY OF PROVIDENCE WITHIN THIRTY (30) DAYS OF THE MAILING DATE OF THIS DECISION. SUCH APPEAL, IF TAKEN, MUST BE COMPLETED BY FILING A PETITION FOR REVIEW IN SUPERIOR COURT. THE FILING OF THE COMPLAINT DOES NOT ITSELF STAY ENFORCEMENT OF THIS ORDER. THE AGENCY MAY GRANT, OR THE REVIEWING COURT MAY ORDER, A STAY UPON THE APPROPRIATE TERMS.**

**CERTIFICATION**

I hereby certify on this 27<sup>th</sup> day of July, 2010, that a copy of the within Order to Show Cause was sent by first class mail, postage prepaid, and also by certified mail, return receipt requested, to:

William J. Samos, 481 Charles Street, Apt. 1, Providence, RI 02904-2219

and by electronic mail in PDF to-

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