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MAY 27 2011
DEPARTMENT OF REAL ESTATE

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BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

11	In the Matter of the Accusation of)	No. H-37307 LA
12	ANGIE S. RAMIREZ,)	<u>A C C U S A T I O N</u>
13)	
14	Respondent.)	

15 The Complainant, Joseph Aiu, a Deputy Real Estate
16 Commissioner of the State of California, for cause of Accusation
17 against ANGIE S. RAMIREZ, alleges as follows:

I

19 The Complainant, Joseph Aiu, acting in his official
20 capacity as a Deputy Real Estate Commissioner of the State of
21 California, makes this Accusation against ANGIE S. RAMIREZ.

II

23 ANGIE S. RAMIREZ (hereinafter referred to as
24 "Respondent") is presently licensed and/or has license rights
25 under the Real Estate Law (Part 1 of Division 4 of the Business
26 and Professions Code, hereinafter Code).

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III

At all times herein mentioned, Respondent was licensed by the Department of Real Estate of the State of California as a real estate salesperson employed by real estate broker NewKey Financial Corporation dba Futura Realty.

IV

On or about June 3, 2008, for or in expectation of compensation, Respondent solicited and negotiated a re-finance loan and loan modification on real property located at 3715 Mimosa St., Riverside, California, for borrower Maria Ramirez. Respondent's employing broker was not aware of the transaction.

V

Respondent violated Code Section 10145(c) by collecting advance fees from the borrower and failing to turn the funds over to her employing broker.

VI

Respondent's activities are acts requiring a real estate broker license under the provisions of Code Section 10131(d) and (e).

VII

Respondent misappropriated the funds she received from the borrower without the knowledge or permission of the borrower.

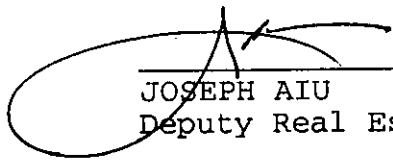
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VIII

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2 The conduct of Respondent, as alleged above, subjects
3 her real estate license and license rights to suspension or
4 revocation pursuant to Sections 10177(f) and 10177(j) of the
5 Code, and Sections 10177(d) and/or 10177(g) for violation of Code
6 Sections 10130 and 10145(c).

7 WHEREFORE, Complainant prays that a hearing be
8 conducted on the allegations of this Accusation and that upon
9 proof thereof, a decision be rendered imposing disciplinary
10 action against all licenses and license rights of Respondent
11 ANGIE S. RAMIREZ under the Real Estate Law (Part 1 of Division 4
12 of the Business and Professions Code) and for such other and
13 further relief as may be proper under other applicable provisions
14 of law.

15 Dated at San Diego, California
16 this 24 day of May, 2011.

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19 
20 JOSEPH AIU
21 Deputy Real Estate Commissioner
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24

25 cc: Angie S. Ramirez
26 West Adams Realty, Inc.
27 Joseph Aiu
Sacto.