1	BUREAU OF REAL ESTATE								
2	320 West 4th Street, Suite 350								
3	Los Angeles, California 90013-1105 Telephone: (213) 576-6982								
4	MAR 2 8 2018								
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	BEFORE THE BUREAU OF REAL ESTATE								
DEPARTMENT OF CONSUMER AFFAIRS									
10	STATE OF CALIFORNIA								
11									
12	* * *								
12	In the Matter of the Accusation against  CalBRE No. H-40745 LA								
13	) OAH No. 2017101046								
14	PAUL MIRADOR, ) STIPULATION & AGREEMENT IN								
15	Respondent.  SETTLEMENT AND ORDER								
16	It is hereby stipulated by and between Respondent PAUL MIRADOR								
17									
18	("Respondent") and the Complainant, acting by and through Lissete Garcia, Counsel for the								
19	Bureau of Real Estate ("Bureau"), as follows for the purpose of settling and disposing the								
20	Accusation filed on August 14, 2017, in this matter ("Accusation"):								
21	l. All issues which were to be contested and all evidence which was to be								
22	presented by Complainant and Respondent at a formal hearing on the Accusation, which hearing								
23	was to be held in accordance with the provisions of the Administrative Procedure Act (herein								
24	"APA"), shall instead and in place thereof be submitted on the basis of the provisions of this								
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this proceeding.

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3. On October 13, 2017, Respondent filed a Notice of Defense pursuant to Section 11506 of the Government Code for the purpose of requesting a hearing on the allegations in the Accusation. Respondent hereby freely and voluntarily withdraws said Notice of Defense. Respondent acknowledges that he understands that by withdrawing said Notice of Defense he will thereby waive his right to require the Commissioner to prove the allegations in the Accusation at a contested hearing held in accordance with the provisions of the APA and that he will waive other rights afforded to him 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.

2. Respondent has received, read, and understands the Statement to Respondent,

- 4. This Stipulation is based on the factual allegations contained in the Accusation. In the interest of expedience and economy Respondent chooses not to contest these allegations but to remain silent and understands that, as a result thereof, these factual allegations, without being admitted or denied, will serve as a prima facie basis for the disciplinary action stipulated to herein. The Real Estate Commissioner shall not be required to provide evidence to prove said factual allegations.
- 5. This Stipulation is made for the purpose of reaching an agreed disposition of this proceeding and is expressly limited to this proceeding and not any other proceeding or case in which the Bureau, or another licensing agency of this state, another state, or the federal government is involved, and otherwise shall not be admissible in any criminal or civil proceeding.

6. It is understood by the parties that the Real Estate Commissioner may adopt
this Stipulation as his Decision in this matter thereby imposing the penalty and sanctions on
Respondent's 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 sha
be void and of no effect and Respondent shall retain the right to a hearing and proceed on the
Accusation under the provisions of the APA and shall not be bound by any stipulation or waive
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 of Real Estate with respect to any matters which were not specifically alleged to be causes for accusation in this proceeding.
- 8. Respondent understands that by agreeing to this Stipulation, Respondent agrees to pay, pursuant to Business and Professions Code Section 10106, the cost of the investigation and enforcement costs of this matter. The total amount of said costs is \$1,924.60.

## **DETERMINATION OF ISSUES**

By reason of the foregoing stipulations, admissions and waivers 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:

- 1. The conduct of Respondent, as described in Paragraphs 4 through 6 of the Accusation is grounds for the suspension or revocation of all of the real estate licenses and license rights of Respondent under the provision of Sections 490 and 10177(b) of the California Business and Professions Code.
  - 2. The conduct of Respondent, as described in Paragraph 8 of the Accusation

1	is grounds for the suspension or revocation of all of the real estate licenses and license rights of
2	Respondent under the provision of Sections 10186.2(b) and 10177(d) of the California Business
3	and Professions Code.
4	ORDER
5	All licenses and licensing rights of Respondent PAUL MIRADOR under the Rea
6	Estate Law are hereby revoked; provided, however, a restricted real estate salesperson license
7	shall be issued to Respondent pursuant to Section 10156.5 of the Business and Professions Code
8	if Respondent makes application therefor and pays to the Bureau of Real Estate the appropriate
9	fee for said license within ninety (90) days from the effective date of this Decision. The
10	restricted license issued to Respondent shall be subject to all of the provisions of Section 10156.
11	of the Business and Professions Code and to the following limitations, conditions and restriction
12	imposed under authority of Section 10156.6 of that Code:
13	The restricted license issued to Respondent may be suspended prior to hearing
14	by Order of the Real Estate Commissioner in the event of Respondent's conviction or plea
15	of nolo contendere to a crime which is substantially related to Respondent's fitness or capacity a
16	a real estate licensee.
17	2. The restricted license may be suspended prior to hearing by Order of the Real
18	Estate Commissioner on evidence satisfactory to the Commissioner that Respondent has violated
19	provisions of the California Real Estate Law, the Subdivided Lands Law, Regulations of the Rea
20	Estate Commissioner or conditions attaching to said restricted license.
21	3. Respondent shall not be eligible for the issuance of any unrestricted real estate
22	license nor for the removal of any of the conditions, limitations or restrictions of the restricted
23	license until at least three (3) years have elapsed from the effective date of this Decision.
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H-40745 LA Stipulation and Agreement in Settlement and Order

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Stipulation and Agreement in Settlement and Order

	Respondent has read this Stipulation and its terms are understood by Respondent
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5	intelligently, and voluntarily waive those rights, including the right of requiring the
6	Commissioner to prove the allegations in the Accusation at a hearing at which Respondent would
7	have the right to cross-examine witnesses against Respondent and to present evidence in defense
8	and mitigation of the charges.
9	MAILING
10	Respondent shall mail the original signed signature page(s) of the stipulation
11	herein to the Bureau: Attention: Legal Section - Lissete Garcia, Bureau of Real Estate, 320 W.
12	Fourth St., Suite 350, Los Angeles, California 90013-1105.
13	Respondent's signature below constitutes acceptance and approval of the terms
14	and conditions of this Stipulation. Respondent agrees, acknowledges, and understands that by
15	signing this Stipulation Respondent is bound by its terms as of the date of such signature and that
16	this agreement is not subject to rescission or amendment at a later date except by a separate
17	Decision and Order of the Real Estate Commissioner.
18	DATED: 3/4/18
19	Respondent PAUL MIRADOR
20	•••
21	The foregoing Stipulation and Agreement in Settlement and Order is hereby
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	H-40745 LA Stipulation and Agreement in Settlement and Order

APR 1 6 2018			, 2018.			
1 ."	IT IS SO ORDER	RED	March	22	, 2018.	
				YNE S. BELL AL ESTATE CO	MMISSIONER	
				Jamil / 1	ent.	
			By:	By: DANIEL J. SANDRI Chief Deputy Commissioner		