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FILED
JAN 31 2006
DEPARTMENT OF REAL ESTATE
By L. Frost

BEFORE THE DEPARTMENT OF REAL ESTATE
OF THE STATE OF CALIFORNIA

In the Matter of the Accusation of) No. H-1478 FR
)
RONALD SCOTT HOWENSTINE,)
)
Respondent.)
)

ORDER GRANTING REINSTATEMENT OF LICENSE

On January 11, 2002, a Decision was rendered herein
revoking the real estate salesperson license of Respondent, but
granting Respondent the right to the issuance of a restricted
real estate salesperson license. A restricted real estate
salesperson license was issued to Respondent on February 14,
2002, and Respondent has operated as a restricted licensee
without cause for disciplinary action against Respondent since
that time.

On February 11, 2004, Respondent petitioned for
reinstatement of said real estate salesperson license and the
Attorney General of the State of California has been given notice
of the filing of the petition.

///

1 I have considered Respondent's petition and the
2 evidence and arguments in support thereof. Respondent has
3 demonstrated to my satisfaction that Respondent meets the
4 requirements of law for the issuance to Respondent of an
5 unrestricted real estate salesperson license and that it would
6 not be against the public interest to issue said license to
7 Respondent.

8 NOW, THEREFORE, IT IS ORDERED that Respondent's
9 petition for reinstatement be and hereby is granted and that a
10 real estate salesperson license be issued to Respondent if
11 Respondent satisfies the following conditions within nine (9)
12 months from the date of this order:

13 1. Submittal of a completed application and payment of
14 the fee for a real estate salesperson license.

15 2. Submittal of evidence of having, since the most
16 recent issuance of an original or renewal real estate license,
17 taken and successfully completed the continuing education
18 requirements of Article 2.5 of Chapter 3 of the Real Estate Law
19 for renewal of a real estate license.

20 This Order shall become effective immediately.

21 DATED: 1-20, 2006.

22 JEFF DAVI
23 Real Estate Commissioner

24 
25
26
27

1 Department of Real Estate
P. O. Box 187000
2 Sacramento, CA 95818-7000
3 Telephone: (916) 227-0789
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FILED
JAN 24 2002

DEPARTMENT OF REAL ESTATE
By *Laurie A. Zinn*

8 BEFORE THE DEPARTMENT OF REAL ESTATE
9 STATE OF CALIFORNIA

10 * * *

11 In the Matter of the Accusation of) No. H-1478 FRESNO
12) OAH No. L-2001040349
13 RONALD SCOTT HOWENSTINE,) STIPULATION AND AGREEMENT
14 Respondent.) AFTER REJECTION
15)

16 It is hereby stipulated by and between RONALD SCOTT
17 HOWENSTINE (hereinafter "Respondent"), his attorney of record
18 William R. Raver, and the Complainant acting by and through
19 David A. Peters, Counsel for the Department of Real Estate, as
20 follows for the purpose of settling this matter:

21 1. This matter came on for hearing before Samuel D.
22 Reyes, Administrative Law Judge of the Office of Administrative
23 Hearings, in San Luis Obispo, California, on August 7, 2001.

24 David A. Peters, Counsel, represented the Complainant.
25 Respondent was present and represented himself.

26 Evidence was received, the hearing was closed, and the
27 matter submitted.

27 ///

1 2. On August 20, 2001, the Administrative Law Judge
2 rendered a Proposed Decision, which the Commissioner declined to
3 adopt as her Decision. Pursuant to Section 11517(c) of the
4 Government Code of the State of California, Respondent was
5 served with notice of the Commissioner's determination not to
6 adopt the Proposed Decision of the Administrative Law Judge
7 along with a copy of said Proposed Decision.

8 3. The parties wish to settle the matter without
9 further proceedings.

10 4. It is understood by the parties that the Real
11 Estate Commissioner may adopt the Stipulation and Agreement
12 After Rejection as her Decision in this matter, thereby imposing
13 the penalty and sanctions on Respondent's real estate license
14 and license rights as set forth in the below "Order". In the
15 event that the Commissioner in her discretion does not adopt the
16 Stipulation and Agreement After Rejection, it shall be void and
17 of no effect, and Respondent shall retain the right to a hearing
18 and proceeding on the Accusation under all the provisions of the
19 Administrative Procedure Act.

20 5. By reason of the foregoing stipulations,
21 admissions, and waivers, and solely for the purpose of
22 settlement of the pending Accusation, it is stipulated and
23 agreed that the following Factual Findings, Legal Conclusions,
24 and Order shall be made by the Commissioner as her Decision in
25 this matter.

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1 FACTUAL FINDINGS

2 1. Complainant filed the Accusation in her official
3 capacity as a Deputy Real Estate Commissioner of the State of
4 California.

5 2. On September 25, 1999, the Department issued
6 conditional real estate salesperson license number 01267645 to
7 respondent. Respondent thereafter satisfied the educational
8 conditions of licensure. His real estate salesperson license
9 expires on September 24, 2003.

10 3. The Department issued the license to Respondent
11 in reliance of information contained on an application filed on
12 September 3, 1999.

13 4. a. The application contained the following
14 question, number 25: "Have you ever been convicted of any
15 violation of law? (You may omit any traffic violation where the
16 disposition was a fine and the amount was \$100 or less)." An
17 example and space for additional information were provided on
18 the form in the event that the answer was affirmative.

19 b. In response, respondent checked the "No" box
20 and did not provide information regarding any conviction.

21 5. Respondent's answer to question number 25 on the
22 application is not true in that he had been convicted of a
23 crime, as set forth in factual finding number 7 below.

24 6. Respondent explained that he failed to disclose
25 the conviction because he was embarrassed to share the
26 information with his girlfriend (now his wife), who had helped
27 complete the document.

1 7. a. On August 7, 1990, in the Municipal Court,
2 Santa Barbara Judicial District, County of Santa Barbara, State
3 of California, in case number 3443 66-0, following his plea,
4 respondent was convicted of violating Vehicle Code section 10852
5 (breaking or removing vehicle parts).

6 b. The Court suspended imposition of sentence
7 and placed respondent on supervised probation for three years on
8 terms and conditions that included service of 45 days in county
9 jail and payment of restitution as determined by the probation
10 department.

11 8. The circumstances surrounding the conviction are
12 as follows: Respondent drove his girlfriend's brother and her
13 cousin to a location where they were expecting to complete a
14 vehicle theft. Respondent had knowledge of the individuals'
15 prior effort to break into the vehicle and of their intent to
16 finish the job. All three were arrested before respondent had a
17 chance to drop them off at the site.

18 9. Respondent's conviction unfavorably reflects on
19 his honesty and truthfulness, traits that the legislature and
20 the courts have deemed desirable in real estate licensees. See:
21 Golde v. Fox, 98 Cal.App.3d 167 (1979). Accordingly, the
22 conviction is for a crime which is substantially related to the
23 qualifications, functions, and duties of a real estate
24 salesperson.

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1 10. The conviction is a material fact in that it
2 constitutes grounds for denial of the license application.

3 11. Respondent complied with the terms and conditions
4 of probation. He discharged his jail obligation by performing
5 community service. He paid between \$500 and \$700 in
6 restitution. He has no other criminal conviction.

7 12. Respondent was a much younger man at the time of
8 the conviction, having recently graduated from high school. He
9 has been married since June 2000 and is involved in community
10 affairs.

11 13. Respondent expressed sincere remorse about his
12 participation in the attempted theft. His life has been deeply
13 affected by the experience and he has sought forgiveness from
14 the victims. He no longer associates with his prior girlfriend
15 or her family.

16 14. He is also remorseful about failing to disclose
17 the conviction. He now fully appreciates the seriousness of his
18 omission.

19 15. Respondent has worked for the same broker since
20 May 1999, satisfactorily discharging his duties. The broker is
21 aware of the conviction and is willing to continue to employ
22 Respondent.

23 16. Except as set forth in this Decision, all other
24 allegations in the Accusation lack merit or are surplus.

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LEGAL CONCLUSIONS

1. Business and Professions Code section 498 provides that "[a] board may revoke, suspend, or otherwise restrict a license on the ground that the licensee secured the license by fraud, deceit, or knowing misrepresentation of a material fact or by knowingly omitting to state a material fact."

Business and Professions Code section 10177(a) provides for denial or discipline of a real estate license if the licensee engaged in the following conduct:

"(a) Procured, or attempted to procure, a real estate license or license renewal, for himself or herself or any salesperson, by fraud, misrepresentation or deceit, or by making any material misstatement of fact in an application for a real estate license, license renewal or reinstatement."

As set forth in factual finding numbers 3 through 10, respondent failed to disclose his conviction, a material fact, which failure constitutes a knowing misrepresentation of a material fact under Business and Professions Code section 498 and a material misstatement of fact under Business and Professions Code section 10177(a). Such violations constitute grounds to suspend or revoke his license pursuant to said sections.

2. All evidence presented in mitigation or rehabilitation has been considered. Respondent played a minor part in more serious misconduct. He learned from his mistake and has become a more settled, responsible person. He is sincerely remorseful about his role and about his failure to

1 disclose the conviction. His misconduct is isolated and remote.
2 He has successfully discharged his duties as a real estate
3 salesperson. Nevertheless, because he failed to disclose the
4 conviction, a period of monitoring is warranted. Accordingly,
5 the order that follows is both necessary and adequate for the
6 protection of the public.

7 ORDER

8 I

9 The real estate salesperson license and all license
10 rights of Respondent RONALD SCOTT HOWENSTINE under the Real
11 Estate Law are revoked; however, a restricted real estate
12 salesperson license shall be issued to Respondent pursuant to
13 Section 10156.5 of the Business and Professions Code if
14 Respondent makes application therefor and pays to the Department
15 of Real Estate the appropriate fee for the restricted license
16 within ninety (90) days from the effective date of this
17 Decision. The restricted license issued to Respondent shall be
18 subject to all of the provisions of Section 10156.7 of the
19 Business and Professions Code and to the following limitations,
20 conditions and restrictions imposed under authority of Section
21 10156.6 of that Code:

22 A. The restricted license issued to Respondent may
23 be suspended prior to hearing by Order of the Real Estate
24 Commissioner in the event of Respondent's conviction or plea of
25 nolo contendere to a crime which is substantially related to
26 Respondent's fitness or capacity as a real estate licensee.

27 ///

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

7 C. Respondent shall not be eligible to apply for the
8 issuance of an unrestricted real estate license nor for the
9 removal of any of the conditions, limitations or restrictions of
10 the restricted of a restricted license until two (2) years has
11 elapsed from the effective date of this Decision.

12 D. Respondent shall submit with any application for
13 license under an employing broker, or any application for
14 transfer to a new employing broker, a statement signed by the
15 prospective employing broker on a form approved by the
16 Department of Real Estate which shall certify:

17 (1) That the employing broker has read the Decision
18 of the Commissioner which granted the right to a
19 restricted license; and

20 (2) That the employing broker will exercise close
21 supervision over the performance by the
22 restricted licensee relating to activities for
23 which a real estate license is required.

24 E. Respondent shall, within nine (9) months from the
25 effective date of this Decision, present evidence satisfactory
26 to the Real Estate Commissioner that Respondent has, since the
27 most recent issuance of an original or renewal real estate

1 license, taken and successfully completed the continuing
2 education requirements of Article 2.5 of Chapter 3 of the Real
3 Estate Law for renewal of a real estate license. If Respondent
4 fails to satisfy this condition, the Commissioner may order the
5 suspension of the restricted license until the Respondent
6 presents such evidence. The Commissioner shall afford
7 Respondent the opportunity for a hearing pursuant to the
8 Administrative Procedure Act to present such evidence.

9 G. Any restricted real estate salesperson license
10 issued to Respondent may be suspended or revoked for a violation
11 by Respondent of any of the conditions attaching to the
12 restricted license.

13
14 12/6/01
15 DATED

14 *David A. Peters*
15 DAVID A. PETERS, Counsel
16 DEPARTMENT OF REAL ESTATE

16 * * *

17 I have read the Stipulation and Agreement, have
18 discussed it with my counsel, and its terms are understood by
19 me and are agreeable and acceptable to me. I understand that I
20 am waiving rights given to me by the California Administrative
21 Procedure Act (including but not limited to Sections 11506,
22 11508, 11509, 11513, and 11517 of the Government Code), and I
23 willingly, intelligently, and voluntarily waive those rights.

24
25 11/30/01

25 DATED

25 *Ronald Scott Howenstine*
26 RONALD SCOTT HOWENSTINE
26 Respondent

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I have reviewed the Stipulation and Agreement After Rejection as to form and content and have advised my client accordingly.

12/3/2001

DATED

WILLIAM R. RAVER
Attorney for Respondent

* * *

The foregoing Stipulation and Agreement After Rejection is hereby adopted by the Real Estate Commissioner as her Decision and Order and shall become effective at 12 o'clock noon on FEBRUARY 14, 2002

IT IS SO ORDERED

January 11, 2002

PAULA REDDISH ZINNEMANN
Real Estate Commissioner

FILED

SEP 20 2001

DEPARTMENT OF REAL ESTATE

By *Lucie A. Zinn*

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BEFORE THE DEPARTMENT OF REAL ESTATE .

STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of)	
)	
RONALD SCOTT HOWENSTINE,)	No. H-1478 FRESNO
)	
)	L-2001040349
Respondent.)	
)	

NOTICE

TO: RONALD SCOTT HOWENSTINE, Respondent.

YOU ARE HEREBY NOTIFIED that the Proposed Decision herein dated August 20, 2001, of the Administrative Law Judge is not adopted as the Decision of the Real Estate Commissioner. A copy of the Proposed Decision dated, August 20, 2001, is attached for your information.

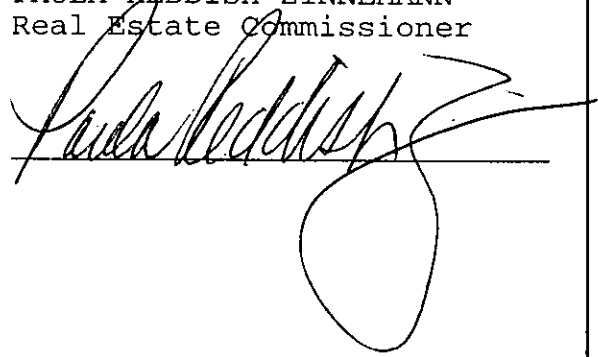
In accordance with Section 11517(c) of the Government Code of the State of California, the disposition of this case will be determined by me after consideration of the record herein including the transcript of the proceedings held on August 7, 2001, and any written argument hereafter submitted on behalf of Respondent and Complainant.

1 Written argument of Respondent to be considered by me
2 must be submitted within 15 days after receipt of the transcript
3 of the proceedings of August 7, 2001, at the Sacramento office of
4 the Department of Real Estate unless an extension of the time is
5 granted for good cause shown.

6 Written argument of Complainant to be considered by me
7 must be submitted within 15 days after receipt of the argument of
8 Respondent at the Sacramento office of the Department of Real
9 Estate unless an extension of the time is granted for good cause
10 shown.

11 DATED: September 17, 2001

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13 PAULA REDDISH ZINNEMANN
14 Real Estate Commissioner

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BEFORE THE
DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

In the matter of the Accusation of:)	
)	Case No. H-1478 FRESNO
RONALD S. HOWENSTINE,)	
)	OAH No. L-2001040349
Respondent.)	
_____)	

PROPOSED DECISION

Samuel D. Reyes, Administrative Law Judge, Office of Administrative Hearings, heard this matter on August 7, 2001, in San Luis Obispo, California.

David A. Peters, Counsel, represented complainant M. Dolores Ramos.

Respondent appeared *in propria persona*.

Oral and documentary evidence was presented at the hearing and the matter was submitted for decision.

FACTUAL FINDINGS

1. Complainant filed the Accusation in her official capacity as a Deputy Real Estate Commissioner of the State of California.

2. On September 25, 1999, the Department issued conditional real estate salesperson license number 01267645 to respondent. Respondent thereafter satisfied the educational conditions of licensure. His real estate salesperson license expires on September 24, 2003.

3. The Department issued the license to respondent in reliance of information contained on an application filed on September 3, 1999.

4. a. The application contained the following question, number 25: "Have you ever been convicted of any violation of law? (You may omit any traffic violation where the disposition was a fine and the amount was \$100 or less)." An example and space for additional information were provided on the form in the event that the answer was affirmative.

b. In response, respondent checked the "No" box and did not provide information regarding any conviction.

5. Respondent's answer to question number 25 on the application is not true in that he had been convicted of a crime, as set forth in factual finding number 7 below.

6. Respondent explained that he failed to disclose the conviction because he was embarrassed to share the information with his girlfriend (now his wife), who had helped complete the document.

7. a. On August 7, 1990, in the Municipal Court, Santa Barbara Judicial District, County of Santa Barbara, State of California, in case number 344366-0, following his plea, respondent was convicted of violating Vehicle Code section 10852 (breaking or removing vehicle parts).

b. The Court suspended imposition of sentence and placed respondent on supervised probation for three years on terms and conditions that included service of 45 days in county jail and payment of restitution as determined by the probation department.

8. The circumstances surrounding the conviction are as follows. Respondent drove his girlfriend's brother and her cousin to a location where they were expecting to complete a vehicle theft. Respondent had knowledge of the individuals' prior effort to break into the vehicle and of their intent to finish the job. All three were arrested before respondent had a chance to drop them off at the site.

9. Respondent's conviction unfavorably reflects on his honesty and truthfulness, traits that the legislature and the courts have deemed desirable in real estate licensees. See: Golde v. Fox, 98 Cal.App.3d 167 (1979). Accordingly, the conviction is for a crime which is substantially related to the qualifications, functions, and duties of a real estate salesperson.

10. The conviction is a material fact in that it constitutes grounds for denial of the license application.

11. Respondent complied with the terms and conditions of probation. He discharged his jail obligation by performing community service. He paid between \$500 and \$700 in restitution. He has no other criminal conviction.

12. Respondent was a much younger man at the time of the conviction, having recently graduated from high school. He has been married since June 2000 and is involved in community affairs.

13. Respondent expressed sincere remorse about his participation in the attempted theft. His life has been deeply affected by the experience and he has sought forgiveness from the victims. He no longer associates with his prior girlfriend or her family.

14. He is also remorseful about failing to disclose the conviction. He now fully appreciates the seriousness of his omission.

15. Respondent has worked for the same broker since May 1999, satisfactorily discharging his duties. The broker is aware of the conviction and is willing to continue to employ respondent.

16. Except as set forth in this Decision, all other allegations in the Accusation lack merit or are surplus.

LEGAL CONCLUSIONS

1. Business and Professions Code¹ section 498 provides that “[a] board may revoke, suspend, or otherwise restrict a license on the ground that the licensee secured the license by fraud, deceit, or knowing misrepresentation of a material fact or by knowingly omitting to state a material fact.”

Section 10177(a) provides for denial or discipline of a real estate license if the licensee engaged in the following conduct:

“(a) Procured, or attempted to procure, a real estate license or license renewal, for himself or herself or any salesperson, by fraud, misrepresentation or deceit, or by making any material misstatement of fact in an application for a real estate license, license renewal or reinstatement.”

As set forth in factual finding numbers 3 through 10, respondent failed to disclose his conviction, a material fact, which failure constitutes a knowing misrepresentation of a material fact under section 498 and a material misstatement of fact under section 10177(a). Such violations constitute grounds to suspend or revoke his license pursuant to said sections.

2. All evidence presented in mitigation or rehabilitation has been considered. Respondent played a minor part in more serious misconduct. He learned from his mistake and has become a more settled, responsible person. He is sincerely remorseful about his role and about his failure to disclose the conviction. His misconduct is isolated and remote. He has successfully discharged his duties as a real estate salesperson. Nevertheless, because he failed to disclose the conviction, a period of monitoring is warranted. Accordingly, The order that follows is both necessary and adequate for the protection of the public.

¹ All further references are to the Business and Professions Code.

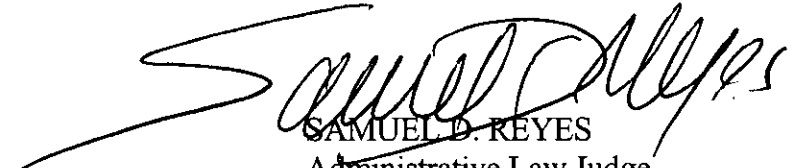
ORDER

All licenses and licensing rights of respondent Ronald Howenstine under the Real Estate Law are suspended for a period of one year from the effective date of this Decision; provided, however, that said suspension shall be stayed for one (1) year 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 one (1) year 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.

DATED: 8/20/01


SAMUEL D. REYES
Administrative Law Judge
Office of Administrative Hearings

NOT ADOPTED

FILED

MAY - 7 2001

**BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA**

DEPARTMENT OF REAL ESTATE

By *Quirica G. Z...*

In the Matter of the Accusation of

RONALD SCOTT HOWENSTINE,

Case No. H-1478 FRESNO

OAH No. L-2001040349

Respondent

NOTICE OF HEARING ON ACCUSATION

To the above named respondent:

You are hereby notified that a hearing will be held before the Department of Real Estate at THE CALIFORNIA MEN'S COLONY, ON HIGHWAY 1, IN-SERVICE TRAINING CLASSROOM, ROOM 400-4, SAN LUIS OBISPO, CA 93409 on TUESDAY, AUGUST 7, 2001, at the hour of 11:00 A.M., or as soon thereafter as the matter can be heard, upon the Accusation served upon you. If you object to the place of hearing, you must notify the presiding administrative law judge of the Office of Administrative Hearings within ten (10) days after this notice is served on you. Failure to notify the presiding administrative law judge within ten days will deprive you of a change in the place of the hearing.

You may be present at the hearing. You have the right to be represented by an attorney at your own expense. You are not entitled to the appointment of an attorney to represent you at public expense. You are entitled to represent yourself without legal counsel. If you are not present in person nor represented by counsel at the hearing, the Department may take disciplinary action against you based upon any express admission or other evidence including affidavits, without any notice to you.

You may present any relevant evidence and will be given full opportunity to cross-examine all witnesses testifying against you. You are entitled to the issuance of subpoenas to compel the attendance of witnesses and the production of books, documents or other things by applying to the Department of Real Estate.

The hearing shall be conducted in the English language. If you want to offer the testimony of any witness who does not proficiently speak the English language, you must provide your own interpreter and pay his or her costs. The interpreter must be certified in accordance with Sections 11435.30 and 11435.55 of the Government Code.

DEPARTMENT OF REAL ESTATE

Dated: MAY 7, 2001

By *David A. Peters*
DAVID-A. PETERS Counsel

1 DAVID A. PETERS, Counsel (SBN 99528)
2 Department of Real Estate
3 P. O. Box 187000
4 Sacramento, CA 95818-7000
5 Telephone: (916) 227-0789
6 -or- (916) 227-0781 (Direct)
7

FILED

MAR 21 2001

DEPARTMENT OF REAL ESTATE

Laurie A. Z...

8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 * * *

11 In the Matter of the Accusation of) No. H-1478 FRESNO
12 RONALD SCOTT HOWENSTINE,) ACCUSATION
13 Respondent.)
14

15 The Complainant, M. Dolores Ramos, a Deputy Real
16 Estate Commissioner of the State of California, for cause of
17 Accusation against RONALD SCOTT HOWENSTINE (hereinafter
18 "Respondent"), is informed and alleges as follows:

19 I

20 The Complainant, M. Dolores Ramos, a Deputy Real
21 Estate Commissioner of the State of California, makes this
22 Accusation against Respondent in her official capacity.

23 II

24 Respondent was issued a real estate salesperson
25 license on or about September 25, 1999, following Respondent's
26 application therefor filed on or about September 3, 1999 with
27 the knowledge and understanding that any license issued as a

1 result of said application would be subject to the conditions of
2 Section 10153.4 of the Business and Professions Code.

3 III

4 In response to Question 25 of said application, to
5 wit: "Have you ever been convicted of any violation of law?"
6 Respondent answered "No".

7 IV

8 On or about August 7, 1990, in the Municipal Court,
9 Santa Barbara Judicial District, County of Santa Barbara, State
10 of California, Respondent was convicted of violation of Section
11 10852 of the California Vehicle Code (Breaking or Removing
12 Vehicle Parts), a crime involving moral turpitude which bears a
13 substantial relationship under Section 2910, Title 10,
14 California Code of Regulations to the qualifications, functions
15 or duties of a real estate licensee.

16 V

17 Respondent's failure to reveal the conviction set
18 forth in Paragraph IV above in said application, constitutes the
19 procurement of a real estate license by fraud,
20 misrepresentation, or deceit, or by making a material
21 misstatement of fact in said application, which failure
22 constitutes cause under Sections 498 and 10177(a) of the
23 California Business and Professions Code for suspension or
24 revocation of all licenses and license rights of Respondent
25 under the Real Estate Law.

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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 license rights of Respondent, under the Real Estate Law (Part 1 of Division 4 of the Business and Professions Code) and for such other and further relief as may be proper under other provisions of law.

M. Dolores Ramos for
M. Dolores Ramos
M. DOLORES RAMOS
Deputy Real Estate Commissioner

Dated at Fresno, California,
this 8th day of March, 2001.