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FILED

OCT 19 2011

DEPARTMENT OF REAL ESTATE

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BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of)	
JENNY SANDOVAL)	NO. H-36597 LA
Respondent)	

ORDER SUSPENDING REAL ESTATE LICENSE

TO: JENNY SANDOVAL, Respondent
28419 Forest Oaks Way
Moreno Valley, CA 92555

On January 25, 2011, Respondent's license and licensing rights were suspended for a period of sixty (60) days, subject to the terms, conditions and restrictions set forth in the Stipulation and Agreement filed January 5, 2011, in Case No. H-36597 LA. This Stipulation provided that the sixty (60) days suspension period shall be stayed upon certain conditions. Among those terms, Respondent was required to, within six (6) months from the effective date of the Decision,

1 take and pass the Professional Responsibility Examination
2 administered by the Department, including the payment of the
3 appropriate examination fee. The Commissioner has determined that
4 as of July 25, 2011, Respondent has failed to satisfy this
5 condition.

6 NOW, THEREFORE, IT IS ORDERED under authority of the
7 Order issued in this matter that the real estate broker license
8 heretofore issued to Respondent and the exercise of any
9 privileges thereunder is hereby suspended until such time as
10 Respondent provides proof satisfactory to the Department of
11 compliance with the "condition" referred to above, or pending
12 final determination made after hearing (see "Hearing Rights" set
13 forth below).

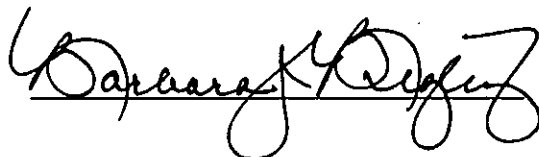
14 IT IS FURTHER ORDERED that all license certificates and
15 identification cards issued by Department which are in the
16 possession of Respondent be immediately surrendered by personal
17 delivery or by mailing in the enclosed, self-addressed envelope
18 to:

19 Department of Real Estate
20 Attn: Flag Section
21 P. O. Box 187000
22 Sacramento, CA 95818-7000

23 This Order is effective immediately.

24 DATED: 10/13/11.

25 Barbara J. Bigby
26 Acting Real Estate Commissioner

27 

7/2/06

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

FILED

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DEPARTMENT OF REAL ESTATE
BY: [Signature]

8 BEFORE THE DEPARTMENT OF REAL ESTATE
9 STATE OF CALIFORNIA

10 * * *

11 In the Matter of the Accusation of)	NO. H-36597 LA
12)	
13 JENNY SANDOVAL,)	L-2010050843
14)	
15)	<u>STIPULATION AND AGREEMENT</u>
16 Respondent.)	
17)	

16 It is hereby stipulated by and between JENNY SANDOVAL
17 (sometimes referred to as "Respondent"), and the Complainant,
18 acting by and through Cheryl Keily, Counsel for the Department
19 of Real Estate, as follows for the purpose of settling and
20 disposing of the Accusation filed on April 19, 2010, in this
21 matter.
22

23 1. All issues which were to be contested and all
24 evidence which was to be presented by Complainant and Respondent
25 at a formal hearing on the Accusation, which hearing was to be
26 held in accordance with the provisions of the Administrative
27 Procedure Act (APA), shall instead and in place thereof be

1 submitted solely on the basis of the provisions of this
2 Stipulation and Agreement.

3 2. Respondent has received, read and understands the
4 Statement to Respondent, the Discovery Provisions of the APA and
5 the Accusation filed by the Department of Real Estate
6 ("Department") in this proceeding.

7 3. On April 30, 2010, Respondent filed a Notice of
8 Defense, pursuant to Section 11506 of the Government Code for
9 the purpose of requesting a hearing on the allegations in the
10 Accusation. Respondent hereby freely and voluntarily withdraws
11 said Notice of Defense. Respondent acknowledges that he
12 understands that by withdrawing said Notice of Defense she will
13 thereby waive her right to require the Commissioner to prove the
14 allegations in the Accusation at a contested hearing held in
15 accordance with the provisions of the APA and that she will
16 waive other rights afforded to her in connection with the
17 hearing, such as the right to present evidence in defense of the
18 allegations in the Accusation and the right to cross-examine
19 witnesses.

20 4. This Stipulation is based on the factual
21 allegations contained in the Accusation. In the interest of
22 expedience and economy, Respondent chooses not to contest these
23 allegations, but to remain silent and understand that, as a
24 result thereof, these factual allegations, without being
25 admitted or denied, will serve as a prima facie basis for the
26 disciplinary action stipulated to herein. The Real Estate
27

1 Commissioner shall not be required to provide further evidence
2 to prove said factual allegations.

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

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

22 7. The Order or any subsequent Order of the Real
23 Estate Commissioner made pursuant to this Stipulation and
24 Agreement shall not constitute an estoppel, merger or bar to any
25 further administrative or civil proceedings by the Department of
26 Real Estate with respect to any matters which were not
27

1 specifically alleged to be causes for accusation in this
2 proceeding.

3 DETERMINATION OF ISSUES

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

8 The Conduct of Respondent is in violation of Business
9 and Professions Code ("Code") Section 10130, and is grounds for
10 the suspension or revocation of all of the real estate licenses
11 and license rights of Respondent under the provisions of Code
12 Section 10177 subdivision (g).

13 ORDER

14 WHEREFORE, THE FOLLOWING ORDER is hereby made:

15 I. ALL licenses and licensing rights of Respondent
16 JENNY SANDOVAL, under the Real Estate Law are suspended for a
17 period of sixty (60) days from the effective date of this
18 Decision; provided, however, that the entire period of said
19 suspension shall be stayed for two (2) years upon the following
20 terms and conditions:


21 1. Respondent shall obey all laws, rules and
22 regulations governing the rights, duties and responsibilities of
23 a real estate licensee in the State of California; and

24 2. That no final subsequent determination be made,
25 after hearing or upon stipulation, that cause for disciplinary
26 action occurred within two (2) years of the effective date of
27 this Decision. Should such a determination be made, the

1 Commissioner may, in his discretion, vacate and set aside the
2 stay order and reimpose all or a portion of the stayed
3 suspension. Should no such determination be made, the stay
4 imposed herein shall become permanent.

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

12
13 DATED: Nov 23, 2010


14 CHERYL D. KEILY, Counsel
15 DEPARTMENT OF REAL ESTATE

16 * * *

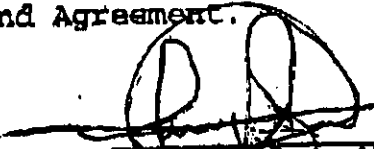
17 I have read the Stipulation and Agreement, and its
18 terms are understood by me and are agreeable and acceptable to
19 me. I understand that I am waiving rights given to me by the
20 California Administrative Procedure Act (including but not
21 limited to Sections 11506, 11508, 11509 and 11513 of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

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Respondent can signify acceptance and approval of the terms and conditions of this Stipulation and Agreement by faxing a copy of its signature page, as actually signed by Respondent, to the Department at the following telephone/fax number (213) 576-6917. Respondent agrees, acknowledges, and understands that by electronically sending to the Department a fax copy of his actual signature as it appears on the Stipulation and Agreement, that receipt of the faxed copy by the Department shall be as binding on Respondent as if the Department had received the original signed Stipulation and Agreement.

DATED: 11-23-10



JENNY SANDOVAL,
Respondent

* * *

The foregoing Stipulation and Agreement is hereby adopted as my Decision in this matter and shall become effective at 12 o'clock noon on _____,

IT IS SO ORDERED _____

JEFF DAVI
Real Estate Commissioner

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DATED: _____
JENNY SANDOVAL,
Respondent

* * *

The foregoing Stipulation and Agreement is hereby adopted as my Decision in this matter and shall become effective at 12 o'clock noon on JAN 25 2011

IT IS SO ORDERED 12/30/2010
JEFF DAVI
Real Estate Commissioner

1 CHERYL D. KEILY SBN# 94008
2 Department of Real Estate
3 320 West 4th Street, Suite 350
4 Los Angeles, California 90013-1105

5 Telephone: (213) 576-6982
6 (Direct) (213) 576-6905

FILED

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DEPARTMENT OF REAL ESTATE
BY: [Signature]

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of)	No. H-36597 LA
JENNY SANDOVAL,)	<u>A C C U S A T I O N</u>
Respondent.)	

16 The Complainant, Robin Trujillo, a Deputy Real Estate
17 Commissioner of the State of California, for cause of Accusation
18 against JENNY SANDOVAL ("Respondent") is informed and alleges as
19 follows:

20 1.

21 The Complainant, Robin Trujillo, a Deputy Real Estate
22 Commissioner of the State of California, makes this Accusation
23 in her official capacity.

24 ///

25 ///

26 ///

2.

1 Respondent is presently licensed and/or has license
2 rights under the Real Estate Law as a real estate salesperson.
3

4 3.

5 From February 26, 2008, to August 26, 2008,
6 Respondent was licensed to and employed by Quick Mortgage
7 Realty Inc.
8

9 4.

10 At no time herein mentioned was United First Inc.
11 ("United") licensed by the Department in any capacity.
12

13 5.

14 At all times herein mentioned United engaged in the
15 business of, acted in the capacity of, or advertised a loan
16 modification service and advance fee brokerage offering to
17 perform and performing loan modification services with respect
18 to loans which were secured by liens on real property for
19 compensation or in expectation of compensation and for fees
20 collected in advance.

21 6.

22 In or around June, 2008, Respondent solicited
23 Margarito Ramirez Olague ("Olague") for the purpose of
24 convincing Olague to engage the services of United for loan
25 modification and foreclosure rescue services. As a result of
26 Respondent's solicitation Olague paid an initial advance fee of
27 \$1,775 to Respondent on behalf of United pursuant to the
provisions of an agreement pertaining to loan solicitation,

1 negotiation, and modification services to be provided by United
2 with respect to a loan secured by the real property located at
3 13880 Ocotillo Road, Desert Hot Springs, California 92240.
4 Thereafter, between June and December, 2008, Olague paid
5 additional sums as advance fees to United so that the total
6 amount paid to United by Olague for loan modification services
7 totaled \$12,425.

8 7.

9 The activities described in Paragraph 6, above,
10 require a real estate broker license under Sections 10131(d) and
11 10131.2 of the Code.

12 8.

13 Respondent performed and/or participated in loan
14 solicitation, modification and negotiation activities which
15 require a real estate broker license under the provisions of
16 Code Sections 10131(d) and 10131.2 when Respondent was not
17 licensed by the Department as a real estate broker nor employed
18 as a real estate salesperson by the broker on whose behalf the
19 activities were performed in violation of Sections 10130 and
20 10137 of the Code.

21 9.

22 Respondent's employing broker was not aware of the
23 above transactions.

24 10.

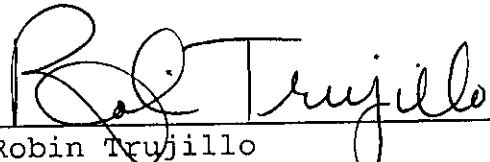
25 The conduct, acts and/or omissions of Respondent, as
26 set forth, above, violate Code Sections 10130 and 10137, and are
27

1 cause for the suspension or revocation of the licenses and
2 license rights of Respondent pursuant to Code Sections 10177(d),
3 10177(g) and/or 10177(j).

4 WHEREFORE, Complainant prays that a hearing be
5 conducted on the allegations of this Accusation and that upon
6 proof thereof, a decision be rendered imposing disciplinary
7 action against all the licenses and license rights of Respondent
8 JENNY SANDOVAL under the Real Estate Law, and for such other and
9 further relief as may be proper under other applicable
10 provisions of law.

11 Dated at Los Angeles, California

12 this 14 day of April, 2010.

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16 
17 Robin Trujillo
18 Deputy Real Estate Commissioner
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25

26 cc: Jenny Sandoval
27 Amado Hernandez
Robin Trujillo
Sacto.