

**BEFORE THE WEST VIRGINIA REAL ESTATE COMMISSION**

**WEST VIRGINIA REAL ESTATE COMMISSION,**  
*Complainant,*

V.

**Formal Complaint Nos. 26-027-P  
and 26-031-P**

**SHEILA JUDY,**  
**Licensed Real Estate Broker,**  
*Respondent.*

**CONSENT DECREE**

Respondent Sheila Judy (“Respondent”) and the West Virginia Real Estate Commission (“Commission”) enter into the following Consent Decree for the purpose of resolving the above-styled complaints. As reflected in this Consent Decree, the parties have reached an agreement in which Respondent agrees and stipulates to the Findings of Fact, Conclusions of Law, and disposition of these matters. The Commission, having approved such agreement, does hereby Find and Order as follows:

**FINDINGS OF FACT**

1. Respondent is a licensed real estate broker in the State of West Virginia.
2. At all times relevant, Respondent was the broker for WV Real Estate Agency, LLC, in Romney, West Virginia.

**Formal Complaint No. 26-027-P**

3. On or about January 9, 2026, the Commission received a Formal Complaint filed against Respondent by Daniel L. Stubbs and Courtland L. Stubbs (“Complainants”) of Frederick, Maryland.

4. At all times relevant, Complainant Courtland Stubbs was the owner of real estate located at 2362 Skyview Drive, Romney, West Virginia. Complainant Daniel Stubbs is Courtland Stubbs' son who was assisting his father in selling the home.

5. Respondent was the listing agent for the property.

6. Complainant Courtland Stubbs entered into contact with potential buyers in October of 2025. Complainants allege there was no contingency in the contract that the buyers sell their home before purchasing Complainant's home. Complainants further allege that when asked about the existence of a contingency, Respondent would not answer.

7. Complainants allege they learned of the contingency on or about November 23, 2025, when Respondent advised Complainants that the buyers were under contract to sell their home. Complainants subsequently learned this was not true; the buyers were not under contract to sell their home.

8. At this point, Complainants sought to terminate the listing agreement with Respondent and Respondent refused.

9. At its February 11, 2026, meeting, the Commission reviewed all information received and determined there was probable cause to conclude that Respondent violated the *West Virginia Real Estate License Act* and authorized the proposal of a consent decree to resolve the matter.

#### **Formal Complaint No. 26-031-P**

10. On or about January 17, 2026, the Commission received a Formal Complaint filed against Respondent by Margie Smith of Winchester, Virginia.

11. At all times relevant, Ms. Smith was the owner of real estate located at 120 Miller Lane, Augusta, West Virginia.

12. Respondent was the listing agent for the property in August of 2025.

13. Ms. Smith alleges that Respondent failed to adequately market the property for sale; listed incorrect square footage of the home; listed an incorrect number of bathrooms; and incorrectly listed the property as having a basement when it did not.

14. Ms. Smith further alleges that the November 17, 2025, closing for the property had to be rescheduled because Respondent did not ensure that the buyer was prepared to close, resulting in Ms. Smith incurring significant expenses.

15. Ms. Smith further alleges that Respondent incorrectly recorded the buyers having paid only \$1000 as an earnest money deposit, when it was \$8000.

16. At its February 11, 2026, meeting, the Commission reviewed all information received and determined there was probable cause to conclude that Respondent violated the *West Virginia Real Estate License Act* and authorized the proposal of a consent decree to resolve the matter.

### **CONCLUSIONS OF LAW**

1. Pursuant to the *West Virginia Real Estate License Act*, West Virginia Code § 30-40-1, et seq., the Commission is charged with the regulation of the practice of real estate brokerage in this State, and, thus, has jurisdiction over this Formal Complaint.

2. In relevant part, West Virginia Code § 30-40-7(1) authorizes the Commission to impose sanctions for violations of the *West Virginia Real Estate License Act*, including, but not limited to, an administrative fine not to exceed \$1,000 per day per violation; probation; revocation; suspension; restitution; additional education; denial of future license; downgrade of license; reprimand; and/or the return of compensation collected from an injured consumer.

3. West Virginia Code § 30-40-19(a)(37) authorizes the Commission to sanction a licensee if the licensee “[e]ngages in any act or conduct which constitutes or demonstrates bad faith, incompetency, untrustworthiness, or dishonest, fraudulent, or improper dealing.”

4. Respondent’s above-referenced conduct with respect to her representation of Mr. Stubbs and Ms. Smith in the listings of their respective homes demonstrates, at a minimum, incompetency or untrustworthiness in violation of West Virginia Code § 30-40-19(a)(37).

### **CONSENT**

By signing below, Respondent agrees to the following:

1. Respondent has had the opportunity to consult with counsel and executes this Consent Decree voluntarily, freely, without compulsion or duress and mindful that it has legal consequences.

No person or entity has made any promise or given any inducement whatsoever to encourage Respondent to make this settlement other than as set forth herein. Respondent acknowledges that she may pursue this matter through appropriate administrative proceedings and is aware of her legal rights regarding this matter, but intelligently and voluntarily waives such rights.

2. Respondent acknowledges the Findings of Fact set forth above, admits that there is probable cause to conclude that the violations set forth above in the Conclusions of Law occurred, and consents to the entry of the following Order:

### **ORDER**

On the basis of the foregoing, the Commission hereby ORDERS as follows:

1. Respondent is reprimanded and shall pay a fine in the amount \$2,000.00, payable to the State of West Virginia.

2. Unless extended in writing by the Commission, the fine shall be paid within thirty (30) days of the entry of this Consent Decree by the Commission. The fine shall be paid by certified check made payable to the State of West Virginia and sent directly to the Commission's Office.

3. Any deviation from the requirements of this Consent Decree, without the prior written consent of the Commission, shall constitute a violation of an order of the Commission and may result in further disciplinary action, including, but not limited to, suspension of Respondent's license. The Commission shall immediately notify Respondent via certified mail of the alleged violation of the Consent Decree. In the event Respondent contests the alleged violation of the Consent Decree, Respondent is entitled to a hearing to challenge the alleged violation. Such hearing shall be scheduled and conducted in accordance with the provisions of W. Va. Code §§ 30-1-8 and 30-40-1 *et seq.* and any procedural rules promulgated by the Commission.

**CONSENT DECREE AGREED TO BY:**

Sheila Judy  
Sheila Judy, Broker

May 11, 2024  
Date

**ENTERED into the records of the Real Estate Commission this:**

14<sup>th</sup> day of May, 2026.

**WEST VIRGINIA REAL ESTATE COMMISSION,**

By: Keri L. Ferro  
Keri L. Ferro, Executive Director