

DISCIPLINE DECISION

REVIEWING PANEL: Deb Mattina, Public Member
Jon Lemaire, Registrant Member
Paul Eros, Registrant Member

IN THE MATTER OF A DISCIPLINE HEARING HELD PURSUANT TO THE *MOTOR*
VEHICLE DEALERS ACT, 2002, S.O. 2002, c.30, Sch. B

B E T W E E N :

ONTARIO MOTOR VEHICLE	)
INDUSTRY COUNCIL	)
- and -	)
CARDOOR INC.	)
- and -	)
MARK ELEOFF	)

This matter proceeded by way of Rule 1.07 of the Rules of Practice before the Discipline Tribunal and the Appeals Tribunal. This Reviewing Panel has reviewed and considered written materials from the Parties together with a waiver of the requirement for an oral hearing and hereby makes the following Order:

Date of Decision: July 8, 2026

Findings:

Cardoor Inc. (the “Dealer”) has breached the following:

- Sections 4(2) and 9(3) of the Code of Ethics, O. Reg. 332/08

Mark Eleoff has breached the following:

- Section 6(2) and 9(3) of the Code of Ethics, O. Reg. 332/08

Order:

1. The Dealer shall pay a fine in the amount of **\$12,000** no later than ninety (90) calendar days from the date of the Discipline Tribunal's Order.
2. Mark Eleoff shall successfully complete the MVDA Key Elements Course no later than ninety (90) calendar days from the date of the Discipline Tribunal's Order.
3. The Dealer shall offer to all current and future salespersons, employed by the Dealer, to fund their completion of the MVDA Key Elements Course, no later than ninety (90) calendar days from the date of the Discipline Tribunal's Order.

Overview

This matter proceeded on the basis of an Agreed Statement of Facts, dated June 9, 2026, a jointly proposed disposition and a waiver of oral hearing, pursuant to Rule 1.07 of the Rules of Practice before the Discipline Tribunal and the Appeals Tribunal. The Agreed Statement of Facts states in relevant part as follows:

Withdrawals:

The allegations contained in paragraphs 10-13, 18-21, 26-29, of the Notice of Referral to Discipline dated December 29, 2025, are withdrawn.

Background:

1. The Dealer was first registered as a motor vehicle dealer in and around April 2021.
2. Mark Eleoff ("Eleoff") was first registered as a salesperson in or around December 2015. At all material times, Eleoff has been the Officer and Person in Charge of the day-to-day activities of the Dealer.

OMVIC Publications:

3. Since the Act was proclaimed in 2010, OMVIC has issued various educational materials, including publications, webinars and guidelines, reminding registrants of their all-in pricing obligations. Educational materials continue to be available on OMVIC's website.

Direct Correspondence with Dealer:

4. On or about February 1, 2023, a representative of the Registrar reminded the Dealer by email to advertise all-inclusive prices, as required pursuant to section 36(7) of O. Reg. 333/08 and the Code of Ethics.

Dealer's Non-Compliance:***2020 Tesla Model 3 (VIN# *** 530826)***

5. On or before August 8, 2025, the Dealer published an advertisement for a 2020 Tesla Model 3, (VIN# ***530826) with an advertised price of \$20,977.

6. On or about June 10, 2025, the Dealer sold the vehicle to a consumer while including the following charges in addition to the advertised price:
 - a. \$1,286.50 Doc. Fee
 - b. \$999 Pre-Delivery Inspection ("PDI") Fee
 - c. 12.50 OMVIC fee
7. The additional fees result in a total of \$2,298, which was added above the advertised price.
8. As a result, the Dealer's advertised vehicle price was not all-inclusive. This is contrary to section 36(7) of O. Reg. 333/08, as well as sections 4(2) and 9(3) of the Code of Ethics.

2021 Audi TT (VIN# *006422)**

9. On or before July 5, 2025, the Dealer published an advertisement for a 2021 Audi TT, (VIN# ***006422) with an advertised price of \$38,999.
10. On or about July 5, 2025, the Dealer sold the vehicle to a consumer, while including the following charges in addition to the advertised price:
 - a. \$999 Doc. Fee
 - b. \$999 PDI fee
 - c. \$12.50 OMVIC fee
11. The additional fees result in a total of \$2,010.50 which was added above the advertised price.
12. As a result, the Dealer's advertised vehicle price was not all-inclusive. This is contrary to section 36(7) of O. Reg. 333/08, as well as sections 4(2) and 9(3) of the Code of Ethics.

2018 Volkswagen Tiguan (VIN*115789)**

13. On or before July 19, 2025, the Dealer published an advertisement for a 2018 Volkswagen Tiguan (VIN# ***1115789) with an advertised price of \$19,789.
14. On or about July 19, 2025, the Dealer sold the vehicle to a consumer while including the following charges in addition to the advertised price:
 - a. \$1,086.50 Doc. Fee
 - b. \$999 Installation and Inspection
 - c. \$12.50 OMVIC fee
15. The additional fees result in a total of \$2,098, which was added above the advertised vehicle price.
16. As a result, the Dealer's advertised vehicle price was not all-inclusive. This is contrary to section 36(7) of O. Reg. 333/08, as well as sections 4(2) and 9(3) of the Code of Ethics.

2021 Nissan Sentra (VIN# *275855)**

17. On or before July 4, 2025, the Dealer published an advertisement for a 2021 Nissan Sentra (VIN# ***275855) with an advertised price of \$20,685.
18. On or about July 4, 2025, the Dealer sold the vehicle to a consumer while including the following charges in addition to the advertised price:
- a. \$1,086.50 Doc. Fee
 - b. \$1,799 Installation and Inspection
 - c. \$12.50 OMVIC fee
19. The additional fees result in a total of \$2,898, which was added above the advertised vehicle price.
20. As a result, the Dealer's advertised vehicle price was not all-inclusive. This is contrary to section 36(7) of O. Reg. 333/08, as well as sections 4(2) and 9(3) of the Code of Ethics.

Eleoff's Non-compliance:

21. Eleoff, as a Person in Charge, failed to ensure that the Dealer conducted its business in compliance with the Act, its regulations, and the Code of Ethics and thus personally contravened sections 6(2) and 9(3) of the Code of Ethics.

Code of Ethics Violations

22. As particularized above, the Dealer has violated the following section of the Code of Ethics:

Disclosure and Marketing

4 (2) A registrant shall ensure that all representations, including advertising, made by or on behalf of the registrant in connection with trading in motor vehicles, are legal, decent, ethical and truthful.

23. As particularized above, the Dealer and Eleoff have violated the following section of the Code of Ethics:

Professionalism

9(3) A registrant shall use the registrant's best efforts to prevent error, misrepresentation, fraud or any unethical practice in respect of a trade in a motor vehicle.

24. As particularized above, Eleoff have violated the following section of the Code of Ethics:

Accountability

6 (2) A registered salesperson shall not do or omit to do anything that causes the registered motor vehicle dealer who employs or retains the salesperson to contravene this Regulation or any applicable law with respect to trading in motor vehicles.

Decision of the Reviewing Panel

Having reviewed and considered the Agreed Statement of Facts and written submissions provided by the Parties, the Reviewing Panel is satisfied that the evidence contained in the Agreed Statement of Facts substantiates the allegations that: the Dealer breached sections 4(2) and 9(3) of the Code of Ethics and Section 36(7) of O. Reg. 333/08 and that Mark Eleoff has breached sections 6(2) and 9(3) of the Code of Ethics.

The Reviewing Panel accepted the parties' proposed resolution for the reasons below.

Reasons for Decision

The Reviewing Panel received and considered comprehensive written materials from the parties and was left satisfied that the proposed resolution has no risk of being contrary to the public interest. The outcome is clearly connected to the admitted breaches of the Code of Ethics and consistent with other outcomes ordered in this Tribunal in similar cases. In such circumstances, disposition under Rule 1.07 is appropriate and ordered accordingly

The Panels' acceptance of this agreement was heavily influenced by the Dealers redesignation to sell only in the wholesale market; Dealer to Dealer on in Auction.

Ontario Motor Vehicle Industry Council

Discipline Tribunal

Dated: July 8, 2026

A handwritten signature in blue ink, reading "Deb Mattina", is written over a horizontal line.

Deb Mattina, Public Member

On behalf of:

Jon Lemaire, Registrant Member

Pau Eros, Registrant Member