FILED

OCT 19 2011

DEPARTMENT OF REAL ESTATE

BY: _____

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of JENNY SANDOVAL Respondent	NO. H-36597 LA

ORDER SUSPENDING REAL ESTATE LICENSE

TO: JENNY SANDOVAL, Respondent
28419 Forest Oaks Way
Moreno Valley, CA 92555

On January 25, 2011, Respondent's license and licensing rights were suspended for a period of sixty (60) days, subject to the terms, conditions and restrictions set forth in the Stipulation and Agreement filed January 5, 2011, in Case No. H-36597 LA. This Stipulation provided that the sixty (60) days suspension period shall be stayed upon certain conditions. Among those terms, Respondent was required to, within six (6) months from the effective date of the Decision,

take and pass the Professional Responsibility Examination administered by the Department, including the payment of the appropriate examination fee. The Commissioner has determined that as of July 25, 2011, Respondent has failed to satisfy this condition.

NOW, THEREFORE, IT IS ORDERED under authority of the Order issued in this matter that the real estate broker license heretofore issued to Respondent and the exercise of any privileges thereunder is hereby suspended until such time as Respondent provides proof satisfactory to the Department of compliance with the "condition" referred to above, or pending final determination made after hearing (see "Hearing Rights" set forth below).

IT IS FURTHER ORDERED that all license certificates and identification cards issued by Department which are in the possession of Respondent be immediately surrendered by personal delivery or by mailing in the enclosed, self-addressed envelope to:

Department of Real Estate
Attn: Flag Section
P. O. Box 187000
Sacramento, CA 95818-7000

This Order is effective immediately.

DATED: 10/13/11.

Barbara J. Bigby
Acting Real Estate Commissioner

Department of Real Estate
320 West 4th Street, Suite 350
Los Angeles, CA 90013-1105

Telephone: (213) 576-6982

FILED

JAN 05 2011

DEPARTMENT OF REAL ESTATE
BY: _____

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of JENNY SANDOVAL, Respondent.	NO. H-36597 LA L-2010050843 STIPULATION AND AGREEMENT

It is hereby stipulated by and between JENNY SANDOVAL (sometimes referred to as "Respondent"), and the Complainant, acting by and through Cheryl Keily, Counsel for the Department of Real Estate, as follows for the purpose of settling and disposing of the Accusation filed on April 19, 2010, in this matter.

1. 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.

2. Respondent has 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.

3. On April 30, 2010, 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 she will thereby waive her 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 she will waive other rights afforded to her 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.

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 understand 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 further 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 any other proceeding or case in which the Department of Real Estate ("Department"), the state or federal government, or any agency of this state, another state or 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 and Agreement 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 and Agreement, it shall be void and of no effect, and Respondent shall retain the right to a hearing and proceeding on the Accusation under all the provisions of the APA and shall not be bound by any admission or waiver made herein.

7. The Order or any subsequent Order of the Real Estate Commissioner made pursuant to this Stipulation and Agreement shall not constitute an estoppel, merger or bar to any further administrative or civil proceedings by the Department of Real Estate with respect to any matters which were not

specifically alleged to be causes for accusation in this proceeding.

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:

The Conduct of Respondent is in violation of Business and Professions Code ("Code") Section 10130, and is grounds for the suspension or revocation of all of the real estate licenses and license rights of Respondent under the provisions of Code Section 10177 subdivision (g).

ORDER

WHEREFORE, THE FOLLOWING ORDER is hereby made:

I. ALL licenses and licensing rights of Respondent JENNY SANDOVAL, under the Real Estate Law are suspended for a period of sixty (60) days from the effective date of this Decision; provided, however, that the entire period of said suspension shall be stayed for two (2) years upon the following terms and conditions:

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

2. That no final subsequent determination be made, after hearing or upon stipulation, that cause for disciplinary action occurred within two (2) years of the effective date of this Decision. Should such a determination be made, the

Commissioner may, in his discretion, vacate and set aside the stay order and reimpose all or a portion of the stayed suspension. Should no such determination be made, the stay imposed herein shall become permanent.

II. Respondent shall, within six months from the effective date of this Decision, take and pass the Professional Responsibility Examination administered by the Department including the payment of the appropriate examination fee. If Respondent fails to satisfy this condition, the Commissioner may order suspension of Respondent's license until Respondent passes the examination.

DATED: Nov 23, 2010

CHERYL D. KEILY, Counsel
DEPARTMENT OF REAL ESTATE

* * *

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

(213) 620-2228

Respondent can signify acceptance and approval of the terms and conditions of this Stipulation and Agreement by faxing a copy of its signature page, as actually signed by Respondent, to the Department at the following telephone/fax number (213) 576-6917. Respondent agrees, acknowledges, and understands that by electronically sending to the Department a fax copy of his actual signature as it appears on the Stipulation and Agreement, that receipt of the faxed copy by the Department shall be as binding on Respondent as if the Department had received the original signed Stipulation and Agreement.

DATED: 11-23-10

JENNY SANDOVAL,
Respondent

* * *

The foregoing Stipulation and Agreement is hereby adopted as my Decision in this matter and shall become effective at 12 o'clock noon on _____, _____.

IT IS SO ORDERED _____, _____.

JEFF DAVI
Real Estate Commissioner

Respondent can signify acceptance and approval of the terms and conditions of this Stipulation and Agreement by faxing a copy of its signature page, as actually signed by Respondent, to the Department at the following telephone/fax number (213) 576-6917. Respondent agrees, acknowledges, and understands that by electronically sending to the Department a fax copy of his actual signature as it appears on the Stipulation and Agreement, that receipt of the faxed copy by the Department shall be as binding on Respondent as if the Department had received the original signed Stipulation and Agreement.

DATED: _____

_____
JENNY SANDOVAL,
Respondent

* * *

The foregoing Stipulation and Agreement is hereby adopted as my Decision in this matter and shall become effective at 12 o'clock noon on JAN 25 2011, _____.

IT IS SO ORDERED 12/30, 2010.

_____
JEFF DAVI
Real Estate Commissioner

CHERYL D. KEILY SBN# 94008
Department of Real Estate
320 West 4th Street, Suite 350
Los Angeles, California 90013-1105

Telephone: (213) 576-6982
(Direct) (213) 576-6905

FILED

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DEPARTMENT OF REAL ESTATE
BY: _____

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of JENNY SANDOVAL, Respondent.	No. H-36597 LA A C C U S A T I O N

The Complainant, Robin Trujillo, a Deputy Real Estate Commissioner of the State of California, for cause of Accusation against JENNY SANDOVAL ("Respondent") is informed and alleges as follows:

1.

The Complainant, Robin Trujillo, a Deputy Real Estate Commissioner of the State of California, makes this Accusation in her official capacity.

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2.

Respondent is presently licensed and/or has license rights under the Real Estate Law as a real estate salesperson.

3.

From February 26, 2008, to August 26, 2008, Respondent was licensed to and employed by Quick Mortgage Realty Inc.

4.

At no time herein mentioned was United First Inc. ("United") licensed by the Department in any capacity.

5.

At all times herein mentioned United engaged in the business of, acted in the capacity of, or advertised a loan modification service and advance fee brokerage offering to perform and performing loan modification services with respect to loans which were secured by liens on real property for compensation or in expectation of compensation and for fees collected in advance.

6.

In or around June, 2008, Respondent solicited Margarito Ramirez Olague ("Olague") for the purpose of convincing Olague to engage the services of United for loan modification and foreclosure rescue services. As a result of Respondent's solicitation Olague paid an initial advance fee of $1,775 to Respondent on behalf of United pursuant to the provisions of an agreement pertaining to loan solicitation,

negotiation, and modification services to be provided by United with respect to a loan secured by the real property located at 13880 Ocotillo Road, Desert Hot Springs, California 92240. Thereafter, between June and December, 2008, Olague paid additional sums as advance fees to United so that the total amount paid to United by Olague for loan modification services totaled $12,425.

7.

The activities described in Paragraph 6, above, require a real estate broker license under Sections 10131(d) and 10131.2 of the Code.

8.

Respondent performed and/or participated in loan solicitation, modification and negotiation activities which require a real estate broker license under the provisions of Code Sections 10131(d) and 10131.2 when Respondent was not licensed by the Department as a real estate broker nor employed as a real estate salesperson by the broker on whose behalf the activities were performed in violation of Sections 10130 and 10137 of the Code.

9.

Respondent's employing broker was not aware of the above transactions.

10.

The conduct, acts and/or omissions of Respondent, as set forth, above, violate Code Sections 10130 and 10137, and are

cause for the suspension or revocation of the licenses and license rights of Respondent pursuant to Code Sections 10177(d), 10177(g) and/or 10177(j).

WHEREFORE, Complainant prays that a hearing be conducted on the allegations of this Accusation and that upon proof thereof, a decision be rendered imposing disciplinary action against all the licenses and license rights of Respondent JENNY SANDOVAL under the Real Estate Law, and for such other and further relief as may be proper under other applicable provisions of law.

Dated at Los Angeles, California
this 14 day of April, 2010.

Robin Trujillo
Deputy Real Estate Commissioner

cc: Jenny Sandoval
Amado Hernandez
Robin Trujillo
Sacto.