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MAR 17 2023

DEPT. OF REAL ESTATE

By *[Signature]*

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Department of Real Estate
320 W. 4th Street, Suite 350
Los Angeles, CA 90013-1105
Telephone: (213) 576-6982

BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

* * *

In the Matter of the Accusation Against)	DRE No. H-42430 LA
)	
)	
JEFFREY THOMAS KONOPKA,)	<u>STIPULATION AND AGREEMENT</u>
)	<u>IN SETTLEMENT AND ORDER</u>
Respondent.)	
)	
)	

It is hereby stipulated by and between JEFFREY THOMAS KONOPKA (sometimes referred to as "Respondent") and the Complainant, acting by and through Judith B. Vasan, Counsel for the Department of Real Estate, as follows for the purpose of settling and disposing of the Accusation ("Accusation") filed on November 15, 2022, in this matter:

- 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 submitted solely on the basis of the provisions of this Stipulation and Agreement ("Stipulation").
- Respondent received, read and understands the Statement to Respondent, the Discovery Provisions of the APA and the Accusation filed by the Department of Real Estate ("Department") in this proceeding.

1 3. Respondent filed a Notice of Defense pursuant to Section 11506 of the Government
2 Code for the purpose of requesting a hearing on the allegations in the Accusation. Respondent
3 hereby freely and voluntarily withdraws said Notice of Defense. Respondent acknowledges that
4 Respondent understands that by withdrawing said Notice of Defense Respondent thereby waives
5 Respondent's right to require the Commissioner to prove the allegations in the Accusation at a
6 contested hearing held in accordance with the provisions of the APA and that Respondent will
7 waive other rights afforded to Respondent in connection with the hearing such as the right to
8 present evidence in his defense, and the right to cross-examine witnesses.

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

15 5. It is understood by the parties that the Real Estate Commissioner may adopt this
16 Stipulation as his Decision in this matter thereby imposing the penalty and sanctions on
17 Respondent's real estate license and license rights as set forth in the below "Order." In the event
18 that the Commissioner in his discretion does not adopt the Stipulation, the Stipulation shall be
19 void and of no effect and Respondent shall retain the right to a hearing and proceed on the
20 Accusation under the provisions of the APA and shall not be bound by any stipulation or waiver
21 made herein.

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

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1 curriculum;

2 b) Eight (8) hours of continuing education ("CE"), which shall consist of four (4)
3 hours of federal law curriculum, two (2) hours of ethics curriculum, and two (2)
4 hours of non-traditional mortgage lending curriculum. None of these eight (8)
5 hours of CE may be state-specific curriculum.

6 2. Respondent may not take any of the PE provided for in Paragraph 1(a) of this Section
7 in an online self-study format ("OSS"). Respondent may take the CE provided for in Paragraph
8 1(b) in any format.

9 3. For a period of three (3) years from the Effective Date of this Order, Respondent shall
10 be required to complete any additional PE and/or CE required under the SAFE Act in a format
11 other than OSS. If Respondent fails to comply with this condition, the renewal application or
12 new application of Respondent will be deemed incomplete by the Department.

13 4. If Respondent fails to timely satisfy the education provided for in Paragraph 1 of this
14 section, Respondent's MLO license endorsement shall remain suspended until Respondent
15 presents evidence satisfactory to the Commissioner of having taken and successfully completed
16 the education requirements.

17 5. Respondent agrees that the CE provided for in Paragraph 1 of this section is in addition
18 to any NMLS education required for licensure under the SAFE Act. The CE provided for in
19 Paragraph 1 will not count toward satisfying 2024 standard SAFE Act CE requirements.

20 6. Respondent further agrees that the Department may exercise its examination or
21 investigative authority pursuant to the normal process for such authorized under the Real Estate
22 Law and Commissioner's Regulations in the instance a determination is made wherein
23 Respondent is found to be in violation of the education requirements under this section.

24 **III. ADMINISTRATIVE PENALTY**

25 All licenses and licensing rights of Respondent are indefinitely suspended unless or until
26 Respondent pays an administrative penalty of \$1,500.00. Said payment shall be in the form of a
27 cashier's check made payable to the Department of Real Estate. The payment must be delivered

1 to the Department of Real Estate, Flag Section, at P.O. Box 137013, Sacramento, CA 95813-
2 7013, prior to the Effective Date of this Decision and Order.

3 IV. STAYED SUSPENSION OF REAL ESTATE LICENSE

4 All licenses and licensing rights of Respondent under the Real Estate Law, with the
5 exception of the MLO license endorsement (NMLS ID 352853) referenced in Section I above,
6 are suspended for a period of ninety (90) days from the Effective Date of this Decision;
7 provided, however, that all ninety (90) days of said suspension shall be stayed for one (1) year
8 upon the following terms and conditions:

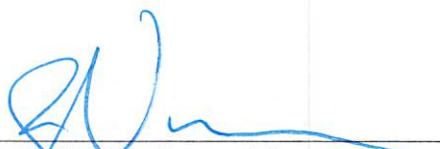
9 1. Respondent shall obey all laws, rules and regulations governing the rights, duties and
10 responsibilities of a real estate licensee in the State of California; and

11 2. That no final subsequent determination be made, after hearing or upon stipulation, that
12 cause for disciplinary action occurred within one (1) year from the effective date of this Decision
13 and Order. Should such a determination be made, the Commissioner may, in his discretion,
14 vacate and set aside the stay order and reimpose all or a portion of the stayed suspension. Should
15 no such determination be made, the stay imposed herein shall become permanent.

16 V. INVESTIGATION AND ENFORCEMENT COSTS

17 All licenses and licensing rights of Respondent are indefinitely suspended unless or until
18 Respondent pays the sum of \$518.65 for the Commissioner's reasonable costs of the
19 investigation (\$259.45) and enforcement (\$259.20), which led to this disciplinary action. Said
20 payment shall be in the form of a cashier's check made payable to the Department of Real Estate.
21 The payment of the investigative and enforcement costs must be delivered to the Department of
22 Real Estate, Flag Section, at P.O. Box 137013, Sacramento, CA 95813-7013, prior to the
23 Effective Date of this Decision and Order.

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25 DATED: 2-15-2023

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27 Judith B. Vasan, Counsel for
Department of Real Estate

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1 EXECUTION OF THE STIPULATION

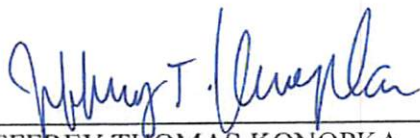
2 I have read the Stipulation and its terms are understood by me and are agreeable and
3 acceptable to me. I understand that I am waiving rights given to me by the California
4 Administrative Procedure Act (including but not limited to Sections 11506, 11508, 11509 and
5 11513 of the Government Code),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

9 Respondent shall mail the original signed signature page of the stipulation herein to
10 Judith B. Vasan, Attention: Legal Section, Department of Real Estate, 320 W. Fourth St., Suite
11 350, Los Angeles, California 90013-1105.

12 In the event of time constraints before an administrative hearing, Respondent can signify
13 acceptance and approval of the terms and conditions of this Stipulation and Agreement by
14 emailing a scanned copy of the signature page, as actually signed by Respondent, to the
15 Department counsel assigned to this case. Respondent agrees, acknowledges, and understands
16 that by electronically sending the Department a scan of Respondent's actual signature as it
17 appears on the Stipulation and Agreement that receipt of the scan by the Department shall be
18 binding on Respondent as if the Department had received the original signed Stipulation and
19 Agreement.

20 Respondent's signature below constitutes acceptance and approval of the terms and
21 conditions of this Stipulation. Respondent agrees, acknowledges and understands that by signing
22 this Stipulation, Respondent is bound by its terms as of the date of such signatures and that this
23 agreement is not subject to rescission or amendment at a later date except by a separate Decision
24 and Order of the Real Estate Commissioner.

25 DATED: 2/15/2023

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27 JEFFREY THOMAS KONOPKA
Respondent

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The foregoing Stipulation and Agreement is hereby adopted as my Decision as to Respondent JEFFREY THOMAS KONOPKA and shall become effective at 12 o'clock noon on

APR - 6 2023

IT IS SO ORDERED 3.9.23

DOUGLAS R. McCAULEY
REAL ESTATE COMMISSIONER

Douglas R. McCauley