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**FILED**

MAY 29 2012

1 Department of Real Estate  
2 320 W. 4<sup>th</sup> St., Room 350  
3 Los Angeles, California 90013  
4 Telephone: (213) 576-6982

DEPARTMENT OF REAL ESTATE  
BY: *R. Medeiros*

8 BEFORE THE DEPARTMENT OF REAL ESTATE  
9 STATE OF CALIFORNIA

10 \* \* \*

11	In the Matter of the Accusation of )	No. H-37307 LA
	)	L-2011 090 702
12	)	
	ANGIE S. RAMIREZ )	
13	)	<u>STIPULATION AND AGREEMENT</u>
	)	
14	Respondent. )	
	)	

15  
16 It is hereby stipulated by and between ANGIE S.  
17 RAMIREZ (sometimes referred to as Respondent), and her attorney,  
18 Frank M. Buda, and the Complainant, acting by and through James  
19 R. Peel, Counsel for the Department of Real Estate, as follows  
20 for the purpose of settling and disposing of the Accusation  
21 filed on May 27, 2011, in this matter.

22  
23 1. All issues which were contested and all evidence  
24 which was presented by Complainant and Respondent at a formal  
25 hearing on the Accusation, which hearing is to be held in  
26 accordance with the provisions of the Administrative Procedure  
27 Act ("APA"), shall instead and in place thereof be submitted

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

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

7 3. On July 26, 2011, Respondent filed a Notice of  
8 Defense pursuant to Section 11506 of the Government Code for the  
9 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 she  
12 understands that by withdrawing said Notice of Defense she will  
13 thereby waive her rights to require the Commissioner to prove  
14 the 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 filed in this  
22 proceeding. In the interest of expedience and economy,  
23 Respondent chooses not to contest these factual allegations, but  
24 to remain silent and understands that, as a result thereof,  
25 these factual statements, will serve as a prima facie basis for  
26 the disciplinary action stipulated to herein. The Real Estate  
27

1 Commissioner shall not be required to provide further evidence  
2 to prove such 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 an agency of this state, another  
8 state or the federal government is involved.

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

20 7. The Order or any subsequent Order of the Real  
21 Estate Commissioner made pursuant to this Stipulation shall not  
22 constitute an estoppel, merger or bar to any further  
23 administrative or civil proceedings by the Department of Real  
24 Estate with respect to any conduct which was not specifically  
25 alleged to be causes for accusation in this proceeding.  
26  
27

DETERMINATION OF ISSUES

1  
2 By reason of the foregoing stipulations and waivers  
3 and solely for the purpose of settlement of the pending  
4 Accusation, it is stipulated and agreed that the following  
5 determination of issues shall be made:

I

6  
7 The conduct, acts and/or omissions of Respondent  
8 ANGIE S. RAMIREZ, as set forth in the Accusation, constitutes  
9 cause for the suspension or revocation of all of the real estate  
10 licenses and license rights of Respondent under the provisions  
11 of Section 10177(g) of the Business and Professions Code  
12 ("Code").

ORDER

13  
14 The license and license rights of Respondent ANGIE S.  
15 RAMIREZ under the Real Estate Law are suspended for a period of  
16 fifteen (15) days from the effective date of this Decision.

17  
18 1. Provided, however, that fifteen (15) days of said  
19 suspension shall be stayed for one (1) year, upon the following  
20 terms and conditions:

21 a. 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 b. That no final subsequent determination be made,  
25 after hearing or upon stipulation that cause for disciplinary  
26 action occurred within one (1) year of the effective date of  
27 this Decision. Should such a determination be made, the

1 Commissioner may, in her 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 2. The license and license rights of Respondent are  
6 indefinitely suspended unless and until she pays \$2,750 to Maria  
7 Ramirez, and submits satisfactory proof of said payment to the  
8 Department of Real Estate. Proof shall be sent to James Peel,  
9 Real Estate Counsel, Department of Real Estate, 320 W. 4th St.,  
10 Room 350, Los Angeles, CA 90013.

11 DATED: April 4, 2012

James R. Peel  
12 JAMES R. PEEL, Counsel for the  
Department of Real Estate

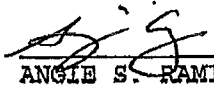
13 \* \* \*

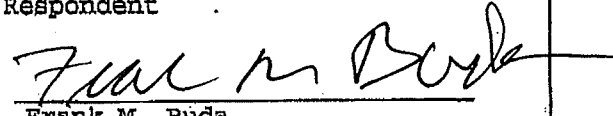
14 I have read the Stipulation and Agreement, and its  
15 terms are understood by me and are agreeable and acceptable to  
16 me. I understand that I am waiving rights given to me by the  
17 California Administrative Procedure Act (including but not  
18 limited to Sections 11506, 11508, 11509 and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

25 Respondent can signify acceptance and approval of the  
26 terms and conditions of this Stipulation and Agreement by faxing  
27 a copy of the signature page, as actually signed by Respondent,

1 to the Department at the following telephone/fax number:  
 2 (213) 576-6917. Respondent agrees, acknowledges and understands  
 3 that by electronically sending to the Department a fax copy of  
 4 his or her actual signature as it appears on the Stipulation and  
 5 Agreement, that receipt of the faxed copy by the Department  
 6 shall be as binding on Respondent as if the Department had  
 7 received the original signed Stipulation and Agreement.

8 Further, if the Respondent is represented, the  
 9 Respondent's counsel can signify his or her agreement to the  
 10 terms and conditions of the Stipulation and Agreement by  
 11 submitting that signature via fax.

12 DATED: 4/2/12   
 13 ANGIE S. RAMIREZ  
 14 Respondent

15 DATED: 4-2-12   
 16 Frank M. Buda  
 17 Counsel For Respondent

\* \* \*

18 The foregoing Stipulation and Agreement is hereby  
 19 adopted as my Decision and Order in this matter, and shall  
 20 become effective at 12 o'clock noon on \_\_\_\_\_.

21 IT IS SO ORDERED \_\_\_\_\_

22 REAL ESTATE COMMISSIONER

1 to the Department at the following telephone/fax number:  
2 (213) 576-6917. Respondent agrees, acknowledges and understands  
3 that by electronically sending to the Department a fax copy of  
4 his or her actual signature as it appears on the Stipulation and  
5 Agreement, that receipt of the faxed copy by the Department  
6 shall be as binding on Respondent as if the Department had  
7 received the original signed Stipulation and Agreement.

8 Further, if the Respondent is represented, the  
9 Respondent's counsel can signify his or her agreement to the  
10 terms and conditions of the Stipulation and Agreement by  
11 submitting that signature via fax.

12  
13 DATED: \_\_\_\_\_  
14 ANGIE S. RAMIREZ  
Respondent

15 DATED: \_\_\_\_\_  
16 Frank M. Buda  
17 Counsel For Respondent

18 \* \* \*

19 The foregoing Stipulation and Agreement is hereby  
20 adopted as my Decision and Order in this matter, and shall  
21 become effective at 12 o'clock noon on JUN 18 2012.

22 IT IS SO ORDERED

4/22/2012

23 REAL ESTATE COMMISSIONER

24 

25 By WAYNE S. BELL  
26 Chief Counsel