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FILED

JUN 19 2012

DEPARTMENT OF REAL ESTATE

By K. Contreras

BEFORE THE
DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

In the Matter of the Accusation of
FREDERICK WINSTON WILLIAMS II, and
JOSIE V. HOWE,
Respondent.

NO. H-10717 SF
(As to Josie V. Howe, Only)

ORDER ACCEPTING VOLUNTARY SURRENDER

On July 3, 2009, an Accusation was filed in this matter against Respondents
FREDERICK WINSTON WILLIAMS II, and JOSIE V. HOWE.

By Declaration signed April 17, 2012, Respondent JOSIE V. HOWE petitioned
the Real Estate Commissioner to voluntarily surrender her real estate license(s) pursuant to
Section 10100.2 of the Business and Professions Code.

IT IS HEREBY ORDERED that the petition of Respondent JOSIE V. HOWE
for the voluntary surrender of her real estate license(s) is accepted as of the effective date of
this Order as set forth below, based upon the understanding and agreement expressed in the
Declaration of Respondent JOSIE V. HOWE dated April 17, 2012 (attached hereto as
Exhibit "A"). Respondent's license certificate and pocket card shall be sent to the below listed

1 address so that they reach the Department of Real Estate on or before the effective date of this
2 Order:

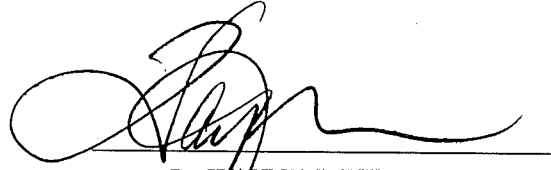
3
4 DEPARTMENT OF REAL ESTATE
5 ATTN: LICENSING FLAG SECTION
6 P. O. Box 187000
7 Sacramento, CA 95818-7000

8 This Order shall become effective at 12 o'clock noon on

9 July 9, 2012.

10 DATED: June 18, 2012.

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12 Real Estate Commissioner

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15 By WAYNE S. BELL
16 Chief Counsel

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BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

In the Matter of the Accusation of)
)
FREDERICK WINSTON WILLIAMS II, and)
JOSIE V. HOWE,)
)
Respondents.)

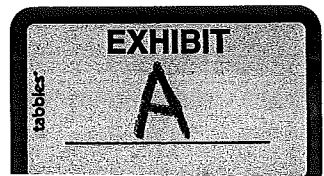
NO. H-10717 SF
(As to Josie V. Howe Only)

DECLARATION

My name is JOSIE V. HOWE, and I am currently licensed as a real estate salesperson and/or have license rights with respect to said license. I am represented by Robert C. Borris, Jr., Esq., as my attorney and have discussed this matter with him prior to my execution of this Declaration.

In lieu of proceeding in this matter in accordance with the provisions of the Administrative Procedure Act (Sections 11400 et seq., of the Government Code) I wish to voluntarily surrender my real estate license issued by the Department of Real Estate ("Department"), pursuant to Business and Professions Code Section 10100.2.

I understand that by so voluntarily surrendering my license, I may be relicensed as a broker or as a salesperson only by petitioning for reinstatement pursuant to Section 11522 of the Government Code. I also understand that by so voluntarily surrendering my license, I agree to the following:



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1. The filing of this Declaration shall be deemed as my petition for voluntary surrender.

2. It shall also be deemed to be an understanding and agreement by me that I waive all rights I have to require the Commissioner to prove the allegations contained in the Accusation filed in this matter at a hearing held in accordance with the provisions of the Administrative Procedure Act (Government Code Sections 11400 et seq.), and that I also waive other rights afforded to me in connection with the hearing such as the right to discovery, the right to present evidence in defense of the allegations in the Accusation, and the right to cross-examine witnesses.

3. I further agree that upon acceptance by the Commissioner, as evidenced by an appropriate order, all affidavits and all relevant evidence obtained by the Department in this matter prior to the Commissioner's acceptance, and all allegations contained in the Accusation filed in the Department Case No. H-10717 SF may be considered by the Department to be true and correct for the purpose of deciding whether or not to grant re-licensure or reinstatement pursuant to Government Code Section 11522.

4. I freely and voluntarily surrender my real estate license and all license rights under the Real Estate Law.

I declare under penalty of perjury under the laws of the State of California that the above is true and correct and that this Declaration was executed

4/17/2012 Council
Date and Place

J. Howe
JOSIE V. HOWE, Respondent

2/29/12 Hayward
Date and Place

Robert C. Borris, Jr.
ROBERT C. BORRIS, JR.
Counsel for Respondent

