JUL 2 4 2001

DEPARTMENT OF REAL ESTATE

By Kathleen Contraras

BEFORE THE

DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

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In the Matter of the Accusation of

DEBRA ANN HALLEMANN-EZELL,

Respondent.

NO. H-3421 SAC

ORDER GRANTING REINSTATEMENT OF LICENSE

On April 5, 1999, an Order was rendered herein revoking the real estate salesperson license of Respondent, but granting Respondent the right to the issuance of a restricted real estate salesperson license. A restricted real estate salesperson license was issued to Respondent on April 30, 1999, and Respondent has operated as a restricted licensee without cause for disciplinary action against Respondent.

On July 10, 2000, Respondent petitioned for reinstatement of said real estate salesperson license, and the Attorney General of the State of California has been given notice of the filing of said petition.

I have considered the petition of Respondent and the evidence and arguments in support thereof including Respondent's record as a restricted licensee. Respondent has demonstrated to my satisfaction that Respondent meets the requirements of law for the issuance to Respondent of an unrestricted real estate salesperson license and that it would not be against the public interest to issue said license to Respondent.

NOW, THEREFORE, IT IS ORDERED that Respondent's petition for reinstatement is granted and that a real estate salesperson license be issued to Respondent, if Respondent satisfies the following conditions within nine months from the date of this Order:

- 1. Submittal of a completed application and payment of the fee for a real estate salesperson license.
- 2. Submittal of evidence of having, since the most recent issuance of an original or renewal real estate license, taken and successfully completed the continuing education requirements of Article 2.5 of Chapter 3 of the Real Estate Law for renewal of a real estate license.

This Order shall be effective immediately.

DATED: _

, 2001

PAULA REDDISH ZINNEMANN Real Estate Commissioner Department of Real Estate P. O. Box 187000 Sacramento, CA 95818-7000

Telephone: (916) 227-0789

In the Matter of the Accusation of

DEBRA ANN HALLEMANN-EZELL.

Respondents.

PETER VINCENT MARIS,

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DEPARTMENT OF REAL ESTATE

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H-3421 SAC

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

No. H-3421 SAC

STIPULATION AND AGREEMENT

It is hereby stipulated by and between DEBRA ANN

HALLEMANN-EZELL (hereinafter "Respondent HALLEMANN-EZELL"), her

attorney of record J. Anne Rawlins, Esq. and the Complainant,

acting by and through David A. Peters, Counsel for the Department

of Real Estate, as follows for purpose of settling and disposing of the Accusation filed January 22, 1999 in this matter:

1. All issues which were to be contested and all evidence which was to be presented by Complainant and Respondent HALLEMANN-EZELL at a formal hearing on the Accusation, which hearing was to be held in accordance with the provisions of the Administrative Procedure Act (APA), shall instead and in place thereof be submitted solely on the basis of the provisions of this Stipulation and Agreement.

- 1 - STIPULATION OF

DEBRA ANN HALLEMANN-EZELL

2.

H-3421 SAC

understands the Statement to Respondent, the Discovery Provisions of the APA and the Accusation filed by the Department of Real Estate in this proceeding.

3. On February 4, 1999, Respondent HALLEMANN-EZELL

Respondent HALLEMANN-EZELL has received, read and

3. On February 4, 1999, Respondent HALLEMANN-EZELL filed a Notice of Defense pursuant to Section 11505 of the Government Code for the purpose of requesting a hearing on the allegations in the Accusation. Respondent HALLEMANN-EZELL hereby freely and voluntarily withdraws said Notice of Defense. Respondent HALLEMANN-EZELL acknowledges that she understands that by withdrawing said Notice of Defense she will thereby waive her right to require the Commissioner to prove the allegations in the Accusation at a contested hearing held in accordance with the provisions of the APA and that she waives other rights afforded to her in connection with the hearing such as the right to present evidence in defense of the allegations in the Accusation and the right to cross-examine witnesses.

4. This Stipulation is based on the factual allegations contained in the Accusation. In the interest of expedience and economy, Respondent HALLEMANN-EZELL chooses not to contest these allegations, but to remain silent and understands that, as a result thereof, these factual allegations, without being admitted or denied, will serve as a prima facie basis for the disciplinary action stipulated to herein. The Real Estate Commissioner shall not be required to provide further evidence to prove said factual allegations.

5. It is understood by the parties that the Real
Estate Commissioner may adopt the Stipulation and Agreement as his
Decision in this matter, thereby imposing the penalty and
sanctions on Respondent HALLEMANN-EZELL's real estate license and
license rights as set forth in the below "Order". In the event
that the Commissioner in his discretion does not adopt the
Stipulation and Agreement, it shall be void and of no effect, and
Respondent HALLEMANN-EZELL shall retain the right to a hearing and
proceeding on the Accusation under all the provisions of the APA
and shall not be bound by any admissions or waiver made herein.

6. The Order or any subsequent Order of the Real Estate Commissioner made pursuant to this Stipulation and Agreement shall not constitute an estoppel, merger or bar to any further administrative or civil proceedings by the Department of Real Estate with respect to any matters which were not specifically alleged to be causes for accusation in this proceeding.

DETERMINATION OF ISSUES

By reason of the foregoing stipulations, admissions and waivers and solely for the purpose of settlement of the pending Accusation without hearing, it is stipulated and agreed that the following determination of issues shall be made:

I

The acts and omissions of Respondent HALLEMANN-EZELL, as described in Paragraph V of the Accusation, are grounds for the suspension or revocation of the real license and license rights of Respondent HALLEMANN-EZELL under the provisions of Section 10130 H-3421 SAC - 3 -STIPULATION OF

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1	of the Business and Professions Code in conjunction with Section
2	10177(d) of the Business and Professions Code and Section 10137 of
3	the Business and Professions Code.
4	<u>ORDER</u>
5	I
6	A. The real estate salesperson license and all
7	license rights of Respondent HALLEMANN-EZELL under the Real Estate
8	Law are revoked.
9	B. A restricted real estate salesperson license shall
LO	be issued to Respondent HALLEMANN-EZELL pursuant to Business and
11	Professions Code Section 10156.5, if Respondent HALLEMANN-EZELL
L2	makes application therefor and pays to the Department of Real
L3	Estate the appropriate fee for the restricted license within
14	ninety (90) days from the effective date of this ORDER.
.5	C. The restricted license issued to Respondent
.6	HALLEMANN-EZELL shall be subject to all of the provisions of
.7	Section 10156.7 of the Business and Professions Code and to the
.8	following limitations, conditions and restrictions imposed under
9	authority of Section 10156.6 of said Code:
:0	(1) The restricted license issued to Respondent may be
1	suspended prior to hearing by Order of the Real
2	The transfer of the state of th
3	Estate Commissioner in the event of Respondent's
	conviction or plea of nolo contendere to a crime
4	
4	conviction or plea of nolo contendere to a crime
	conviction or plea of nolo contendere to a crime which is substantially related to Respondent's
5	conviction or plea of nolo contendere to a crime which is substantially related to Respondent's

DEBRA ANN HALLEMANN-EZELL

- The restricted license issued to Respondent may be suspended prior to hearing by Order of the Real Estate Commissioner on evidence satisfactory to the Commissioner that Respondent has violated provisions of the California Real Estate Law, the Subdivided Lands Law, Regulations of the Real Estate Commissioner or conditions attaching to the restricted license.
- (3) Respondent shall not be eligible to apply for the issuance of an unrestricted real estate license nor for removal of any of the conditions, limitations or restrictions of a restricted license until one (1) year has elapsed from the effective date of this Decision.
- (4) Respondent shall submit with any application for license under an employing broker, or any application for transfer to a new employing broker, a statement signed by the prospective employing real estate broker on a form approved by the Department of Real Estate which shall certify:
 - (a) That the employing broker has read the

 Decision of the Commissioner which granted
 the right to a restricted license; and
 - (b) The employing broker will exercise close supervision over the performance by the restricted licensee relating to activities for which a real estate license is required.

months from the effective date of this ORDER, take and pass the Professional Responsibility Examination administered by the Department including the payment of the appropriate examination fee. If Respondent HALLEMANN-EZELL fails to satisfy this condition, the Commissioner may order suspension of Respondent HALLEMANN-EZELL passes the examination.

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H-3421 SAC

6 - STIPULATION OF
DEBRA ANN HALLEMANN-EZELL

1	F. Any restricted real estate salesperson license
2	issued to Respondent HALLEMANN-EZELL may be suspended or revoked
3	for a violation by Respondent HALLEMANN-EZELL of any of the
4	conditions attaching to the restricted license.
5	3/13/06 105 10 00
6	3/17/99 Mars 2. Luter
7	DATED DAVID A. PETERS, Counsel DEPARTMENT OF REAL ESTATE
8	* * *
9	I have read the Stipulation and Agreement, have
LO	discussed it with my counsel, and its terms are understood by me
.1	and are agreeable and acceptable to me. I understand that I am
.2	waiving rights given to me by the California Administrative
.3	Procedure Act (including but not limited to Sections 11506,
.4	11508, 11509, and 11513 of the Government Code), and I willingly,
.5	intelligently, and voluntarily waive those rights, including the
.6	right of requiring the Commissioner to prove the allegations in
7	the Accusation at a hearing at which I would have the right to
.8	cross-examine witnesses against me and to present evidence in
.9	defense and mitigation of the charges.
:0	2 9 06
1	DATED DEBRA ANN HALLEMANN-EZED
2	Respondent
:3	I have reviewed the Stipulation and Agreement as to for
4	and content and have advised my client accordingly.
:5	() A ()
6	DATED J. ANNE RAWLINS
7	Attorney for Respondent
	H-3421 SAC - 7 - STIPULATION OF

DEBRA ANN HALLEMANN-EZELL

The foregoing Stipulation and Agreement for Settlement is hereby adopted by the Real Estate Commissioner as his Decision and Order and shall become effective at 12 o'clock noon on April 30, 1999 IT IS SO ORDERED JOHN R. LIBERATOR Acting Real Estate Commissioner John Rhiberton

H-3421 SAC

- 8 - STIPULATION OF DEBRA ANN HALLEMANN-EZELL

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DEPARTMENT OF REAL ESTATE

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BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

In the Matter of the Accusation of) No. H-3421 SAC)

PETER VINCENT MARIS,) DEBRA ANN HALLEMANN-EZELL,) Respondents.

ORDER ACCEPTING VOLUNTARY SURRENDER OF REAL ESTATE LICENSE

On January 22, 1999, an Accusation was filed in this matter against the above-named Respondents.

On February 19, 1999, Respondent PETER VINCENT MARIS only petitioned the Commissioner to voluntarily surrender his réal estate broker license pursuant to Section 10100.2 of the Business and Professions Code.

IT IS HEREBY ORDERED that Respondent PETER VINCENT
MARIS' petition for voluntary surrender of its real estate broker
license is accepted as of the effective date of this Order as set
forth below, based upon the understanding and agreement expressed
in Respondent's Declaration dated February 19, 1999 (attached as
Exhibit "A" hereto).

This Order shall become effective at 12 o'clock

noon on ____April 9, 1999

DATED: March 8, 1999

JOHN R. LIBERATOR Acting Real Estate Commissioner

John Khilenton

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

In the Matter of the Accusation of

No. H-3421 SAC

PETER VINCENT MARIS, DEBRA ANN HALLEMAN-EZELL,

Respondents.

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DECLARATION

My name is PETER VINCENT MARIS.

I am one of the Respondents in the above-entitled case. I am representing myself in this matter.

Pursuant to Business and Professions Code Section 10100.2, I wish to voluntarily surrender my real estate license issued by the Department.

I understand that by so voluntarily surrendering my license, I agree to the following:

The filing of my petition shall be deemed to be an understanding and agreement by me that upon acceptance by the Commissioner, as evidenced by an appropriate order, all affidavits and all relevant evidence obtained in the investigation prior to the acceptance and all allegations contained in the Accusation

filed in the Department of Real Estate Case No. H-3421 SAC may be considered by the Department to be true and correct for the purpose of deciding whether or not to grant reinstatement of my license.

I declare under penalty of perjury under the laws of the State of California that the above is true and correct.

DATED: $\frac{2}{19}/\frac{99}{9}$

1 DAVID A. PETERS, Counsel (SBN 99528) Department of Real Estate P. O. Box 187000 2 Sacramento, CA 95818-7000 JAN 2 2 1999 3 (916) 227-0789 DEPARTMENT OF REAL ESTATE Telephone: (916) 227-0781 (Direct) 4 5 6 7 8 BEFORE THE DEPARTMENT OF REAL ESTATE 9 STATE OF CALIFORNIA 10 In the Matter of the Accusation of No. H-3421 SAC 11 ACCUSATION PETER VINCENT MARIS, 12 DEBRA ANN HALLEMANN-EZELL, 13 Respondents. 14 15 The Complainant, Charles W. Koenig, a Deputy Real Estate Commissioner of the State of California, for cause of Accusation 16 against PETER VINCENT MARIS (hereinafter "Respondent MARIS") and 17 18 DEBRA ANN HALLEMANN-EZELL (hereinafter "Respondent HALLEMANN-EZELL"), is informed and alleges as follows: 19 20 The Complainant, Charles W. Koenig, a Deputy Real Estate 21 Commissioner of the State of California, makes this Accusation 22 against Respondents MARIS and HALLEMANN-EZELL in his official 23 capacity. 24 25 /// 111 26

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Respondents are presently licensed and/or have license rights under the Real Estate Law (Part 1 of Division 4 of the California Business and Professions Code) (Code), as follows:

PETER VINCENT MARIS - as a real estate broker.

DEBRA HALLEMANN-EZELL - as a real estate salesperson.

III

Whenever reference is made in an allegation in this

Accusation to an act or omission of "Respondents", such

allegations shall be deemed to mean the act or omission of each of
the Respondents named in the caption hereof, acting individually,
jointly and severally.

IV

Within the three-year period immediately preceding the filing of this Accusation, Respondents engaged in the business of, acted in the capacity of, advertised, or assumed to act as real estate brokers within the State of California within the meaning of Section 10131(d) of the Code, including the operation and conduct of a mortgage loan brokerage business with the public wherein lenders and borrowers were solicited for loans secured directly or collaterally by liens on real property, wherein such loans were arranged, negotiated, processed, and consummated on behalf of others for compensation or in expectation of compensation, and wherein such loans were serviced and payments thereon were collected on behalf of others.

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Within the three-year period immediately preceding the filing of this Accusation and continuing through on or about December 14, 1996, Respondent MARIS employed Respondent HALLEMANN-EZELL, pro forma, as a real estate salesperson. In fact, Respondent MARIS permitted Respondent HALLEMANN-EZELL to operate her own mortgage loan brokerage business located in Benicia, California under Respondent MARIS' real estate broker license in return for a ten percent (10%) fee for each loan that closed escrow. Respondent MARIS failed to exercise reasonable supervision over Respondent HALLEMANN-EZELL, and permitted Respondent HALLEMANN-EZELL to operate the mortgage loan brokerage business in Benicia, California as if Respondent HALLEMANN-EZELL was a licensed real estate broker. Respondent MARIS failed to exercise reasonable supervision over the activities of Respondent HALLEMANN-EZELL by failing to establish adequate policies, rules, procedures and systems to review, oversee, inspect and manage said activities and by allowing Respondent HALLEMANN-EZELL to accept compensation for performing acts for which a real estate license is required from someone other than Respondent HALLEMAN-EZELL's broker.

VI

Within the three-year period immediately preceding the filing of this Accusation, Respondent MARIS failed to immediately notify the Commissioner of the employment of salesperson Respondent HALLEMANN-EZELL as required by Section 10161.8 of the Code.

VII

Within the three-year period immediately preceding the filing of this Accusation through on or about December 14, 1996, in connection with the real estate mortgage loan brokerage activities described in Paragraph V above, Respondent MARIS employed and compensated, directly or indirectly, Respondent HALLEMANN-EZELL to perform acts requiring a real estate license at a time when Respondent HALLEMANN-EZELL was not licensed under Respondent MARIS' real estate broker license.

VIII

The acts and/or omissions of Respondents MARIS and HALLEMANN-EZELL described above are grounds for the suspension or revocation of the licenses and/or license rights of Respondents under the following sections of the Code and of Title 10, California Code of Regulations (hereinafter "Regulations"):

- (1) As to Paragraph V, under Section 10177(d) of the Code in conjunction with Section 10130 of the Code and Section 10137 of the Code as to Respondent HALLEMANN-EZELL;
- (2) As to Paragraph V, under Section 10177(d) of the Code in conjunction with Section 10177(h) of the Code and Section 2725 of the Regulations as to Respondent MARIS. In the alternative, the acts and/or omissions of Respondent MARIS described in Paragraph V are grounds for the suspension or revocation of Respondent MARIS' license and/or license rights under Section 10177(g) of the Code;

As to Paragraph VI, under Section 10161.8 of 2 the Code in conjunction with Section 10165 of the Code as to 3 Respondent MARIS; and ٠ 4 (4) As to Paragraph VII, under Section 10137 of 5 the Code as to Respondent MARIS. 6 WHEREFORE, Complainant prays that a hearing be conducted 7 on the allegations of this Accusation and that upon proof thereof a decision be rendered imposing disciplinary action against all licenses and license rights of Respondents, under the Real Estate Law (Part 1 of Division 4 of the Business and Professions Code) 10 and for such other and further relief as may be proper under other 11 provisions of law. 12 13 14 15 Deputy Real Estate Commissi 16 Dated at Sacramento, California, $\stackrel{\textstyle \smile}{\smile}$ day of January, 1999. 17 this 18 19 20 21 23 24 25

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