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FILED

MAY 26 2008

DEPARTMENT OF REAL ESTATE
BY: Asley

BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of)
SHARON KLINE HARDWICK,)
Respondent.)

No. H-33757 LA

ORDER ACCEPTING VOLUNTARY SURRENDER OF REAL ESTATE LICENSE

On February 27, 2007, an Accusation was filed in this matter against Respondent SHARON KLINE HARDWICK.

On March 4, 2008, Respondent petitioned the Commissioner to voluntarily surrender her real estate broker license pursuant to Section 10100.2 of the Business and Professions Code.

IT IS HEREBY ORDERED that Respondent SHARON KLINE HARDWICK's petition for voluntary surrender of her real estate broker license is accepted as of the effective date of this Order as set forth below, based upon the understanding and agreement

1 expressed in Respondent's Declaration dated March 4, 2008
2 (attached as Exhibit "A" hereto). Respondent's license
3 certificate and pocket card shall be sent to the below listed
4 address so that they reach the Department on or before the
5 effective date of this Order:

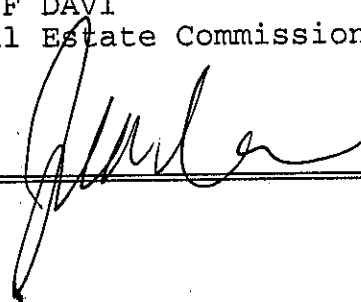
6 Department of Real Estate

7 Atten: Licensing Flag Section
8 P.O. Box 187000
9 Sacramento, CA 95818-7000

10 This Order shall become effective at 12 o'clock noon on
11 MAY 23, 2008.

12 DATED: 4-30, 2008

13 JEFF DAVI
14 Real Estate Commissioner

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EXHIBIT "A"

BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of)	
)	No. H-33757 LA
SHARON KLINE HARDWICK,)	
)	
Respondent.)	
)	
)	

DECLARATION

My name is SHARON KLINE HARDWICK, and I am currently licensed as a restricted real estate broker and/or have license rights with respect to said license. I am representing myself in this matter.

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(s) issued by the

1 Department of Real Estate ("Department"), pursuant to Business
2 and Professions Code Section 10100.2.

3 I understand that by so voluntarily surrendering my
4 license(s), I may be relicensed as a broker or as a salesperson
5 only by petitioning for reinstatement pursuant to Section 11522
6 of the Government Code. I also understand that by so
7 voluntarily surrendering my license(s), I agree to the
8 following:

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

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

22 3. I further agree that upon acceptance by the
23 Commissioner, as evidenced by an appropriate order, all
24 affidavits and all relevant evidence obtained by the Department
25 in this matter prior to the Commissioner's acceptance, and all
26 allegations contained in the Accusation filed in the Department
27

1 Case No. H-33757 LA, may be considered by the Department to be
2 true and correct for the purpose of deciding whether to grant
3 relicensure or reinstatement pursuant to Government Code
4 Section 11522.

5 4. I freely and voluntarily surrender all my
6 licenses and license rights under the Real Estate Law.

7
8 I declare under penalty of perjury under the laws of
9 the State of California that the above is true and correct and
10 that this declaration was executed on March 4, 2008,
11 at Mohave Valley, Arizona.

12
13 
14 SHARON KLINE HARDWICK

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*Facts
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ELLIOTT MAC LENNAN, SBN 66674
Department of Real Estate
320 West 4th Street, Ste. 350
Los Angeles, California 90013-1105

Telephone: (213) 576-6911 (direct)
-or- (213) 576-6982 (office)

FILED
FEB 27 2007
DEPARTMENT OF REAL ESTATE

By K. M. Knecht

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of

SHARON KLINE HARDWICK,

Respondent.

No. H-33757 LA

A C C U S A T I O N

The Complainant, Janice Waddell, a Deputy Real Estate Commissioner of the State of California, acting in her official capacity, for cause of Accusation against SHARON KLINE HARDWICK dbas Cameo Properties, Cameo Home Loans, is informed and alleges as follows:

1.

All references to the "Code" are to the California Business and Professions Code and all references to "Regulations" are to Title 10, Chapter 6, California Code of Regulations.

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LICENSE HISTORY

2.

At all times mentioned, SHARON KLINE HARDWICK ("HARDWICK"), was licensed or had license rights issued by the Department of Real Estate ("Department") as a restricted real estate broker. On March 18, 1983, HARDWICK was licensed as a real estate salesperson. On June 3, 1992, HARDWICK was originally licensed as a real estate broker. On August 30, 2001, as a result of the Departmental action in Case No. H-28947 LA, HARDWICK's real estate broker license was revoked with right to a restricted real estate broker license which was issued on this date herein, as more fully set forth in Paragraph 10, below.

BROKERAGE

3.

At all times mentioned, in the City of Canyon Lake, County of Riverside, HARDWICK acted as real estate broker and conducted licensed activities within the meaning of:

A. Code Section 10131(a) HARDWICK operated a residential resale brokerage dba Cameo Properties.

B. Code Section 10131(b) HARDWICK operated a property management brokerage; and

C. Code Section 10131(d) HARDWICK operated a mortgage and loan brokerage dba Cameo Home Loans.

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AUDIT EXAMINATION

4.

On June 7, 2005, the Department completed an audit examination of the books and records of HARDWICK, pertaining to the resale, property management and mortgage and loan activities described in Paragraph 3, that require a real estate license. The audit examination covered a period of time beginning on June 1, 2003 through March 31, 2005. The audit examination revealed violations of the Code and the Regulations as set forth below, and more fully discussed in Audit Report LA 040190, LA 040251 and LA 040252, and the exhibits and workpapers attached thereto.

5.

At all times mentioned, in connection with the activities described in Paragraph 4, HARDWICK accepted or received funds in trust (trust funds) from or on behalf of buyers and sellers, landlords and tenants, and borrowers and lenders. Thereafter HARDWICK made disposition of such funds. HARDWICK maintained the following trust accounts into which she deposited certain of these funds:

"Sharon Hardwick dba Cameo Property - Trust Account
Account No. 3801030531"
Guaranty Bank
Austin, Texas, ("trust account")

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Violations

6.

With respect to the licensed property management activities referred to in Paragraphs 3 and 5, and the audit examination including the exhibits and workpapers referred to in Paragraph 4, it is alleged that HARDWICK:

(a) Failed to maintain an accurate and complete control record in the form of a columnar record in chronological order of all trust funds received, deposited and disbursed, as required by Code Section 10145 and Regulation 2831.

(b) Failed to maintain an accurate and complete separate record for each beneficiary or transaction, thereby failing to account for all trust funds received, deposited and disbursed, as required by Code Section 10145 and Regulation 2831.1.

(c) Failed to perform a monthly reconciliation of the balance of all separate beneficiary or transaction records maintained pursuant to Regulation 2831.1 with the control record of all trust funds received and disbursed by the trust account, as required by Regulation 2831, in violation of Code Section 10145 and Regulation 2831.2.

(d) Failed to place funds, including earnest money deposits, accepted on behalf of buyers into the hands of the owner of the funds, into a neutral escrow depository or into a trust fund account in the name of the broker as trustee at a bank

1 or other financial institution not later than three business days
2 following receipt of the funds, in violation of Code Section
3 10145 of the Code and Regulation 2832(d).

4 DISCIPLINE STATUTES AND REGULATIONS

5 7.

6 The conduct of Respondent HARDWICK, described in
7 Paragraph 6, above, violated the Code and the Regulations as set
8 forth:

9 PARAGRAPH

PROVISIONS VIOLATED

10		
11	6(a)	Code Section 10145 and Regulation 2831
12		
13	6(b)	Code Section 10145 and Regulation 2831.1
14		
15	6(c)	Code Section 10145 and Regulation 2831.2
16		
17	6(d)	Code Section 10145 and Regulation
18		2832(d)
19		

20 Each of the foregoing violations constitute cause for the
21 suspension or revocation of the real estate license and license
22 rights of HARDWICK under the provisions of Code Sections 10177(d)
23 and/or 10177(g).

24 8.

25 The audit examination further revealed that HARDWICK
26 employed and compensated Allison Jennifer Wolf ("Wolf"), whom she
27 knew was not licensed by the Department as a real estate broker

1 or as a real estate salesperson, for performing acts for which a
2 real estate license is required, including soliciting mortgage
3 loans for the following borrowers, in violation of Code Section
4 10137, and including paying a total compensation to Wolf of
5 \$23,503.60.

6 1. Matthew Hunt - 1439 Scott Ave, Pomona, California.

7
8 2. Phillip/Lois Anderson - 12543 Camel Knolls Dr.,
9 Rancho Cucamonga California.

10 3. Robert Templeton II - 22196 Hoofbear Way, Canyon
11 Lake, California.

12
13 4. Ken Trumbauer - 22515 Elbow Creek Trail, Wildomar,
14 California; and

15
16 5. Christ Trumbauer - 15690 Alvarado St Lake Elsinore,
17 California.

18 9.

19 The overall conduct of HARDWICK constitutes negligence
20 or incompetence. This conduct and violation are cause for the
21 suspension or revocation of the real estate license and license
22 rights of Respondent HARDWICK pursuant to Code Section 10177(g).

23 ///

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PRIOR DEPARTMENTAL ACTION

9.

On January 31, 2001, in Case No. H-28947 LA, an Accusation was filed against Respondent SHARON KLINE HARDWICK that resulted in stipulated discipline for a restricted real estate broker license on terms and conditions for violations of Code Section 10145 Code and Regulations 2831, 2831.1 and 2832.1, effective August 30, 2001.

VIOLATION OF TERMS OF RESTRICTED BROKER LICENSE

10.

The conduct of Respondent HARDWICK in violating Code Sections 10145, 10177(d) and 10177(g) and Regulations 2831, 2831.1, 2831.2 and 2832(d), as described in Paragraphs 6 through 9, constitutes a failure to comply with the conditions of her restricted real estate broker license. This conduct and violation are cause to suspend or revoke HARDWICK's restricted real estate broker license and license rights pursuant to Code Section 10177(k).

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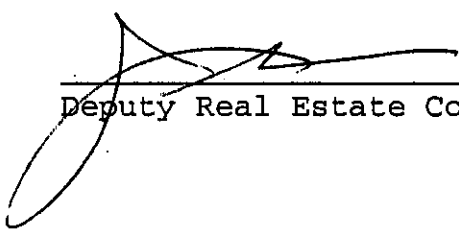
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1 WHEREFORE, Complainant prays that a hearing be
2 conducted on the allegations of this Accusation and that upon
3 proof thereof, a decision be rendered imposing disciplinary
4 action against the license and license rights of Respondent
5 SHARON KLINE HARDWICK, under the Real Estate Law (Part 1 of
6 Division 4 of the Business and Professions Code) and for such
7 other and further relief as may be proper under other applicable
8 provisions of law.

9 Dated at Los Angeles, California

10 this

18 January 2007

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15 Deputy Real Estate Commissioner
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25 cc: Sharon Kline Hardwick
26 Janice Waddell
27 Sacto
Audits - Lisa Kwong