Flag-Sacto

FILED

SEP 11 2014

BUREAU OF REAL ESTATE

By [signature]

BEFORE THE BUREAU OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of ALBERT BONNER WILLIAMS, Respondent.	No. H-37147 LA

ORDER GRANTING REINSTATEMENT OF LICENSE

On December 7, 2011, a Decision was rendered revoking the real estate salesperson license of Respondent, but granting the Respondent the right to apply for a restricted real estate salesperson license. The restricted real estate salesperson license was issued January 25, 2012, and Respondent has held the restricted real estate salesperson license since that time.

On February 13, 2014, Respondent petitioned for the reinstatement of Respondent's real estate salesperson license. The Attorney General of the State of California has been given notice of the filing of the petition.

I have considered Respondent's petition and the evidence submitted in support thereof. Respondent has demonstrated to my satisfaction that Respondent has undergone sufficient rehabilitation to warrant the reinstatement of Respondent's real estate salesperson license.

NOW, THEREFORE, IT IS ORDERED that Respondent's petition for reinstatement of Respondent's real estate salesperson license is granted and that an unrestricted real estate salesperson license be issued to Respondent, if Respondent satisfies the following requirements:

1. Submits a completed application and pays the fee for a real estate salesperson license within the 12 month period following the date of this Order; and

2. Submits proof that Respondent has completed the continuing education requirements for renewal of the license sought. The continuing education courses must be completed either (i) within the 12 month period preceding the filing of the completed application, or (ii) within the 12 month period following the date of this Order.

This Order shall become effective immediately.

IT IS SO ORDERED 9/5/2014

REAL ESTATE COMMISSIONER

Wayne S. Bell

SPCTO Flag

FILED

DEC 15 2011

DEPARTMENT OF REAL ESTATE
BY: [illegible]

Department of Real Estate
320 West Fourth Street, #350
Los Angeles, California 90013

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of ALBERT BONNER WILLIAMS, Respondent.	)	No. H-37147 LA L-2011040613 STIPULATION AND AGREEMENT

It is hereby stipulated by and between ALBERT BONNER WILLIAMS (sometimes referred to herein as "Respondent"), represented in this matter by Michael Lewis, Esq., and the Complainant, acting by and through Martha J. Rosett, Counsel for the Department of Real Estate, as follows for the purpose of settling and disposing of the Accusation filed on March 22, 2011 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 in this proceeding.

3. On April 6, 2011, 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. In order to effectuate this settlement, 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 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. Respondent, pursuant to the limitations set forth below, although not admitting or denying the truth of the allegations, will not contest the factual allegations contained in the Accusation filed in this proceeding and the Real Estate Commissioner shall not be required to provide further evidence of such allegations.

5. 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 license 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 stipulation or waiver made herein.

6. 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 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.

7. This Stipulation and Respondent's decision not to contest the Accusation are made for 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 Department of Real Estate ("Department"), or another licensing agency of this state, another state, or of the federal government is involved, and otherwise shall not be admissible in any other criminal or civil proceedings.

DETERMINATION OF ISSUES

By reason of the foregoing stipulations 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, acts or omissions of Respondent ALBERT BONNER WILLIAMS, as set forth in the Accusation, constitute cause to suspend or revoke the real estate license and licensing rights of Respondent ALBERT BONNER WILLIAMS under the provisions of Business and Professions Code ("Code") Sections 10130, 10177(d), 10177(f) and 10177(j).

ORDER

WHEREFORE, THE FOLLOWING ORDER is hereby made:

All licenses and licensing rights of Respondent ALBERT BONNER WILLIAMS under the Real Estate Law are revoked; provided, however, a restricted real estate salesperson license shall be issued to Respondent pursuant to Section 10156.5 of the Business and Professions Code if Respondent makes application therefor and pays to the Department of Real Estate the appropriate fee for the restricted license within 90 days from the effective date of this Decision. The restricted license issued to Respondent shall be subject to all of the provisions of Section 10156.7 of the Business and Professions Code and to the following limitations, conditions and restrictions imposed under authority of Section 10156.6 of that Code:

1. The restricted license issued to Respondent may be suspended prior to hearing by Order of the Real Estate Commissioner in the event of Respondent's conviction or plea of

nolo contendere to a crime which is substantially related to Respondent's fitness or capacity as a real estate licensee.

2. The restricted license issued to Respondent may be suspended prior to hearing by Order of the Real Estate Commissioner on evidence satisfactory to the Commissioner that Respondent has violated provisions of the California Real Estate Law, the Subdivided Lands Law, Regulations of the Real Estate Commissioner or conditions attaching to the restricted license.

3. Respondent shall not be eligible to apply for the issuance of an unrestricted real estate license nor for the removal of any of the conditions, limitations or restrictions of a restricted license until two years have elapsed from the effective date of this Decision.

4. Respondent shall submit with any application for license under an employing broker, or any application for transfer to a new employing broker, a statement signed by the prospective employing real estate broker on a form approved by the Department of Real Estate which shall certify:

a. That the employing broker has read the Decision of the Commissioner which granted the right to a restricted license; and

b. That the employing broker will exercise close supervision over the performance by the restricted licensee relating to activities for which a real estate license is required.

5. Respondent shall, within nine months from the effective date of this Decision, present evidence satisfactory to the Real Estate Commissioner that Respondent has, since the most recent issuance of an original or renewal real estate license, taken and successfully completed the continuing education requirements of Article 2.5 of Chapter 3 of the Real Estate Law for renewal of a real estate license. If Respondent fails to satisfy this condition, the Commissioner may order the suspension of the restricted license until the Respondent presents such evidence. The Commissioner shall afford Respondent the opportunity for a hearing pursuant to the Administrative Procedure Act to present such evidence.

6. 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.

7. Respondent shall, prior to the issuance of the restricted license and as a condition of the issuance of said restricted license, submit proof satisfactory to the Commissioner of payment of restitution in the amount of $1,250.00 to Maria Urzua.

DATED: 11/10/11

MARTHA J. ROSETT
Counsel for Complainant

* * *

I have read the Stipulation and Agreement, have discussed it with counsel, 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.

Respondent may signify acceptance and approval of the terms and conditions of this Stipulation and Agreement by faxing a copy of the signature page, as actually signed by Respondent, to the Department at the following fax number (213) 576-6917. Respondent agrees, acknowledges and understands that by electronically sending to the Department a fax copy of her actual signature as it appears on the Stipulation 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: 11/10/2011

ALBERT BONNER WILLIAMS
Respondent

DATED: 11/10/2011

MICHAEL LEWIS
Counsel for 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 _____.

BARBARA BIGBY
Acting Real Estate Commissioner

_____

shall be as binding on Respondent as if the Department had received the original signed Stipulation and Agreement.

DATED: _____

_____
ALBERT BONNER WILLIAMS
Respondent

DATED: _____

_____
MICHAEL LEWIS
Counsel for 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 - 3 2012.

IT IS SO ORDERED 12/7/11.

BARBARA BIGBY
Acting Real Estate Commissioner

Sec 10 P149

FILED

MAR 22 2011

DEPARTMENT OF REAL ESTATE
BY: [signature]

MARTHA J. ROSETT, Counsel (SBN 142072)
Department of Real Estate
320 West Fourth St. #350
Los Angeles, CA 90013

(213) 576-6982
(213) 620-6430

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * * *

In the Matter of the Accusation of ALBERT BONNER WILLIAMS, Respondent.	No. H-37147 LA ACCUSATION

The Complainant, Maria Suarez, a Deputy Real Estate Commissioner, for cause of Accusation against ALBERT BONNER WILLIAMS, is informed and alleges as follows:

1.

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

2.

ALBERT BONNER WILLIAMS ("WILLIAMS") is licensed by the Department of Real Estate ("Department") as a real estate salesperson. Respondent WILLIAMS was first licensed by the Department as a salesperson on or about April 1, 2009. He was not licensed by the Department in any capacity prior to that date.

3.

AWGB Services ("AWGB") is a California Corporation established on or about February 27, 2008. AWGB is not licensed by the Department in any capacity. Respondent WILLIAMS is, and at all times relevant herein was, the CEO of AWGB. The corporate address for AWGB is 100 North Citrus Ave., Suite 635, West Covina, CA 91791.

4.

Williams Finance LCC ("Williams Finance") is a limited liability corporation established on or about August 10, 2007. Williams Finance is not licensed by the Department in any capacity. Respondent WILLIAMS is, and at all times relevant herein was, the CEO of Williams Finance. The corporate address for Williams Finance is 100 North Citrus Ave., Suite 310, West Covina, CA 91791.

5.

During a period of time beginning on or before May 2, 2008 and continuing to the present time, Respondent WILLIAMS engaged in the business of, acted in the capacity of, advertised or assumed to act as real estate brokers in the State of California, within the meaning of Business and Professions Code (Code) Sections 10131(d) and 10131.2, for or in expectation of compensation. Respondent represented borrowers in negotiating and modifying terms of loans and in obtaining mortgage loans. Respondent also collected advance fees within the meaning of Code Sections 10026 and 10131.2, pursuant to written agreements which constituted advance fee agreements within the meaning of Code Section 10085.

6.

Beginning at a time no later than April 30, 2008 and continuing through on or after October 10, 2008, Respondent WILLIAMS, acting as an agent for AWGB, collected

advance fees in exchange for the promise to provide assistance to borrowers in negotiating with lenders to modify or refinance mortgage loans.

7.

Specifically, as an example, beginning not later than April 30, 2008, Respondent solicited consumer Maria U. ("Borrower"), and offered to assist her in modifying the terms of existing mortgage loan debt in exchange for the payment of an upfront advance fee. Respondent collected approximately $500.00 from Borrower. Respondent did not obtain a loan modification for Borrower and did not refund her money to her.

8.

The advance fee for loan modification services collected from Borrower in Paragraph 7 above was not collected pursuant to a written agreement submitted to or reviewed by the Department prior to use.

9.

At the time he collected advance fees from borrowers, including the advance fee collected from the Borrower set forth in Paragraph 7 above, Respondent was not licensed by the Department in any capacity.

10.

The conduct, acts and/or omissions of Respondent WILLIAMS in soliciting borrowers and collecting advance fees from borrowers to perform acts requiring a real estate license constitutes grounds to discipline the licenses and license rights of Respondent WILLIAMS pursuant to Code Sections 10130, 10177(d), 10177(f) 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 licenses and/or license rights of Respondent ALBERT BONNER WILLIAMS 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 18th day of March, 2011.

Maria Suarez
Deputy Real Estate Commissioner

cc: Albert Bonner Williams
Maria Suarez
Sacto.