STATE OF MINNESOTA
BOARD OF ACCOUNTANCY

In the Matter of the CPA Certificate of	**STIPULATION AND CONSENT ORDER AND CEASE AND DESIST ORDER**
Ruth Naomi Crowe-Lane CPA Certificate No. 29171 and Lane Law and CPA Services LLC CPA Firm Permit No. F2473 (Expired)	Board File No. 2024-189 and 2024-198

STIPULATION

Ruth Crowe-Lane ("Respondent"), Lane Law and CPA Services LLC ("Respondent Firm") and the Minnesota Board of Accountancy's Complaint Committee stipulate that, subject to Board's review and discretionary approval, the Board may issue a consent order that imposes the following sanctions:

A. Respondent Firm shall Cease and Desist from practicing as CPA Firm in Minnesota until such time as it becomes licensed as a CPA Firm in the State of Minnesota.

B. Respondents shall pay to the Board a joint-and-several CIVIL PENALTY of $1,000. Respondents shall submit the civil penalty by check to the Board within 60 days of the Board's approval of this Stipulation and Consent Order.

C. Respondent shall comply with all statutes and rules within the Board's jurisdiction. *See* Minn. Stat. ch. 326A (2024) and Minn. R. ch. 1105 (2023).

D. Respondent shall report in writing within ten days any violations of this stipulation and consent order to the Board's Executive Director.

Respondent and the Committee enter into this stipulation based on the following findings of fact, conclusions of law, and other stipulated provisions:

Findings of Fact

1. The Board issued Respondent a CPA certificate on September 21, 2015.

2. The Board issued Respondent Firm a CPA firm permit on January 13, 2022.

3. Respondent Firm's CPA firm permit expired on December 31, 2022.

4. Despite not having a firm permit, Respondents continued to use the CPA designation in the firm name and by doing so, held out as a CPA firm on various websites. The use of the CPA designation in a firm name requires a firm permit with the Board.

5. Respondents also remained registered with the Minnesota Secretary of State's office under the name that was no longer registered with the Board until they received the allegation letter.

6. After receiving the letter, Respondent Firm's Secretary of State's filing was changed to a name that no longer contains the CPA designation on January 21, 2025.

7. Per Respondent, Respondent's Firm website was not actively used, and no clients were found through the site. In addition, no attest services were done by Respondent Firm.

8. Respondent works full time in private industry.

9. Between January 1, 2023, to January 21, 2025, Respondents held out as a CPA firm by using the CPA designation in the firm name.

Conclusions of Law

1. The Board has authority to license and regulate certified public accountants and to take disciplinary action as appropriate. Minn. Stat. ch. 326A (2024).

2. Respondent violated Minn. Stat. §§ 326A.05, subd. 1(a)(3), and 326A.10(d) (2024) and Minn. R. 1105.4000(A), 1105.5600, subp. 1(C)(1), and 1105.7800(A) and (D) (2023).

3. Respondent is subject to discipline pursuant to Minn. Stat. §§ 326A.08, subds. 4, 5(a)(1) and (8), and 7 (2024).

4. This stipulation and consent order is in the public interest.

Other Stipulated Provisions

1. This stipulation and consent order must be approved by the Board to become effective.

2. Respondent agrees that the Committee may move the Board *ex parte*, with or without advance notice to the Respondent, to approve this stipulation and consent order. Respondent understands that the Board may either approve the stipulation and consent order or not approve it. This stipulation and the files, records, and proceedings associated with this matter may be reviewed by the Board in its consideration of the Committee's motion.

3. If approved by the Board, this stipulation and consent order shall be classified as public data. Minn. Stat. § 13.41, subd. 5 (2024).

4. If the Board does not approve this stipulation and consent order, then the matter remains unresolved and the Committee may either seek to negotiate a revised stipulation and consent order with Respondent to present to the Board or issue an order commencing a

contested-case hearing before an Administrative Law Judge at the Office of Administrative Hearings. *See* Minn. Stat. §§ 14.57–.62, 214.10, subd. 2 (2024) (describing administrative hearing process).

5. Respondent agrees that if this case comes before the Board again after it reviews and discusses this stipulation and consent order, Respondent waives any claim that the Board was prejudiced by its review and discussion of this stipulation and consent order and any records relating to it.

6. Respondent acknowledges that they were advised by the Committee of their right to a contested-case hearing in this matter before an Administrative Law Judge, to file exceptions and make argument to the Board after the hearing, and to seek judicial review from any adverse decision rendered by the Board. Respondent hereby expressly waives those rights. Respondent was further advised by the Committee of their right to be represented by counsel and that they knowingly waive that right.

7. Respondent has read, understands, and agrees to this stipulation and has voluntarily signed it. It is expressly understood that this stipulation contains the entire agreement between the parties, there being no other agreement of any kind, verbal or otherwise. If approved by the Board, a copy of the final stipulation and consent order shall be served personally or by first class mail on Respondent. The Board's order shall be effective when it is signed by the Chair of the Board or the Chair's designee.

8. Pursuant to Minn. Stat. § 16D.13 (2024), any civil penalty imposed by this stipulation and consent order shall begin to accrue simple interest in accordance with that section thirty days after the civil penalty is due. Pursuant to Minn. Stat. § 16D.17 (2024), thirty

days after any civil penalty imposed by this stipulation and consent order is due, the Board may file and enforce any unpaid portion of the civil penalty as a judgment against Respondent in district court without further notice or additional proceedings.

Ruth Naomi Crowe-Lane, CPA
Lane Law and CPA Services LLC
By: _____
Its: _____

STATE OF Minnesota

COUNTY OF Ramsey

This instrument was acknowledged before me on 14 July 2025 by Ruth Crowe-Lane.

(stamp)

Maria Elizabeth Russett
Notary Public
Minnesota
My Commission Expires Jan 31, 2029

(Signature of notary officer)

My commission expires: 1.31.2029

COMPLAINT COMMITTEE

ANN ETTER, CPA
Chair

Dated: July 31, 2025

CONSENT ORDER

Upon consideration of this stipulation and consent order, and based upon all the files, records, and proceedings herein, all terms of the stipulation and consent order are approved. Accordingly, the Board hereby ADOPTS the stipulation and issues the ORDER described above.

STATE OF MINNESOTA
BOARD OF ACCOUNTANCY

Dated: 08/06/, 2025

FOR:
CHARLES SELCER, CPA
Board Chair