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**FILED**

MAY 22 2012

DEPARTMENT OF REAL ESTATE

BY: *[Signature]*

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BEFORE THE DEPARTMENT OF REAL ESTATE  
STATE OF CALIFORNIA

\* \* \*

In the Matter of the Accusation of	)	
	)	
LOAN PROCESSING CENTER INC. doing	)	No. H-35869 LA
business as Applyloanmod.com,	)	L-2009061123
iloanmod.com and LPC; and	)	
MASHEED S. GHAZI, <u>DANNY R. HAYNES,</u>	)	
and LOUIS LEON PACIFIC, individually	)	
and as former designated officers of	)	
Loan Processing Center Inc.,	)	
	)	
Respondents		

ORDER NUNC PRO TUNC MODIFYING DECISION

It having been called to the attention of the Real Estate Commissioner that there is an error in the Decision by Stipulation and Agreement dated April 24, 2012, effective May 22, 2012, and good cause appearing therefor, the Stipulation and Agreement is amended as follows:

Page 8, Paragraph II.A.1, line 20 through 23, are amended to read: "Respondent pays a monetary penalty pursuant to Section 10175.2 of the Business and Professions Code at the rate of \$63.33 per day for each day of the forty five (45) day suspension for a total monetary penalty of \$2,850"

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This Order, Nunc Pro Tunc to April 24, 2012, effective May 22, 2012, shall become effective immediately.

IT IS SO ORDERED May 22, 2012.

REAL ESTATE COMMISSIONER

William E. Moran

By WILLIAM E. MORAN  
Assistant Commissioner, Enforcement

1 Department of Real Estate  
2 320 West 4th Street, Ste. 350  
3 Los Angeles, California 90013-1105  
4 Telephone: (213) 576-6982 (office)

**FILED**

MAY -2 2012

DEPARTMENT OF REAL ESTATE  
BY: 

8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 \* \* \*

11 In the Matter of the Accusation of )  
12 LOAN PROCESSING CENTER INC. doing )  
13 business as Applyloanmod.com, )  
14 iloanmod.com and LPC; and )  
15 MASHEED S. GHAZI, DANNY R. HAYNES )  
16 and LOUIS LEON PACIFIC individually )  
17 and as former designated officers of )  
18 Loan Processing Center Inc. )  
19 Respondents, )

No. H-35869 LA  
L-2009061123

STIPULATION  
AND  
AGREEMENT

19 It is hereby stipulated by and between Respondent  
20 DANNY R. HAYNES, (sometimes referred to as "Respondent"), and the  
21 Complainant, acting by and through Elliott Mac Lennan, Counsel  
22 for the Department of Real Estate, as follows for the purpose of  
23 settling and disposing of the Second Amended Accusation  
24 ("Accusation") filed on March 9, 2010, in this matter:

25 1. All issues which were to be contested and all  
26 evidence which was to be presented by Complainant and Respondent.  
27

1 at a formal hearing on the Accusation, which hearing was to be  
2 held in accordance with the provisions of the Administrative  
3 Procedure Act ("APA"), shall instead and in place thereof be  
4 submitted solely on the basis of the provisions of this  
5 Stipulation and Agreement ("Stipulation").

6 2. Respondent has received, read and understands the  
7 Statement to Respondent, the Discovery Provisions of the APA and  
8 the Accusation filed by the Department of Real Estate in this  
9 proceeding.

10 3. Respondent timely filed a Notice of Defense  
11 pursuant to Section 11506 of the Government Code for the purpose  
12 of requesting a hearing on the allegations in the Accusation.  
13 Respondent hereby freely and voluntarily withdraws said Notice of  
14 Defense. Respondent acknowledges that he understands that by  
15 withdrawing said Notice of Defense he thereby waives his right to  
16 require the Commissioner to prove the allegations in the  
17 Accusation at a contested hearing held in accordance with the  
18 provisions of the APA and that he will waive other rights  
19 afforded to him in connection with the hearing such as the right  
20 to present evidence in his defense the right to cross-examine  
21 witnesses.  
22

23 4. This Stipulation is based on the factual  
24 allegations contained in the Accusation. In the interest of  
25 expedience and economy, Respondent chooses not to contest these  
26 allegations, but to remain silent and understands that, as a  
27

1 result thereof, these factual allegations, without being admitted  
2 or denied, will serve as a prima facie basis for the disciplinary  
3 action stipulated to herein. The Real Estate Commissioner shall  
4 not be required to provide further evidence to prove said factual  
5 allegations.

6 5. This Stipulation is made for the purpose of  
7 reaching an agreed disposition of this proceeding and is  
8 expressly limited to this proceeding and any other proceeding or  
9 case in which the Department of Real Estate ("Department"), the  
10 state or federal government, or any agency of this state, another  
11 state or federal government is involved, and otherwise shall not  
12 be admissible in any other criminal or civil proceedings.

13 6. It is understood by the parties that the Real  
14 Estate Commissioner may adopt this Stipulation as his Decision in  
15 this matter thereby imposing the penalty and sanctions on  
16 Respondent's real estate licenses and license rights as set forth  
17 in the "Order" herein below. In the event that the Commissioner  
18 in his discretion does not adopt the Stipulation, it shall be  
19 void and of no effect and Respondent shall retain the right to a  
20 hearing and proceeding on the Accusation under the provisions of  
21 the APA and shall not be bound by any stipulation or waiver made  
22 herein.

23  
24 7. The Order or any subsequent Order of the Real  
25 Estate Commissioner made pursuant to this Stipulation shall not  
26 constitute an estoppel, merger or bar to any further  
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1 administrative or civil proceedings by the Department of Real  
2 Estate with respect to any matters which were not specifically  
3 alleged to be causes for Accusation in this proceeding but do  
4 constitute a bar, estoppel and merger as to any allegations  
5 actually contained in the Accusations against Respondent herein.

6 8. Respondents understand that by agreeing to this Stipulation,  
7 Respondents agree to pay, pursuant to Business and Professions  
8 Code Section 10148, the cost of the audit. The amount of said  
9 cost for the original audit (LA 080168) is \$15,036.70.

10 9. Respondents have received, read, and understand the  
11 "Notice Concerning Costs of Subsequent Audit". Respondents  
12 further understand that by agreeing to this Stipulation, the  
13 findings set forth below in the Determination of Issues become  
14 final, and the Commissioner may charge Respondents for the cost  
15 of any subsequent audit conducted pursuant to Business and  
16 Professions Code Section 10148 to determine if the violations  
17 have been corrected. The maximum cost of the follow-up audit  
18 will not exceed \$15,036.70.

19  
20 DETERMINATION OF ISSUES

21 By reason of the foregoing, it is stipulated and agreed  
22 that the following determination of issues shall be made:

23 I.

24 The conduct of DANNY R. HAYNES, as described in  
25 Paragraph 4, above, is in violation of Sections 10145 and 10146  
26 of the Business and Professions Code ("Code") and Sections,  
27

1 2831.1 and 2834 of Title 10, Chapter 6 of the California Code of  
2 Regulations ("Regulations") and is a basis for discipline of  
3 Respondents' licenses and license rights as a violation of the  
4 Real Estate Law pursuant to Code Section 10177(d).

5 II.

6 The conduct of DANNY R. HAYNES, as described in  
7 Paragraph 4, herein above, constitutes a failure to keep Loan  
8 Processing Center Inc. in compliance with the Real Estate Law  
9 during the time that Respondent was the officer designated of  
10 said corporation, in violation of Code Section 10159.2. This  
11 conduct is a basis for discipline of Respondent's license  
12 pursuant to Code Section 10177(h).

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ORDER

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2 The real estate broker license of Respondent  
3 DANNY R. HAYNES, under the Real Estate Law is revoked;  
4 provided, however, a restricted real estate salesperson license  
5 shall be issued to Respondent, pursuant to Section 10156.5 of the  
6 Business and Professions Code, if Respondent:

7 Makes application therefor and pays to the Department  
8 of Real Estate the appropriate fee for the restricted license  
9 within ninety (90) days from the effective date of this Decision.

10 The restricted license issued to Respondent shall be subject to  
11 all of the provisions of Section 10156.7 of the Code and the  
12 following limitations, conditions and restrictions imposed under  
13 authority of Section 10156.6 of that Code.

14 1. The restricted license issued to Respondent may be  
15 suspended prior to hearing by Order of the Real Estate  
16 Commissioner in the event of Respondent's conviction or plea of  
17 nolo contendere to a crime which is substantially related to  
18 Respondent's fitness or capacity as a real estate licensee.

19 2. The restricted license issued to Respondent may  
20 be suspended prior to hearing by Order of the Real Estate  
21 Commissioner on evidence satisfactory to the Commissioner that  
22 Respondent has violated provisions of the California Real Estate  
23 Law, the Subdivided Lands Law, Regulations of the Real Estate  
24 Commissioner or conditions attaching to the restricted license.  
25  
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1           3. Respondent shall not be eligible to apply for the  
2 issuance of an unrestricted real estate license nor for the  
3 removal of any of the conditions, limitations or restrictions of  
4 a restricted license until one (1) year has elapsed from the  
5 effective date of the issuance of the restricted license.

6           4. Respondent shall submit with any application for  
7 license under an employing broker, or any application for  
8 transfer to a new employing broker, a statement signed by the  
9 prospective employing real estate broker on a form approved by  
10 the Department of Real Estate which shall certify:

11                   (a) That the employing broker has read the

12                                 Decision of the Commissioner which granted  
13                                 the right to a restricted license; and

14                   (b) That the employing broker will exercise close

15                                 supervision over the performance by the  
16                                 restricted licensee relating to activities  
17                                 for which a real estate license is required.  
18

19           5. Respondent shall, within nine (9) months from the  
20 effective date of this Decision, present evidence satisfactory to  
21 the Real Estate Commissioner that Respondent has, since the most  
22 recent issuance of an original or renewal real estate license,  
23 taken and successfully completed the continuing education  
24 requirements of Article 2.5 of Chapter 3 of the Real Estate Law  
25 for renewal of a real estate license. If Respondent fails to  
26 satisfy this condition, the Commissioner may order the suspension  
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1 of the restricted license until Respondent presents such  
2 evidence. The Commissioner shall afford Respondent the  
3 opportunity for a hearing pursuant to the Administrative  
4 Procedure Act to present such evidence.

5 6. Respondent DANNY R. HAYNES shall within six (6)  
6 months from the effective date of the Decision herein, take and  
7 pass the Professional Responsibility Examination administered by  
8 the Department including the payment of the appropriate  
9 examination fee. If Respondent fails to satisfy this condition,  
10 the Commissioner may order suspension of Respondent's license  
11 until Respondent successfully passes the examination.

12 II.

13 The restricted real estate salesperson license of  
14 Respondent DANNY R. HAYNES under the Real Estate Law is suspended  
15 for a period of forty five (45) days from the date of issuance of  
16 the restricted license.

17 A. Provided, however, that if Respondent requests,  
18 said forty five day suspension (or a portion thereof) shall be  
19 stayed for two (2) years upon condition that:

20 1. Respondent pays a monetary penalty pursuant to  
21 Section 10175.2 of the Business and Professions Code at the rate  
22 of \$95.00 per day for each day of the thirty day suspension for a  
23 total monetary penalty of \$2,850.

24 2. Said payment shall be in the form of a cashier's  
25 check or certified check made payable to the Recovery Account of  
26 the Real Estate Fund. Said check must be received by the  
27

1 Department prior to the effective date of the Decision in this  
2 matter.

3 3. No further cause for disciplinary action against  
4 the real estate license of Respondent occurs within two (2) years  
5 from the effective date of the Decision in this matter.

6 4. If Respondent fails to pay the monetary penalty in  
7 accordance with the terms of the Decision, the Commissioner may,  
8 without a hearing, order the immediate execution of all or any  
9 part of the stayed suspension, in which event Respondent shall  
10 not be entitled to any repayment nor credit, prorated or  
11 otherwise, for money paid to the Department under the terms of  
12 this Decision.

13 5. If Respondent pays the monetary penalty and if no  
14 further cause for disciplinary action against the real estate  
15 license of Respondent occurs within two (2) years from the  
16 effective date of the Decision, the stay hereby granted shall  
17 become permanent.

18 III.

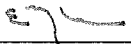
19 Pursuant to Section 10148 of the Business and  
20 Professions Code, Respondent DANNY R. HAYNES jointly and  
21 severally, with Louis Leon Pacific, former designated officer of  
22 Loan Processing Center Inc., shall pay the Commissioner's  
23 reasonable cost for the original audit only which led to this  
24 disciplinary action. The cost of the original and subsequent  
25 audits which led to this disciplinary action is \$15,036.70. In  
26 calculating the amount of the Commissioner's reasonable cost, the  
27

1 Commissioner may use the estimated average hourly salary for all  
2 persons performing audits of real estate brokers, and shall  
3 include an allocation for travel time to and from the auditor's  
4 place of work.

5 Respondent DANNY R. HAYNES shall pay such cost within  
6 60 days of receiving an invoice from the Commissioner detailing  
7 the activities performed during the audit and the amount of time  
8 spent performing those activities.

9 The Commissioner may suspend the license of Respondent  
10 DANNY R. HAYNES pending a hearing held in accordance with Section  
11 11500, et seq., of the Government Code, if payment is not timely  
12 made as provided for herein, or as provided for in a subsequent  
13 agreement between Respondent DANNY R. HAYNES and the  
14 Commissioner. The suspension shall remain in effect until  
15 payment is made in full or until Respondent DANNY R. HAYNES  
16 enters into an agreement satisfactory to the Commissioner to  
17 provide for payment, or until a decision providing otherwise is  
18 adopted following a hearing held pursuant to this condition.

19  
20  
21 DATED: 3-16-12

  
ELLIOTT MAC LENNAN, Counsel for  
the Department of Real Estate

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EXECUTION OF THE STIPULATION

I have read the Stipulation and Agreement. Its terms are understood by me and are agreeable and acceptable to me. I understand that I am waiving rights given to me by the California Administrative Procedure Act (including but not limited to Sections 11506, 11508, 11509 and 11513 of the Government Code), and I willingly, intelligently and voluntarily waive those rights, including the right of requiring the Commissioner to prove the allegations in the Accusation at a hearing at which I would have the right to cross-examine witnesses against me and to present evidence in defense and mitigation of the charges.

MAILING AND FACSIMILE

Respondent(s) (1) shall mail the original signed signature page of the stipulation herein to Elliott Mac Lennan: Attention: Legal Section, Department of Real Estate, 320 W. Fourth St., Suite 350, Los Angeles, California 90013-1105. Additionally, Respondent(s) shall also (2) facsimile a copy of signed signature page, to the Department at the following telephone/fax number: (213) 576-6917, Attention: Elliott Mac Lennan.

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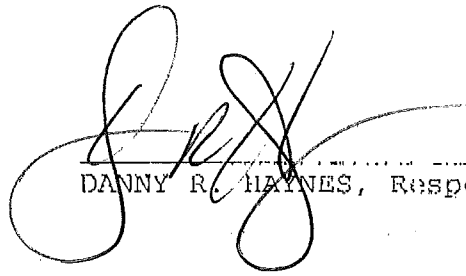
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1 A facsimile constitutes acceptance and approval of the  
 2 terms and conditions of this stipulation. Respondent(s) agrees,  
 3 acknowledges and understands that by electronically sending to  
 4 the Department a facsimile copy of Respondent's actual signature  
 5 as it appears on the stipulation, which receipt of the facsimile  
 6 copy by the Department shall be as binding on Respondent(s) as if  
 7 the Department had received the original signed stipulation.

10 DATED:

3/9/10



DANNY R. HAYNES, Respondent


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2       The foregoing Stipulation and Agreement is hereby adopted  
3 as my Decision as to Respondent DANNY R. HAYNES and shall become  
4 effective at 12 o'clock noon on May 22, 2012.

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6               IT IS SO ORDERED 4/24, 2012.

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8  
9   Real Estate Commissioner

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12   By WAYNE S. BELL  
13   Chief Counsel

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**FILED**

MAY 18 2012

DEPARTMENT OF REAL ESTATE

BY: 

BEFORE THE DEPARTMENT OF REAL ESTATE  
STATE OF CALIFORNIA

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In the Matter of the Accusation of	)	
	)	
LOAN PROCESSING CENTER INC. doing	)	No. H-35869 LA
business as Applyloanmod.com,	)	L-2009061123
iloanmod.com and LPC; and	)	
<u>MASHEED S. GHAZI, DANNY R. HAYNES,</u>	)	
and LOUIS LEON PACIFIC, individually	)	
and as former designated officers of	)	
Loan Processing Center Inc.,	)	
	)	
Respondents	)	

ORDER NUNC PRO TUNC MODIFYING DECISION

It having been called to the attention of the Real Estate Commissioner that there is an error in the Decision by Stipulation and Agreement dated April 24, 2012, effective May 22, 2012, and good cause appearing therefor, the Stipulation and Agreement is amended as follows:

Page 5, Paragraph I.A.1, lines 9 through 12, are amended to read: "Respondent pays a monetary penalty pursuant to Section 10175.2 of the Business and Professions Code at the rate of \$63.33 per day for each day of the forty five (45) day suspension for a total monetary penalty of \$2,850."



1                    This Order, Nunc Pro Tunc to April 24, 2012, effective May 22, 2012, shall  
2 become effective immediately.

3                    IT IS SO ORDERED May 11, 2012.  
4

5  
6                    REAL ESTATE COMMISSIONER

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9

10                    By WAYNE S. BELL  
11                    Chief Counsel

1 Department of Real Estate  
2 320 West 4th Street, Ste. 350  
3 Los Angeles, California 90013-1105  
4  
5 Telephone: (213) 576-6982 (office)  
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7

**FILED**

MAY -2 2012

DEPARTMENT OF REAL ESTATE  
BY: 

8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 \* \* \*

11 In the Matter of the Accusation of )  
12 LOAN PROCESSING CENTER INC. doing )  
13 business as Applyloanmod.com, )  
14 iloanmod.com and LPC; and )  
15 MASHEED S. GHAZI, DANNY R. HAYNES )  
16 and LOUIS LEON PACIFIC individually )  
17 and as former designated officers of )  
18 Loan Processing Center Inc. )  
19 Respondents, )  
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No. H-35869 LA  
L-2009061123

STIPULATION  
AND  
AGREEMENT

19 It is hereby stipulated by and between Respondent  
20 MASHEED S. GHAZI, (sometimes referred to as "Respondent"),  
21 represented by Vadim F. Frish, Esq., and the Complainant, acting  
22 by and through Elliott Mac Lennan, Counsel for the Department of  
23 Real Estate, as follows for the purpose of settling and disposing  
24 of the Second Amended Accusation ("Accusation") filed on March 9,  
25 2010, in this matter:

26 ///

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

8           2. Respondent has received, read and understands the  
9 Statement to Respondent, the Discovery Provisions of the APA and  
10 the Accusation filed by the Department of Real Estate in this  
11 proceeding.

12           3. Respondent timely filed a Notice of Defense  
13 pursuant to Section 11506 of the Government Code for the purpose  
14 of requesting a hearing on the allegations in the Accusation.  
15 Respondent hereby freely and voluntarily withdraws said Notice of  
16 Defense. Respondent acknowledges that she understands that by  
17 withdrawing said Notice of Defense she thereby waives her right  
18 to require the Commissioner to prove the allegations in the  
19 Accusation at a contested hearing held in accordance with the  
20 provisions of the APA and that she will waive other rights  
21 afforded to her in connection with the hearing such as the right  
22 to present evidence in her defense the right to cross-examine  
23 witnesses.  
24

25 ///

26 ///

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

10                   5. This Stipulation is made for the purpose of  
11 reaching an agreed disposition of this proceeding and is  
12 expressly limited to this proceeding and any other proceeding or  
13 case in which the Department of Real Estate ("Department"), the  
14 state or federal government, or any agency of this state, another  
15 state or federal government is involved, and otherwise shall not  
16 be admissible in any other criminal or civil proceedings.

17                   6. It is understood by the parties that the Real  
18 Estate Commissioner may adopt this Stipulation as his Decision in  
19 this matter thereby imposing the penalty and sanctions on  
20 Respondent's real estate licenses and license rights as set forth  
21 in the "Order" herein below. In the event that the Commissioner  
22 in his discretion does not adopt the Stipulation, it shall be  
23 void and of no effect and Respondent shall retain the right to a  
24 hearing and proceeding on the Accusation under the provisions of  
25 the APA and shall not be bound by any stipulation or waiver made  
26  
27

1 herein.

2 7. The Order or any subsequent Order of the Real  
3 Estate Commissioner made pursuant to this Stipulation shall not  
4 constitute an estoppel, merger or bar to any further  
5 administrative or civil proceedings by the Department of Real  
6 Estate with respect to any matters which were not specifically  
7 alleged to be causes for Accusation in this proceeding but do  
8 constitute a bar, estoppel and merger as to any allegations  
9 actually contained in the Accusations against Respondent herein.

10 DETERMINATION OF ISSUES

11 By reason of the foregoing, it is stipulated and agreed  
12 that the following determination of issues shall be made:

13 The conduct of MASHEED S. GHAZI, as described in  
14 Paragraph 4, above, constitutes negligence and is a basis for  
15 discipline of Respondent's license pursuant to Code Section

16 10177(g).

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ORDER

I.

All licenses and licensing rights of Respondent MASHEED S. GHAZI under the Real Estate Law are suspended for a period of forty five (45) days from the effective date of this Decision.

A. Provided, however, that if Respondent requests, said forty five day suspension (or a portion thereof) shall be stayed for two (2) years upon condition that:

1. Respondent pays a monetary penalty pursuant to Section 10175.2 of the Business and Professions Code at the rate of \$95.00 per day for each day of the thirty day suspension for a total monetary penalty of \$2,850.

2. Said payment shall be in the form of a cashier's check or certified check made payable to the Recovery Account of the Real Estate Fund. Said check must be received by the Department prior to the effective date of the Decision in this matter.

3. No further cause for disciplinary action against the real estate license of Respondent occurs within two (2) years from the effective date of the Decision in this matter.

4. If Respondent fails to pay the monetary penalty in accordance with the terms of the Decision, the Commissioner may, without a hearing, order the immediate execution of all or any part of the stayed suspension, in which event Respondent shall not be entitled to any repayment nor credit, prorated or otherwise, for money paid to the Department under the terms of

1 this Decision.

2 5. If Respondent pays the monetary penalty and if no  
3 further cause for disciplinary action against the real estate  
4 license of Respondent occurs within two (2) years from the  
5 effective date of the Decision, the stay hereby granted shall  
6 become permanent.

7  
8  
9 DATED:

3-9-10

EJL

10 ELLIOTT MAC LENNAN, Counsel for  
11 the Department of Real Estate

\* \* \*

12 EXECUTION OF THE STIPULATION

13 I have read the Stipulation and Agreement and discussed  
14 it with my counsel. Its terms are understood by me and are  
15 agreeable and acceptable to me. I understand that I am waiving  
16 rights given to me by the California Administrative Procedure Act  
17 (including but not limited to Sections 11506, 11508, 11509 and  
18 11513 of the Government Code), and I willingly, intelligently and  
19 voluntarily waive those rights, including the right of requiring  
20 the Commissioner to prove the allegations in the Accusation at a  
21 hearing at which I would have the right to cross-examine  
22 witnesses against me and to present evidence in defense and  
23 mitigation of the charges.

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MAILING AND FACSIMILE


Respondent(s) (1) shall mail the original signed signature page of the stipulation herein to Elliott Mac Lennan: Attention: Legal Section, Department of Real Estate, 320 W. Fourth St., Suite 350, Los Angeles, California 90013-1105. Additionally, Respondent(s) shall also (2) facsimile a copy of signed signature page, to the Department at the following telephone/fax number: (213) 576-6917, Attention: Elliott Mac Lennan.

A facsimile constitutes acceptance and approval of the terms and conditions of this stipulation. Respondent(s) agrees, acknowledges and understands that by electronically sending to the Department a facsimile copy of Respondent's actual signature as it appears on the stipulation, which receipt of the facsimile copy by the Department shall be as binding on Respondent(s) as if the Department had received the original signed stipulation.

DATED: 3-9-2010

  
MASHEED S. GHAZI, Respondent

DATED: 3/9/10

  
VADIM F. FRISH, ESQ.  
Attorney for MASHEED S. GHAZI,  
Respondent




\* \* \*

1  
2 The foregoing Stipulation and Agreement is hereby adopted  
3 as my Decision as to Respondent MASHEED S. GHAZI and shall become  
4 effective at 12 o'clock noon on May 22, 2012.

5  
6 IT IS SO ORDERED 4/24, 2012.  
7

8  
9 Real Estate Commissioner

10  
11   
12 By WAYNE S. BELL  
13 Chief Counsel  
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