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	1	Bureau of Real Estate				
	2	320 West Fourth Street, #350 Los Angeles, California 90013	AUG - 6 2015			
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		BEFORE THE BUREAU O				
	8	STATE OF CALIF	'OKINIA			
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	10	In the Matter of the Accusation of) CALBRE No. H-39639 LA) OAH No. 2015020266			
	11	BONTERRE REALTY GROUP, INC.,) STIPULATION AND AGREEMENT			
	12	a licensed corporate real estate broker;) <u>STIPULATION AND AGREEMENT</u>			
	13	ANDREA G. POWERS, individually licensed as a real estate broker and as designated officer)			
	14	of Bonterre Realty Group, Inc.;)			
	15	MARLENE A. WATERHOUSE, a licensed real estate salesperson; and				
	16	NICOLE THEL, a licensed real estate				
	17	salesperson,)			
	18	Respondents.				
	19					
	20	It is hereby stipulated by and between Respondents BONTERRE REALTY GROUP,				
	21	INC., ANDREA G. POWERS, MARLENE A. WATERHOUSE, and NICOLE THEL				
	22	(collectively "Respondents") and their attorney, Andrew McCarron, and the Complainant, acting				
	23	by and through Lissete Garcia, Counsel for the Bureau of Real Estate, as follows for the purpose				
	23 24	of settling and disposing of the Accusation filed on October 30, 2014, in this matter:				
		H-39639 LA- STIPULATION	AND AGREEMENT			
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I. All issues which were to be contested and all evidence which was to be presented by
 Complainant and Respondents 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.

2. Respondents have received, read, and understand the Statement to Respondent, the
Discovery Provisions of the APA and the Accusation filed by the Bureau of Real Estate
("Bureau"), in this proceeding.

9 3. Respondents filed Notices of Defense pursuant to Section 11506 of the Government 10 Code for the purpose of requesting a hearing on the allegations in the Accusation. Respondents 11 hereby freely and voluntarily withdraw said Notices of Defense. Respondents acknowledge that 12 they understand that by withdrawing said Notices of Defense they will thereby waive their right 13 to require the Commissioner to prove the allegations in the Accusation at a contested hearing 14 held in accordance with the provisions of the APA and that they will waive other rights afforded 15 to them in connection with the hearing such as the right to present evidence in defense of the allegations in the Accusation and the right to cross-examine witnesses. 16

4. This Stipulation is based on the factual allegations contained in the Accusation filed in
this proceeding. In the interest of expedience and economy, Respondents choose not to contest
these factual allegations, but to remain silent and understand that, as a result thereof, these
factual statements, will serve as a prima facie basis for the disciplinary action stipulated to
herein. The Real Estate Commissioner shall not be required to provide further evidence to prove
such allegations.

5. This Stipulation and Respondents' decision not to contest the Accusation are made for

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the purpose of reaching an agreed disposition of this proceeding and are expressly limited to this
 proceeding and any other proceeding or case in which the Bureau or another licensing agency of
 this state, another state or if the federal government is involved and otherwise shall not be
 admissible in any other criminal or civil proceedings.

6. It is understood by the parties that the Real Estate Commissioner may adopt the
Stipulation as his decision in this matter thereby imposing the penalty and sanctions on
Respondents' real estate licenses and license rights as set forth in the below "Order". In the
event that the Commissioner in his discretion does not adopt the Stipulation, the Stipulation shall
be void and of no effect, and Respondents shall retain the right to a hearing on the Accusation
under all the provisions of the APA and shall not be bound by any stipulation or agreement made
herein.

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

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DETERMINATION OF ISSUES

By reason of the foregoing stipulation and agreement and solely for the purpose of
settlement of the pending Accusation without a hearing, it is stipulated and agreed that the
following determination of issues shall be made:

The conduct, acts and/or omissions of Respondents BONTERRE REALTY GROUP,
INC., ANDREA G. POWERS, and MARLENE A. WATERHOUSE, as set forth in Paragraphs
15 through 30 of the Accusation, constitute cause for the suspension or revocation of all real
estate licenses and license rights of Respondents BONTERRE REALTY GROUP, INC.,

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1	ANDREA G. POWERS, and MARLENE WATERHOUSE under the provisions of Section	
2	10177(d) of the Business and Professions Code ("Code") for violation of Code section 10137.	
3	The conduct, acts and/or omissions of Respondents MARLENE A. WATERHOUSE and	
4	NICOLE THEL, as set forth in Paragraphs 15 through 30 of the Accusation, constitute cause for	
5	the suspension or revocation of all real estate licenses and license rights of Respondents	
6	MARLENE A. WATERHOUSE and NICOLE THEL under the provisions of Code Section	
7	10177(d) for violation of Code section <u>10130</u> .	
8	The conduct, acts and/or omissions of Respondent ANDREA G. POWERS, as set forth in	
9	Paragraphs 15 through 30 of the Accusation, constitute cause for the suspension or revocation of	
10	all real estate licenses and license rights of Respondent ANDREA G. POWERS under the	
11	provisions of Code Section <u>10177(h)</u> for violation of Code section <u>10159.2.</u>	
12	ORDER	
13	WHEREFORE, THE FOLLOWING ORDER is hereby made:	
14	I.	
15	All licenses and licensing rights of Respondent BONTERRE REALTY GROUP, INC.	
16	under the Real Estate Law are suspended for a period of thirty (30) days from the effective date	
17	of this Order; provided, however, that:	
18	1) Twenty-five (25) days of said suspension shall be stayed, upon the condition	
19	that Respondent petitions pursuant to Section 10175.2 of the Code and pays a	
20	monetary penalty pursuant to Section 10175.2 of the Code at a rate of \$200	
21	for each day of the suspension for a total monetary penalty of \$5,000.	
22	2) Said payment shall be in the form of a cashier's check made payable to the	
23	Bureau of Real Estate. Said check must be delivered to the Bureau of Real	
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1	Estate, Flag Section at P.O. Box 137013, Sacramento, CA 95813-7013, prior
2	to the effective date of this Order.
3	3) No further cause for disciplinary action against the Real Estate licenses of
4	Respondent BONTERRE REALTY GROUP, INC. occurs within one (1) year
5	from the effective date of the Order in this matter.
6	4) If Respondent BONTERRE REALTY GROUP, INC. fails to pay the
7	monetary penalty in accordance with the terms and conditions of this Order,
8	the suspension shall go into effect automatically and remain in effect until
9	Respondent pays the monetary penalty in full.
10	5) If Respondent BONTERRE REALTY GROUP, INC. pays the monetary
11	penalty and any other moneys due under this Stipulation and Agreement and if
12	no further cause for disciplinary action against the real estate license of said
13	Respondent occurs within one (1) year from the effective date of this Order,
14	the entire stay hereby granted pursuant to this Order as to Respondent
15	BONTERRE REALTY GROUP, INC. shall become permanent.
16	II.
17	All licenses and licensing rights of Respondent ANDREA G. POWERS under the Real
18	Estate Law are suspended for a period of fifteen days (15) days from the effective date of this
19	Order; provided, however, that:
20	1) Fifteen (15) days of said suspension shall be stayed, upon the condition that
21	Respondent petitions pursuant to Section 10175.2 of the Code and pays a
22	monetary penalty pursuant to Section 10175.2 of the Code at a rate of \$100
23	for each day of the suspension for a total monetary penalty of \$1,500.
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	1	2)	Said payment shall be in the form of a cashier's check made payable to the
	2		Bureau of Real Estate. Said check must be delivered to the Bureau of Real
	3		Estate, Flag Section at P.O. Box 137013, Sacramento, CA 95813-7013, prior
	4		to the effective date of this Order.
	5	3)	No further cause for disciplinary action against the Real Estate licenses of
	6		Respondent ANDREA G. POWERS occurs within one (1) year from the
	7		effective date of the Order in this matter.
	8	4)	If Respondent ANDREA G. POWERS fails to pay the monetary penalty in
	9		accordance with the terms and conditions of this Order, the suspension shall
	10		go into effect automatically and remain in effect until Respondent pays the
	11		monetary penalty in full.
	12	5)	If Respondent ANDREA G. POWERS pays the monetary penalty and any
	13		other moneys due under this Stipulation and Agreement and if no further
	14		cause for disciplinary action against the real estate license of said Respondent
	15		occurs within one (1) year from the effective date of this Order, the entire stay
	16		hereby granted pursuant to this Order as to Respondent ANDREA G.
	17		POWERS shall become permanent.
	18	6)	Respondent ANDREA G. POWERS shall, within nine (9) months from the
	19		effective date of this Order, present evidence satisfactory to the Commissioner
	20		that Respondent has, since the most recent issuance of an original or renewal
	21		real estate license, taken and successfully completed the continuing education
	22		requirements of Article 2.5 of Chapter 3 of the Real Estate Law for renewal of
	23		a real estate license. If Respondent fails to satisfy this condition,
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1	Respondent's real estate license shall automatically be suspended until	
2	Respondent presents evidence satisfactory to the Commissioner of having	
3	taken and successfully completed the continuing education requirements.	
4	Proof of completion of the continuing education courses must be delivered to	
5	the Bureau of Real Estate, Flag Section at P.O. Box 137013, Sacramento, CA	
6	95813-7013.	
7	III.	
8	All licenses and licensing rights of Respondent MARLENE A. WATERHOUSE under	
9	the Real Estate Law are suspended for a period of thirty (30) days from the effective date of this	
10	Order; provided, however, that:	
11	1) Twenty-five (25) days of said suspension shall be stayed, upon the condition	
12	that Respondent petitions pursuant to Section 10175.2 of the Code and pays a	
13	monetary penalty pursuant to Section 10175.2 of the Code at a rate of \$100	
14	for each day of the suspension for a total monetary penalty of \$2,500.	
15	2) Said payment shall be in the form of a cashier's check made payable to the	
16	Bureau of Real Estate. Said check must be delivered to the Bureau of Real	
17	Estate, Flag Section at P.O. Box 137013, Sacramento, CA 95813-7013, prior	
18	to the effective date of this Order.	
19	3) No further cause for disciplinary action against the Real Estate licenses of	
20	Respondent MARLENE A. WATERHOUSE occurs within one (1) year from	
21	the effective date of the Order in this matter.	
22	4) If Respondent MARLENE A. WATERHOUSE fails to pay the monetary	
23	penalty in accordance with the terms and conditions of this Order, the	
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	H-39639 LA- STIPULATION AND AGREEMENT	
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suspension shall go into effect automatically and remain in effect until Respondent pays the monetary penalty in full.

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- 5) If Respondent MARLENE A. WATERHOUSE pays the monetary penalty and any other moneys due under this Stipulation and Agreement and if no further cause for disciplinary action against the real estate license of said Respondent occurs within one (1) year from the effective date of this Order, the entire stay hereby granted pursuant to this Order as to Respondent MARELENE A. WATERHOUSE shall become permanent.
- 9 Respondent MARLENE A. WATERHOUSE shall, within nine (9) months 10 from the effective date of this Order, present evidence satisfactory to the 11 Commissioner that Respondent has, since the most recent issuance of an 12 original or renewal real estate license, taken and successfully completed the 13 continuing education requirements of Article 2.5 of Chapter 3 of the Real 14 Estate Law for renewal of a real estate license. If Respondent fails to satisfy 15 this condition, Respondent's real estate license shall automatically be 16 suspended until Respondent presents evidence satisfactory to the 17 Commissioner of having taken and successfully completed the continuing education requirements. Proof of completion of the continuing education 18 courses must be delivered to the Bureau of Real Estate, Flag Section at P.O. 19 20 Box 137013, Sacramento, CA 95813-7013. IV. 21 22 The real estate salesperson license of Respondent NICOLE THEL is hereby publicly 23 reproved.

1 V. 2 All licenses and licensing rights of Respondents BONTERRE REALTY, GROUP, INC., 3 ANDREA G. POWERS, and MARLENE A. WATERHOUSE are indefinitely suspended unless 4 or until Respondents jointly or severally pay the sum of \$4,947.05 for the Commissioner's 5 reasonable cost of the investigation and enforcement which led to this disciplinary action. Said 6 payment shall be in the form of a cashier's check made payable to the Bureau of Real Estate. 7 The investigative and enforcement costs must be delivered to the Bureau of Real Estate, Flag 8 Section at P.O. Box 137013, Sacramento, CA 95813-7013, prior to the effective date of this 9 Order. 10 The Commissioner may suspend Respondents' licenses pending a hearing held in 11 accordance with California Government Code Section 11500, et seq., if payment is not timely made as provided for herein. The suspensions shall remain in effect until payment is made in 12 13 full or until a decision providing otherwise is adopted following a hearing held pursuant to this condition. 14 15 DATED: July 2, 2015 E GARCIA Counsel for Complainant 16 17 18 We have read the Stipulation and Agreement, have discussed it with our attorney, and its 19 terms are understood by us and are agreeable and acceptable to us. We understand that we are 20 waiving rights given to us by the California Administrative Procedure Act (including but not 21 limited to Sections 11506, 11508, 11509 and 11513 of the Government Code), and we willingly, 22 intelligently and voluntarily waive those rights, including the right of requiring the 23 Commissioner to prove the allegations in the Accusation at a hearing at which we would have 24 H-39639 LA- STIPULATION AND AGREEMENT - 9 -

the right to cross-examine witnesses against us and to present evidence in defense and mitigation
 of the charges.

3	Respondents can signify acceptance and approval of the terms and conditions of	f this	
4	Stipulation and Agreement by faxing a copy of the signature pages, as actually signed	зу	
5	Respondents, to the Bureau at fax number (213) 576-6917. Respondents agree, acknowledge,		
6	and understand that by electronically sending to the Bureau a fax copy of their actual s	ignatures	
7	7 as they appear on the Stipulation and Agreement, that receipt of the faxed copy by the	Bureau	
8	shall be as binding on Respondents as if the Bureau had received the original signed Stipulation		
9	and Agreement.		
10			
11			
12	2 On behalf of BONTERRE REALTY GRO INC., Respondent	JUP,	
13			
14	ANDREA G. POWERS, Respondent	<u> </u>	
15			
16	6 DATED: MARLENE A. WATERHOUSE, Respon	dent	
17	7 DATED:		
18			
19			
20	I have reviewed the Stipulation and Agreement as to form and content a advised my client accordingly.	na nave	
21			
22			
23	ANDREW MCCARRON, Attorney for Respondents		
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	H-39639 LA- STIPULATION AND AGREEMENT - 10 -		

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2	al the charges.
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\$	shall be as binding on Respondents as if the Surean had received the original signed Stipulation
9	and Agreement.
10	
11	DATED: 7.1.1.15 (maleard, Vouen On isshall of MONTHARE REALTY GROUP,
12	INC., Respondera
13)4	DATED: 711/15 ANORHA G. POWERS. Respondent
15	DATED: 11115 Standard To Bara
17	DATED: 7/1/15 Michiel Mill
18	NCOLE THEL, Respondent
19 1	I have roviewed the Stipulation and Agreament as to form and content and have
20 21	advised my vitent accordingly.
23	DATED:
23	ANDREW MULARICH, Anomay for Respondents
24	
	H-39639 LA- STIPULATION AND AGREEMENT - 10 -

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the right to cross-examine witnesses against us and to present evidence in defense and mitigation
 of the charges.

Respondents can signify acceptance and approval of the terms and conditions of this
Stipulation and Agreement by faxing a copy of the signature pages, as actually signed by
Respondents, to the Bureau at fax number (213) 576-6917. Respondents agree, acknowledge,
and understand that by electronically sending to the Bureau a fax copy of their actual signatures
as they appear on the Stipulation and Agreement, that receipt of the faxed copy by the Bureau
shall be as binding on Respondents as if the Bureau had received the original signed Stipulation
and Agreement.

11 DATED: On behalf of BONTERRE REALTY GROUP, 12 INC., Respondent 13 DATED: 14 ANDREA G. POWERS, Respondent 15 DATED: 16 MARLENE A. WATERHOUSE, Respondent 17 DATED: 18 NICOLE THEL, Respondent 19 I have reviewed the Stipulation and Agreement as to form and content and have 20 advised my client accordingly. 21 22 ANDREW MCCARRÓN 23 Attorney for Respondents 24 H-39639 LA- STIPULATION AND AGREEMENT - 10 -

* * * The foregoing Stipulation and Agreement is hereby adopted as my Decision in this matter and shall become effective at 12 o'clock noon on AUG 2 6 2015 25,20.5 IT IS SO ORDERED REAL ESTATE COMMISSIONER By: JEFFREY MASON Chief Deputy Commissioner H-39639 LA- STIPULATION AND AGREEMENT - 11 -