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JUL 18 2012

1 Department of Real Estate
2 320 W. 4TH Street, Suite 350
3 Los Angeles, CA 90013-1105

4 Telephone: (213) 576-6982

DEPARTMENT OF REAL ESTATE
BY: *Antony Valencia*

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8
9 BEFORE THE DEPARTMENT OF REAL ESTATE

10 STATE OF CALIFORNIA

11 * * *

12 In the Matter of the Accusation of)

No. H-37168 LA

13 PACIFIC LOAN SOLUTIONS INC,)
14 PACIFIC RESIDENTIAL INC, JEFFREY)
15 TORREZ and ANDREW JONATHAN)
16 HUXHOLD.)

STIPULATION
AND
AGREEMENT

17 Respondents.)
18)
19)
20)
21)
22)

23 It is hereby stipulated by and between ANDREW JONATHAN
24 HUXHOLD and the Complainant, acting by and through James A.
25 Demus, Counsel for the Department of Real Estate, as follows for
26 the purpose of settling and disposing of the Accusation filed on
27 March 24, 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

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

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 in this
6 proceeding.

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

16 4. This Stipulation is made for the purpose of
17 reaching an agreed disposition of this proceeding and is
18 expressly limited to this proceeding and any other proceeding or
19 case in which the Department of Real Estate ("Department"), the
20 state or federal government, or any agency of this state, another
21 state or federal government is a party.

22 5. It is understood by the parties that the Real
23 Estate Commissioner may adopt this Stipulation as his Decision in
24 this matter thereby imposing the penalty and sanctions on
25 Respondent's real estate license and license rights as set forth
26 in the "Order" herein below. In the event that the Commissioner
27 in his discretion does not adopt the Stipulation, it shall be

1 void and of no effect and Respondents shall retain the right to a
2 hearing and proceeding on the Accusation under the provisions of
3 the APA and shall not be bound by any stipulation or waiver made
4 herein.

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

13 DETERMINATION OF ISSUES

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

16 I.

17 The conduct of ANDREW JONATHAN HUXHOLD as described in
18 Paragraph 3, hereinabove, is in violation of Business and
19 Professions Code ("Code") Sections 10130 and 10131(d) and
20 provides a basis for discipline of his license and license rights
21 pursuant to Code Sections 10177(d) and 10177(g).

22 ORDER

23 WHEREFORE, THE FOLLOWING ORDER is hereby made:

24 I.

25 All licenses and licensing rights of Respondent
26 ANDREW JONATHAN HUXHOLD under the Real Estate Law are suspended
27 for a period of ninety (90) days from the effective date of this

1 Decision; provided, however, that ninety (90) days of said
2 suspension, shall be stayed for two (2) years upon the following
3 terms and conditions:

4 A. Respondent shall obey all laws, rules and
5 regulations governing the rights, duties and responsibilities of
6 a real estate licensee in the State of California; and

7 B. That no final subsequent determination be made,
8 after hearing or upon stipulation that cause for disciplinary
9 action occurred within two (2) years of the effective date of
10 this Decision. Should such a determination be made, the
11 Commissioner may, in his discretion, vacate and set aside the
12 stay order and reimpose all or a portion of the stayed
13 suspension. Should no such determination be made, the stay
14 imposed herein shall become permanent.

15 II.

16 Respondent ANDREW JONATHAN HUXHOLD shall within six (6)
17 months from the effective date of the Decision herein, take and
18 pass the Professional Responsibility Examination administered by
19 the Department including the payment of the appropriate
20 examination fee. If Respondent ANDREW JONATHAN HUXHOLD fails to
21 satisfy this condition, the Commissioner may order suspension of
22 Respondent ANDREW JONATHAN HUXHOLD's license until Respondent
23 passes the examination.

24
25 DATED: 5/15/12

26 James A. Demus
27 JAMES A. DEMUS, Counsel for
the Department of Real Estate

EXECUTION OF THE STIPULATION

1
2 I have read the Stipulation and Agreement and its
3 terms are understood by me and are agreeable and acceptable to
4 me. I understand that I am waiving rights given to me by the
5 California Administrative Procedure Act (including but not
6 limited to Sections 11506, 11508, 11509 and 11513 of the
7 Government Code), and I willingly, intelligently and voluntarily
8 waive those rights, including the right of requiring the
9 Commissioner to prove the allegations in the Accusation at a
10 hearing at which I would have the right to cross-examine
11 witnesses against me and to present evidence in defense and
12 mitigation of the charges.

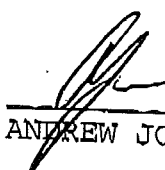
13 Respondent can signify acceptance and approval of the
14 terms and conditions of this Stipulation by faxing a copy of its
15 signature page, as actually signed by Respondent, to the
16 Department at the following telephone/fax number: James A. Demus
17 at (213) 576-6917. Respondent agrees, acknowledges and
18 understands that by electronically sending to the Department a
19 fax copy of Respondent's actual signature as it appears on the
20 Stipulation, that receipt of the faxed copy by the Department
21 shall be as binding on Respondent as if the Department had
22 received the original signed Stipulation.

23
24 DATED: 5/8/2012

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ANDREW JONATHAN HUXHOLD

* * *

The foregoing Stipulation and Agreement is hereby
adopted as my Decision as to Respondent ANDREW JONATHAN HUXHOLD
and shall become effective at 12 o'clock noon on
AUG 07 2012, 2012.

IT IS SO ORDERED July 2, 2012.

Real Estate Commissioner



By WAYNE S. BELL
Chief Counsel