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Department of Real Estate  
320 West Fourth Street, #350  
Los Angeles, California 90013

DEC 15 2011

DEPARTMENT OF REAL ESTATE  
BY: Guadalupe Valencia

BEFORE THE DEPARTMENT OF REAL ESTATE  
STATE OF CALIFORNIA

\*\*\*

In the Matter of the Accusation of	)	No.	H-37147 LA
	)		L-2011040613
ALBERT BONNER WILLIAMS,	)		
	)		<u>STIPULATION AND</u>
	)		<u>AGREEMENT</u>
Respondent.	)		

It is hereby stipulated by and between ALBERT BONNER WILLIAMS (sometimes referred to herein as "Respondent"), represented in this matter by Michael Lewis, Esq., and the Complainant, acting by and through Martha J. Rosett, Counsel for the Department of Real Estate, as follows for the purpose of settling and disposing of the Accusation filed on March 22, 2011 in this matter:

1. All issues which were to be contested and all evidence which was to be presented by Complainant and Respondent 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                   2. Respondent has received, read and understands the Statement to Respondent,  
2 the Discovery Provisions of the APA and the Accusation filed by the Department of Real  
3 Estate in this proceeding.

4                   3. On April 6, 2011, Respondent filed a Notice of Defense pursuant to Section  
5 11506 of the Government Code for the purpose of requesting a hearing on the allegations in the  
6 Accusation. In order to effectuate this settlement, Respondent hereby freely and voluntarily  
7 withdraws said Notice of Defense. Respondent acknowledges that he understands that by  
8 withdrawing said Notice of Defense, he will thereby waive his right to require the  
9 Commissioner to prove the allegations in the Accusation at a contested hearing held in  
10 accordance with the provisions of the APA and that she will waive other rights afforded to her  
11 in connection with the hearing such as the right to present evidence in defense of the  
12 allegations in the Accusation and the right to cross-examine witnesses.

13                   4. Respondent, pursuant to the limitations set forth below, although not  
14 admitting or denying the truth of the allegations, will not contest the factual allegations  
15 contained in the Accusation filed in this proceeding and the Real Estate Commissioner shall  
16 not be required to provide further evidence of such allegations.

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

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

1                     7. This Stipulation and Respondent's decision not to contest the Accusation are  
2 made for the purpose of reaching an agreed disposition of this proceeding, and are expressly  
3 limited to this proceeding and any other proceeding or case in which the Department of Real  
4 Estate ("Department"), or another licensing agency of this state, another state, or of the federal  
5 government is involved, and otherwise shall not be admissible in any other criminal or civil  
6 proceedings.

7   DETERMINATION OF ISSUES

8                     By reason of the foregoing stipulations and waivers and solely for the purpose  
9 of settlement of the pending Accusation without a hearing, it is stipulated and agreed that the  
10 following Determination of Issues shall be made:

11                     The conduct, acts or omissions of Respondent ALBERT BONNER  
12 WILLIAMS, as set forth in the Accusation, constitute cause to suspend or revoke the real  
13 estate license and licensing rights of Respondent ALBERT BONNER WILLIAMS under the  
14 provisions of Business and Professions Code ("Code") Sections 10130, 10177(d), 10177(f) and  
15 10177(j).

16   ORDER

17                     WHEREFORE, THE FOLLOWING ORDER is hereby made:

18                     All licenses and licensing rights of Respondent ALBERT BONNER WILLIAMS  
19 under the Real Estate Law are revoked; provided, however, a restricted real estate salesperson  
20 license shall be issued to Respondent pursuant to Section 10156.5 of the Business and  
21 Professions Code if Respondent makes application therefor and pays to the Department of Real  
22 Estate the appropriate fee for the restricted license within 90 days from the effective date of this  
23 Decision. The restricted license issued to Respondent shall be subject to all of the provisions of  
24 Section 10156.7 of the Business and Professions Code and to the following limitations,  
25 conditions and restrictions imposed under authority of Section 10156.6 of that Code:

26                     1. The restricted license issued to Respondent may be suspended prior to hearing  
27 by Order of the Real Estate Commissioner in the event of Respondent's conviction or plea of

1 nolo contendere to a crime which is substantially related to Respondent's fitness or capacity as a  
2 real estate licensee.

3 2. The restricted license issued to Respondent may be suspended prior to hearing  
4 by Order of the Real Estate Commissioner on evidence satisfactory to the Commissioner that  
5 Respondent has violated provisions of the California Real Estate Law, the Subdivided Lands  
6 Law, Regulations of the Real Estate Commissioner or conditions attaching to the restricted  
7 license.

8 3. Respondent shall not be eligible to apply for the issuance of an unrestricted  
9 real estate license nor for the removal of any of the conditions, limitations or restrictions of a  
10 restricted license until two years have elapsed from the effective date of this Decision.

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

15 a. That the employing broker has read the Decision of the Commissioner which  
16 granted the right to a restricted license; and


17 b. That the employing broker will exercise close supervision over the performance  
18 by the restricted licensee relating to activities for which a real estate license is  
19 required.

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

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

6                   7. Respondent shall, prior to the issuance of the restricted license and as a  
7 condition of the issuance of said restricted license, submit proof satisfactory to the Commissioner  
8 of payment of restitution in the amount of \$1,250.00 to Maria Urzua.

9  
10 DATED: 11/10/11

  
11 MARTHA J. ROSETT  
12 Counsel for Complainant


13 \* \* \*

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


22 Respondent may signify acceptance and approval of the terms and conditions of  
23 this Stipulation and Agreement by faxing a copy of the signature page, as actually signed by  
24 Respondent, to the Department at the following fax number (213) 576-6917. Respondent agrees,  
25 acknowledges and understands that by electronically sending to the Department a fax copy of her  
26 actual signature as it appears on the Stipulation that receipt of the faxed copy by the Department  
27

1 shall be as binding on Respondent as if the Department had received the original signed  
2 Stipulation and Agreement.

3  
4 DATED: 11/10/2011

  
ALBERT BONNER WILLIAMS  
Respondent

7 DATED: 11/10/2011

  
MICHAEL LEWIS  
Counsel for Respondent

\*\*\*

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

14 IT IS SO ORDERED \_\_\_\_\_

16 BARBARA BIGBY  
Acting Real Estate Commissioner

18 \_\_\_\_\_

1 shall be as binding on Respondent as if the Department had received the original signed  
2 Stipulation and Agreement.

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DATED: \_\_\_\_\_

ALBERT BONNER WILLIAMS  
Respondent

DATED: \_\_\_\_\_

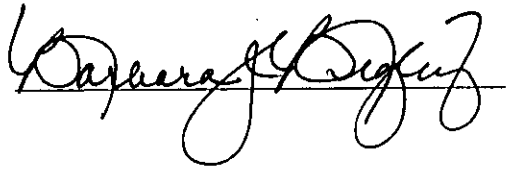
MICHAEL LEWIS  
Counsel for Respondent

\* \* \*

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 - 3 2012.

IT IS SO ORDERED 12/7/11

BARBARA BIGBY  
Acting Real Estate Commissioner



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P/199

**FILED**

1 MARTHA J. ROSETT, Counsel (SBN 142072)  
2 Department of Real Estate  
3 320 West Fourth St. #350  
4 Los Angeles, CA 90013

MAR 22 2011

DEPARTMENT OF REAL ESTATE  
BY: Janice B. Khan

5 (213) 576-6982  
6 (213) 620-6430

7  
8 BEFORE THE DEPARTMENT OF REAL ESTATE  
9 STATE OF CALIFORNIA

10 \* \* \* \*

11 In the Matter of the Accusation of ) No. H-37147 LA  
12 )  
13 ALBERT BONNER WILLIAMS, ) A C C U S A T I O N  
14 )  
15 Respondent. )

16 The Complainant, Maria Suarez, a Deputy Real Estate Commissioner, for cause  
17 of Accusation against ALBERT BONNER WILLIAMS, is informed and alleges as follows:

18 1.

19 The Complainant, Maria Suarez, a Deputy Real Estate Commissioner of the State  
20 of California, makes this Accusation in her official capacity.

21 2.

22 ALBERT BONNER WILLIAMS ("WILLIAMS") is licensed by the Department  
23 of Real Estate ("Department") as a real estate salesperson. Respondent WILLIAMS was first  
24 licensed by the Department as a salesperson on or about April 1, 2009. He was not licensed by  
25 the Department as a salesperson on or about April 1, 2009. He was not licensed by  
26 the Department in any capacity prior to that date.  
27



3.

1  
2 AWGB Services ("AWGB") is a California Corporation established on or about  
3 February 27, 2008. AWGB is not licensed by the Department in any capacity. Respondent  
4 WILLIAMS is, and at all times relevant herein was, the CEO of AWGB. The corporate address  
5 for AWGB is 100 North Citrus Ave., Suite 635, West Covina, CA 91791.

6  
7 4.

8 Williams Finance LCC ("Williams Finance") is a limited liability corporation  
9 established on or about August 10, 2007. Williams Finance is not licensed by the Department in  
10 any capacity. Respondent WILLIAMS is, and at all times relevant herein was, the CEO of  
11 Williams Finance. The corporate address for Williams Finance is 100 North Citrus Ave., Suite  
12 310, West Covina, CA 91791.

13  
14 5.

15 During a period of time beginning on or before May 2, 2008 and continuing to the  
16 present time, Respondent WILLIAMS engaged in the business of, acted in the capacity of,  
17 advertised or assumed to act as real estate brokers in the State of California, within the meaning  
18 of Business and Professions Code (Code) Sections 10131(d) and 10131.2, for or in expectation  
19 of compensation. Respondent represented borrowers in negotiating and modifying terms of  
20 loans and in obtaining mortgage loans. Respondent also collected advance fees within the  
21 meaning of Code Sections 10026 and 10131.2, pursuant to written agreements which constituted  
22 advance fee agreements within the meaning of Code Section 10085.

23  
24 6.

25 Beginning at a time no later than April 30, 2008 and continuing through on or  
26 after October 10, 2008, Respondent WILLIAMS, acting as an agent for AWGB, collected  
27

1 advance fees in exchange for the promise to provide assistance to borrowers in negotiating with  
2 lenders to modify or refinance mortgage loans.

3 7.

4 Specifically, as an example, beginning not later than April 30, 2008, Respondent  
5 solicited consumer Maria U. ("Borrower"), and offered to assist her in modifying the terms of  
6 existing mortgage loan debt in exchange for the payment of an upfront advance fee. Respondent  
7 collected approximately \$500.00 from Borrower. Respondent did not obtain a loan modification  
8 for Borrower and did not refund her money to her.

9 8.

10 The advance fee for loan modification services collected from Borrower in  
11 Paragraph 7 above was not collected pursuant to a written agreement submitted to or reviewed  
12 by the Department prior to use.

13 9.

14 At the time he collected advance fees from borrowers, including the advance fee  
15 collected from the Borrower set forth in Paragraph 7 above, Respondent was not licensed by the  
16 Department in any capacity.

17 10.

18 The conduct, acts and/or omissions of Respondent WILLIAMS in soliciting  
19 borrowers and collecting advance fees from borrowers to perform acts requiring a real estate  
20 license constitutes grounds to discipline the licenses and license rights of Respondent  
21 WILLIAMS pursuant to Code Sections 10130, 10177(d), 10177(f) and/or 10177(j).

22 ///

23 ///

1 WHEREFORE, Complainant prays that a hearing be conducted on the allegations  
2 of this Accusation and that upon proof thereof, a decision be rendered imposing disciplinary  
3 action against all licenses and/or license rights of Respondent ALBERT BONNER WILLIAMS  
4 under the Real Estate Law and for such other and further relief as may be proper under other  
5 applicable provisions of law.

6 Dated at Los Angeles, California

7  
8 this 18<sup>th</sup> day of March, 2011.

9  
10  
11   
12 Maria Suarez  
13 Deputy Real Estate Commissioner  
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20

21 cc: Albert Bonner Williams  
22 Maria Suarez  
23 Sacto.  
24  
25  
26  
27