

1 DEPARTMENT OF REAL ESTATE
2 P.O. Box 187007
3 Sacramento, CA 95818-7007

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FILED
FEB 17 2006

DEPARTMENT OF REAL ESTATE

By H. Contreras

7 DEPARTMENT OF REAL ESTATE

8 STATE OF CALIFORNIA

9 *In the Matter of the Application of*

10 ALMA BRAVO MULGADO,

11 Respondent.

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NO. H-1879 FR

STIPULATION AND WAIVER

12
13 I, ALMA BRAVO MULGADO, Respondent herein, do hereby affirm that I have applied to
14 the Department of Real Estate for a real estate salesperson license and that to the best of my knowledge I
15 have satisfied all of the statutory requirements for the issuance of the license, including the payment of the
16 fee therefor.

17 I acknowledge that I have received and read the Statement of Issues and the Statement to
18 Respondent filed by the Department of Real Estate on January 30, 2006, in connection with my application
19 for a real estate salesperson license. I understand that the Real Estate Commissioner may hold a hearing on
20 this Statement of Issues for the purpose of requiring further proof of my honesty and truthfulness and to
21 prove other allegations therein, or that he may in his discretion waive the hearing and grant me a restricted
22 real estate salesperson license based upon this Stipulation and Waiver. I also understand that by filing the
23 Statement of Issues in this matter the Real Estate Commissioner is shifting the burden to me to make a
24 satisfactory showing that I meet all the requirements for issuance of a real estate salesperson license. I
25 further understand that by entering into this stipulation and waiver I will be stipulating that the Real Estate
26 Commissioner has found that I have failed to make such a showing, thereby justifying the denial of the
27 issuance to me of an unrestricted real estate salesperson license.

1 I hereby admit that the allegations of the Statement of Issues filed against me are true and
2 correct and request that the Real Estate Commissioner in his discretion issue a restricted real estate
3 salesperson license to me under the authority of Section 10156.5 of the Business and Professions Code. I
4 understand that any such restricted license will be issued subject to and be limited by Section 10153.4 of the
5 Business and Professions Code.

6 I am aware that by signing this Stipulation and Waiver, I am waiving my right to a hearing
7 and the opportunity to present evidence at the hearing to establish my rehabilitation in order to obtain an
8 unrestricted real estate salesperson license if this Stipulation and Waiver is accepted by the Real Estate
9 Commissioner. However, I am not waiving my right to a hearing and to further proceedings to obtain a
10 restricted or unrestricted license if this Stipulation and Waiver is not accepted by the Commissioner.

11 I further understand that the following conditions, limitations, and restrictions will attach to
12 a restricted license issued by the Department of Real Estate pursuant hereto:

13 1. The license shall not confer any property right in the privileges to be exercised
14 including the right of renewal, and the Real Estate Commissioner may by appropriate
15 order suspend the right to exercise any privileges granted under this restricted license
16 in the event of:

17 a. The conviction of Respondent (including a plea of nolo contendere) to a crime
18 which bears a substantial relationship to Respondent's fitness or capacity as a
19 real estate licensee; or

20 b. The receipt of evidence that Respondent has violated provisions of the California
21 Real Estate Law, the Subdivided Lands Law, Regulations of the Real Estate
22 Commissioner, or conditions attaching to this restricted license.

23 2. I shall not be eligible to apply for the issuance of an unrestricted real estate license nor
24 the removal of any of the conditions, limitations or restrictions attaching to the
25 restricted license until two years have elapsed from the date of issuance of the
26 restricted license to Respondent.

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1 3. With the application for license, or with the application for transfer to a new
2 employing broker, I shall submit a statement signed by the prospective employing
3 broker on a form approved by the Department of Real Estate wherein the employing
4 broker shall certify as follows:

5 a. That broker has read the Statement of Issues which is the basis for the issuance
6 of the restricted license; and

7 b. That broker will carefully review all transaction documents prepared by the
8 restricted licensee and otherwise exercise close supervision over the licensee's
9 performance of acts for which a license is required.

10 4. My restricted real estate salesperson license is issued subject to the requirements of
11 Section 10153.4 of the Business and Professions Code, to wit: I am required, within
12 eighteen (18) months of the issuance of the restricted license, to submit evidence
13 satisfactory to the Commissioner of successful completion, at an accredited
14 institution, of a course in real estate practices and one of the courses listed in Section
15 10153.2, other than real estate principles, advanced legal aspects of real estate,
16 advanced real estate finance, or advanced real estate appraisal. If I fail to timely
17 present to the Department satisfactory evidence of successful completion of the two
18 required courses, the restricted license shall be automatically suspended effective
19 eighteen (18) months after the date of its issuance. Said suspension shall not be lifted
20 unless, prior to the expiration of the restricted license, I have submitted the required
21 evidence of course completion and the Commissioner has given written notice to
22 Respondent of the lifting of the suspension.

23 5. Pursuant to Section 10154, if I have not satisfied the requirements for an unqualified
24 license under Section 10153.4, Respondent shall not be entitled to renew the restricted
25 license, and shall not be entitled to the issuance of another license which is subject to
26 Section 10153.4 until four years after the date of the issuance of the preceding
27 restricted license.

Respondent can signify acceptance and approval of the terms and conditions of this Stipulation and Waiver by faxing a copy of the signature page, as actually signed by Respondent, to the Department at fax number (916) 227-9458. 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 and Waiver, 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 Waiver.

2/1/06
Dated

Alma B. Mulgado
ALMA BRAVO MULGADO, Respondent

* * *

I have read the Statement of Issues filed herein and the foregoing Stipulation and Waiver signed by Respondent. I am satisfied that the hearing for the purpose of requiring further proof as to the honesty and truthfulness of Respondent need not be called and that it will not be inimical to the public interest to issue a restricted real estate salesperson license to Respondent.

Therefore, IT IS HEREBY ORDERED that a restricted real estate salesperson license be issued to Respondent ALMA BRAVO MULGADO, if Respondent has otherwise fulfilled all of the statutory requirements for licensure. The restricted license shall be limited, conditioned, and restricted as specified in the foregoing Stipulation and Waiver.

This Order is effective immediately.

IT IS SO ORDERED

February 14, 2006

JEFF DAVI
Real Estate Commissioner

By: Steven J. Ellis
By: STEVEN J. ELLIS
Northern Regional Manager

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FILED
JAN 30 2006

DEPARTMENT OF REAL ESTATE

By K. Contreras

8 BEFORE THE DEPARTMENT OF REAL ESTATE
9 STATE OF CALIFORNIA

10 * * *

11 In the Matter of the Application of)
12 ALMA BRAVO MULGADO,) H-1879 FR
13 Respondent.) STATEMENT OF ISSUES
14)

15 The Complainant, STEVEN J. ELLIS, a Deputy Real Estate
16 Commissioner of the State of California, for Statement of Issues
17 against ALMA BRAVO MULGADO (hereinafter "Respondent"), is
18 informed and alleges as follows:

19 I

20 Complainant, STEVEN J. ELLIS, a Deputy Real Estate
21 Commissioner of the State of California, makes this Statement of
22 Issues against Respondent in his official capacity.

23 II

24 Respondent made application to the Department of Real
25 Estate of the State of California for a real estate salesperson
26 license on or about October 13, 2004, with the knowledge and
27 understanding that any license issued as a result of said

1 application would be subject to the conditions of Section 10153.4
2 of the Business and Professions Code (hereinafter "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 concealed and failed to disclose the convictions
7 described in Paragraph IV, below.

8 IV

9 On or about October 1, 1996, in the Superior Court of
10 the State of California, County of Stanislaus, Respondent was
11 convicted of Fraud to Obtain Welfare Aid in violation of Welfare
12 and Institutions Code Section 10980(c), a misdemeanor and crime
13 involving moral turpitude that bears a substantial relationship
14 under Section 2910, Title 10, California Code of Regulations
15 (hereinafter "Regulations"), to the qualifications, functions,
16 or duties of a real estate licensee.

17 V

18 Respondent's criminal conviction, described in
19 Paragraph IV above, constitutes cause for denial of Respondent's
20 application for a real estate license under Sections 480(a) and
21 10177(b) of the Code.

22 VI

23 Respondent's failure to reveal in said application the
24 conviction set forth in Paragraph IV above constitutes the
25 procurement of a real estate license by fraud, misrepresentation,
26 or deceit, or by making a material misstatement of fact in said
27 application, which failure is cause for denial of Respondent's

1 application for a real estate license under Sections 480(c) and
2 10177(a) of the Code.

3 WHEREFORE, Complainant prays that above-entitled matter
4 be set for hearing and, upon proof of the charges contained
5 herein, that the Commissioner refuse to authorize the issuance
6 of, and deny the issuance of a real estate salesperson license
7 to Respondent, and for such other and further relief as may be
8 proper under other provisions of law.

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STEVEN J. ELLIS
Deputy Real Estate Commissioner

15 Dated at Sacramento, California
16 this 30th day of January, 2006.