

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27

FILED  
DEC 18 2002

DEPARTMENT OF REAL ESTATE  
By *Laurie A. [Signature]*

BEFORE THE DEPARTMENT OF REAL ESTATE  
STATE OF CALIFORNIA

\* \* \*

In the Matter of the Accusation of	)	No. H-2740 SD
	)	
JULIUS ROBERT HASS III,	)	OAH No. L-2002070307
and ANDREW DOUGLAS HINKLE,	)	
	)	
Respondents.	)	

ORDER DENYING RECONSIDERATION

On October 22, 2002, a Stipulation and Agreement as to Respondent ANDREW DOUGLAS HINKLE was rendered in the above-entitled matter. The Stipulation and Agreement is to become effective December 19, 2002.

On November 20, 2002, Respondent petitioned for reconsideration of the Stipulation and Agreement of October 22, 2002.

I have given due consideration to the petition of Respondent. I find no good cause to reconsider the Stipulation and Agreement of October 22, 2002, and reconsideration is hereby denied.

///

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27

IT IS HEREBY ORDERED *December 17, 2002*

PAULA REDDISH ZINNEMANN  
Real Estate Commissioner

*Paula Reddish*

---




1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27

The Stipulation and Agreement of the Real Estate  
Commissioner of October 22, 2002, as to Respondent ANDREW DOUGLAS  
HINKLE, shall become effective at 12 o'clock noon on December 19,  
2002.

DATED: Nov. 20, 2002

PAULA REDDISH ZINNEMANN  
Real Estate Commissioner



---

1 Department of Real Estate  
2 P. O. Box 187000  
3 Sacramento, CA 95818-7000  
4 Telephone: (916) 227-0789  
5  
6  
7

FILED

OCT 30 2002

DEPARTMENT OF REAL ESTATE

By *David A. Peters*

8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 \* \* \*

11 In the Matter of the Accusation of )  
12 JULIUS ROBERT HASS III, ) No. H-2740 SD  
13 and ANDREW DOUGLAS HINKLE, ) OAH No. L-2002070307  
14 Respondents. ) STIPULATION AND AGREEMENT

15 It is hereby stipulated by and between ANDREW DOUGLAS  
16 HINKLE (hereinafter "Respondent HINKLE") and Complainant, acting  
17 by and through David A. Peters, Counsel for the Department of  
18 Real Estate, as follows for purpose of settling and disposing of  
19 the Accusation filed on June 11, 2002 in this matter. This  
20 Stipulation and Agreement relates to Respondent HINKLE only.

21 1. All issues which were to be contested and all  
22 evidence which was to be presented by Complainant and Respondent  
23 HASS at a formal hearing on the Accusation, which hearing was to  
24 be held in accordance with the provisions of the Administrative  
25 Procedure Act (APA) (Government Code Section 11500 et seq.),  
26 shall instead and in place thereof be submitted solely on the  
27 basis of the provisions of this Stipulation and Agreement.

1           2.     Respondent HINKLE has received, read and  
2 understands the Statement to Respondents, the Discovery  
3 Provisions of the APA, and the Accusation filed by the  
4 Department of Real Estate in this proceeding.

5           3.     On July 1, 2002, Respondent HINKLE filed his  
6 Notice of Defense pursuant to Section 11505 of the Government  
7 Code for the purpose of requesting a hearing on the allegations  
8 in the Accusation. Respondent HINKLE freely and voluntarily  
9 withdraws his Notice of Defense. Respondent HINKLE acknowledges  
10 that by withdrawing said Notice of Defense he will thereby waive  
11 his right to require the Commissioner to prove the allegations  
12 in the Accusation at a contested hearing held in accordance with  
13 the provisions of the APA and that he will waive other rights  
14 afforded to him in connection with the hearing such as the right  
15 to present evidence in defense of the allegations in the  
16 Accusation and the right to cross-examine witnesses.

17           4.     This Stipulation is based on the factual  
18 allegations contained in the Accusation. In the interests of  
19 expedience and economy, Respondent HINKLE chooses not to contest  
20 these allegations, but to remain silent and understand that, as  
21 a result thereof, these factual allegations, without being  
22 admitted or denied, will serve as prima facia basis for the  
23 disciplinary action stipulated to herein. The Real Estate  
24 Commissioner shall not be required to provide further evidence  
25 to prove said factual allegations.

26 ///

27 ///

1           5.     It is understood by the parties that the Real  
2 Estate Commissioner may adopt the Stipulation and Agreement as  
3 her Decision in this matter, thereby imposing the penalty and  
4 sanctions on Respondent's real estate license and license rights  
5 as set forth in the below "Order". In the event that the  
6 Commissioner in her discretion does not adopt the Stipulation  
7 and Agreement, it shall be void and of no effect, and Respondent  
8 HASS shall retain the right to a hearing and proceeding on the  
9 Accusation under all the provisions of the APA and shall not be  
10 bound by any admission or waiver made herein.

11           6.     The Order or any subsequent Order of the Real  
12 Estate Commissioner made pursuant to this Stipulation and  
13 Agreement shall not constitute an estoppel, merger or bar to any  
14 further administrative or civil proceedings by the Department of  
15 Real Estate with respect to any matters which were not  
16 specifically alleged to be causes for accusation in this  
17 proceeding.

18                                   DETERMINATION OF ISSUES

19           By reason of the foregoing stipulations, admissions  
20 and waivers, and solely for the purpose of settlement of the  
21 pending Accusation without a hearing, it is stipulated and  
22 agreed that the following determination of issues shall be made:

23                                   I

24           The conduct of Respondent HINKLE, as described in the  
25 Accusation, constitutes cause for the suspension or revocation  
26 of the real estate license and license rights of Respondent

27     ///

1 HINKLE under the provisions of Section ~~10177(g)~~ of the Business  
2 and Professions Code.

3 ORDER

4 A. All licenses and licensing rights of Respondent  
5 HINKLE under the Real Estate Law are suspended for a period of  
6 ninety (90) days from the effective date of this Order;  
7 provided, however, that:

8 1. Forty five (45) days of said suspension shall be  
9 stayed for two (2) years upon the following terms and  
10 conditions:

11 (a) Respondent shall obey all laws, rules and  
12 regulations governing the rights, duties, and  
13 responsibilities of a real estate licensee in the  
14 State of California; and

15 (b) No final subsequent determination be made, after  
16 hearing or upon stipulation, that cause for  
17 disciplinary action occurred within two (2) years  
18 from the effective date of this Order. Should  
19 such a determination be made, the Commissioner  
20 may, in her discretion, vacate and set aside the  
21 stay order and reimpose all or a portion of the  
22 stayed suspension. Should no such determination  
23 be made, the stay imposed herein shall become  
24 permanent.

25 2. The remaining forty five (45) days of said 90-day  
26 suspension shall be stayed upon the condition that Respondent  
27 HINKLE petitions pursuant to Section 10175.2 of the Business and



1 Professions Code and pays a monetary penalty pursuant to Section  
2 10175.2 of the Business and Professions Code at a rate of  
3 \$100.00 for each day of the suspension for a total monetary  
4 penalty of \$4,500.00:

- 5 (a) Said payment shall be in the form of a cashier's  
6 check or certified check made payable to the  
7 Recovery Account of the Real Estate Fund. Said  
8 check must be delivered to the Department prior  
9 to the effective date of the Order in this  
10 matter.
- 11 (b) No further cause for disciplinary action against  
12 the real estate license of Respondent HASS occurs  
13 within two (2) years from the effective date of  
14 the decision in this matter.
- 15 (c) If Respondent HINKLE fails to pay the monetary  
16 penalty in accordance with the terms and  
17 conditions of the Order, the Commissioner may,  
18 without a hearing, order the immediate execution  
19 of all or any part of the stayed suspension in  
20 which event Respondent HASS shall not be entitled  
21 to any repayment nor credit, prorated or  
22 otherwise, for the money paid to the Department  
23 under the terms of this Order.
- 24 (d) If Respondent HINKLE pays the monetary penalty  
25 and if no further cause for disciplinary action  
26 against the real estate license of Respondent  
27 HINKLE occurs within the two (2) years from the

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27

effective date of the decision, the stay hereby  
granted shall become permanent.

10/10/02  
DATED

David A. Peters  
DAVID A. PETERS, 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.

10/04/02  
DATED

Andrew Douglas Hinkle  
ANDREW DOUGLAS HINKLE  
Respondent

\* \* \*

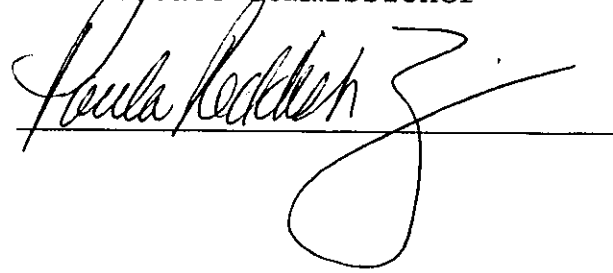
The foregoing Stipulation and Agreement for  
Settlement is hereby adopted by the Real Estate Commissioner as  
her Decision and Order and shall become effective at 12 o'clock  
noon on NOVEMBER 20, 2002.

///  
///

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27

IT IS SO ORDERED October 22, 2002.

PAULA REDDISH ZINNEBANN  
Real Estate Commissioner



A handwritten signature in cursive script, reading "Paula Reddish Zinnemann", is written over a horizontal line. The signature is fluid and extends below the line.

1 Department of Real Estate  
2 P. O. Box 187000  
3 Sacramento, CA 95818-7000  
4 Telephone: (916) 227-0789  
5  
6  
7

FILED  
OCT 30 2002

DEPARTMENT OF REAL ESTATE

*Julius R. Hass III*  
BA

8 BEFORE THE DEPARTMENT OF REAL ESTATE  
9 STATE OF CALIFORNIA

10 \* \* \*

11 In the Matter of the Accusation of )  
12 JULIUS ROBERT HASS III, ) No. H-2740 SD  
13 and ANDREW DOUGLAS HINKLE, ) OAH No. L-2002070307  
14 Respondents. ) STIPULATION AND AGREEMENT

15 It is hereby stipulated by and between JULIUS ROBERT  
16 HASS III (hereinafter "Respondent HASS") and Complainant, acting  
17 by and through David A. Peters, Counsel for the Department of  
18 Real Estate, as follows for purpose of settling and disposing of  
19 the Accusation filed on June 11, 2002 in this matter. This  
20 Stipulation and Agreement relates to Respondent HASS only.

21 1. All issues which were to be contested and all  
22 evidence which was to be presented by Complainant and Respondent  
23 HASS at a formal hearing on the Accusation, which hearing was to  
24 be held in accordance with the provisions of the Administrative  
25 Procedure Act (APA) (Government Code Section 11500 et seq.),  
26 shall instead and in place thereof be submitted solely on the  
27 basis of the provisions of this Stipulation and Agreement.

1           2.     Respondent HASS has received, read and  
2 understands the Statement to Respondents, the Discovery  
3 Provisions of the APA, and the Accusation filed by the  
4 Department of Real Estate in this proceeding.

5           3.     On July 1, 2002, Respondent HASS filed his Notice  
6 of Defense pursuant to Section 11505 of the Government Code for  
7 the purpose of requesting a hearing on the allegations in the  
8 Accusation. Respondent HASS freely and voluntarily withdraws his  
9 Notice of Defense. Respondent HASS acknowledges that by  
10 withdrawing said Notice of Defense he will thereby waive his  
11 right to require the Commissioner to prove the allegations in  
12 the Accusation at a contested hearing held in accordance with  
13 the provisions of the APA and that he will waive other rights  
14 afforded to him in connection with the hearing such as the right  
15 to present evidence in defense of the allegations in the  
16 Accusation and the right to cross-examine witnesses.

17           4.     This Stipulation is based on the factual  
18 allegations contained in the Accusation. In the interests of  
19 expedience and economy, Respondent HASS chooses not to contest  
20 these allegations, but to remain silent and understand that, as  
21 a result thereof, these factual allegations, without being  
22 admitted or denied, will serve as prima facia basis for the  
23 disciplinary action stipulated to herein. The Real Estate  
24 Commissioner shall not be required to provide further evidence  
25 to prove said factual allegations.

26     ///

27     ///

1           5. It is understood by the parties that the Real  
2 Estate Commissioner may adopt the Stipulation and Agreement as  
3 her Decision in this matter, thereby imposing the penalty and  
4 sanctions on Respondent's real estate license and license rights  
5 as set forth in the below "Order". In the event that the  
6 Commissioner in her discretion does not adopt the Stipulation  
7 and Agreement, it shall be void and of no effect, and Respondent  
8 HASS shall retain the right to a hearing and proceeding on the  
9 Accusation under all the provisions of the APA and shall not be  
10 bound by any admission or waiver made herein.

11           6. The Order or any subsequent Order of the Real  
12 Estate Commissioner made pursuant to this Stipulation and  
13 Agreement shall not constitute an estoppel, merger or bar to any  
14 further administrative or civil proceedings by the Department of  
15 Real Estate with respect to any matters which were not  
16 specifically alleged to be causes for accusation in this  
17 proceeding.

18                                 DETERMINATION OF ISSUES

19           By reason of the foregoing stipulations, admissions  
20 and waivers, and solely for the purpose of settlement of the  
21 pending Accusation without a hearing, it is stipulated and  
22 agreed that the following determination of issues shall be made:

23   I

24           The conduct of Respondent HASS, as described in the  
25 Accusation, constitutes cause for the suspension or revocation  
26 of the real estate license and license rights of Respondent

27        ///

1 HASS under the provisions of Section 10177(d) of the Business  
2 and Professions Code in conjunction with Section 10130 of the  
3 Business and Professions Code.

4 ORDER

5 A. All licenses and licensing rights of Respondent  
6 HASS under the Real Estate Law are suspended for a period of  
7 ninety (90) days from the effective date of this Order;  
8 provided, however, that:

9 1. Forty five (45) days of said suspension shall be  
10 stayed for two (2) years upon the following terms and  
11 conditions:

12 (a) Respondent shall obey all laws, rules and  
13 regulations governing the rights, duties, and  
14 responsibilities of a real estate licensee in the  
15 State of California; and

16 (b) No final subsequent determination be made, after  
17 hearing or upon stipulation, that cause for  
18 disciplinary action occurred within two (2) years  
19 from the effective date of this Order. Should  
20 such a determination be made, the Commissioner  
21 may, in her discretion, vacate and set aside the  
22 stay order and reimpose all or a portion of the  
23 stayed suspension. Should no such determination  
24 be made, the stay imposed herein shall become  
25 permanent.

26 2. The remaining forty five (45) days of said 90-day  
27 suspension shall be stayed upon the condition that Respondent

1 HASS petitions pursuant to Section 10175.2 of the Business and  
2 Professions Code and pays a monetary penalty pursuant to Section  
3 10175.2 of the Business and Professions Code at a rate of  
4 \$100.00 for each day of the suspension for a total monetary  
5 penalty of \$4,500.00:

- 6 (a) Said payment shall be in the form of a cashier's  
7 check or certified check made payable to the  
8 Recovery Account of the Real Estate Fund. Said  
9 check must be delivered to the Department prior  
10 to the effective date of the Order in this  
11 matter.
- 12 (b) No further cause for disciplinary action against  
13 the real estate license of Respondent HASS occurs  
14 within two (2) years from the effective date of  
15 the decision in this matter.
- 16 (c) If Respondent HASS fails to pay the monetary  
17 penalty in accordance with the terms and  
18 conditions of the Order, the Commissioner may,  
19 without a hearing, order the immediate execution  
20 of all or any part of the stayed suspension in  
21 which event Respondent HASS shall not be entitled  
22 to any repayment nor credit, prorated or  
23 otherwise, for the money paid to the Department  
24 under the terms of this Order.
- 25 (d) If Respondent HASS pays the monetary penalty and  
26 if no further cause for disciplinary action  
27 against the real estate license of Respondent



1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27

HASS occurs within the two (2) years from the effective date of the decision, the stay hereby granted shall become permanent.

10/10/02

DATED

David A. Peters

DAVID A. PETERS, 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.

Sept. 30, 2002

DATED

Julius A. Hagg III

JULIUS ROBERT HASS III  
Respondent

\* \* \*

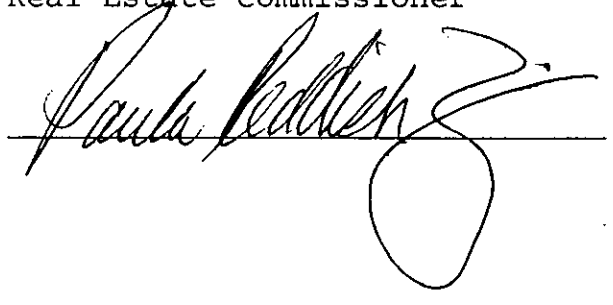
The foregoing Stipulation and Agreement for Settlement is hereby adopted by the Real Estate Commissioner as her Decision and Order and shall become effective at 12 o'clock noon on NOVEMBER 20, 2002.

///

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27

IT IS SO ORDERED October 22, 2002.

PAULA REDDISH ZINNE MANN  
Real Estate Commissioner

A handwritten signature in cursive script, reading "Paula Reddish Zinnemann", is written over a horizontal line. The signature is stylized and extends to the right of the line.

BEFORE THE DEPARTMENT OF REAL ESTATE  
STATE OF CALIFORNIA

FILED

JUL 26 2002

DEPARTMENT OF REAL ESTATE

*Leuriel J. Z...*

In the Matter of the Accusation of

JULIUS ROBERT HASS III,  
and ANDREW DOUGLAS HINKLE,

Case No. H-2740 SD

OAH No. L-2002070307

*Respondents*

**NOTICE OF HEARING ON ACCUSATION**

**To the above named respondents:**

You are hereby notified that a hearing will be held before the Department of Real Estate at **THE OFFICE OF ADMINISTRATIVE HEARINGS, 1350 FRONT STREET, SUITE 6022, SAN DIEGO, CA 92101** on **OCTOBER 8 & 9, 2002**, at the hour of **9:00 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.

Dated: JULY 26, 2002

DEPARTMENT OF REAL ESTATE

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)

FILED  
JUN 11 2002

DEPARTMENT OF REAL ESTATE

By Lucie P. Zari

8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 \* \* \*

11 In the Matter of the Accusation of )  
12 JULIUS ROBERT HASS III, ) No.: H-2740 SD  
13 and ANDREW DOUGLAS HINKLE, ) ACCUSATION  
14 Respondents. )

15 The Complainant, J. Chris Graves, a Deputy Real Estate  
16 Commissioner of the State of California for cause of Accusation  
17 against JULIUS ROBERT HASS III (Hereinafter "Respondent HASS")  
18 and ANDREW DOUGLAS HINKLE dba Preferential Mortgage Company  
19 (hereinafter "Respondent HINKLE"), is informed and alleges as  
20 follows:

21 I

22 The Complainant, J. Chris Graves, a Deputy Real Estate  
23 Commissioner of the State of California, makes this Accusation  
24 in his official capacity.

25 ///

26 ///

27 ///

1 II

2 Respondents HASS and HINKLE, are licensed and/or have  
3 license rights under the Real Estate Law (Part 1 of Division 4  
4 of the Business and Professions Code) (hereinafter "Code") as  
5 follows:

6 JULIUS ROBERT HASS III - as a real estate salesperson.

7 ANDREW DOUGLAS HINKLE - as a real estate broker.

8 III

9 Beginning on or about July 12, 2000, and continuing  
10 through on or about March 22, 2001, Respondent HASS' real estate  
11 salesperson license was expired.

12 IV

13 Beginning on or after July 12, 2000 and continuing  
14 through on or before March 22, 2001, at a time when Respondent  
15 HASS' real estate salesperson license had expired as described  
16 in Paragraph III above, Respondent HASS while in the employ of  
17 Respondent HINKLE, engaged in the business of, acted in the  
18 capacity of, advertised, or assumed to act as a real estate  
19 broker in the State of California within the meaning of Section  
20 10131(d) of the Code, including the operation and conduct of a  
21 mortgage loan brokerage business with the public wherein lenders  
22 and borrowers were solicited for loans secured directly or  
23 collaterally by liens on real property, wherein such loans were  
24 arranged, negotiated, processed, and consummated on behalf of  
25 others for compensation or in expectation of compensation.

26 ///

27 ///

V

Said mortgage loan brokerage activities conducted by Respondent HASS as described in Paragraph IV above, included but is not limited to, the following transactions:

<u>DATE</u>	<u>BORROWERS</u>	<u>PROPERTY</u>
09/11/00	Samuel E. Reese & Corina W. Reese	28035 Oak Ranch Way Escondido, California
11/10/00	Ronald L. Schoen	1622 Promontory Ridge Way Santa Ana, California
02/23/01	Antonio Romero & Elsa A. Romero	16143 Watt Way Ramona, California

VI

Beginning on or after July 12, 2000 and continuing through on or before March 22, 2001, in connection with the mortgage loan brokerage activities described in Paragraph IV and V above, Respondent HINKLE employed and/or compensated, directly or indirectly Respondent HASS to perform acts requiring a real estate license at a time when Respondent HASS' real estate salesperson license was expired.

VII

At various times beginning on or after July 12, 2000 and continuing through on or before March 22, 2001, Respondent HINKLE failed to exercise reasonable supervision and control over the licensed activities of Respondent HASS, by permitting Respondent HASS, a real estate salesperson with an expired real estate license, to conduct the mortgage loan brokerage activities described in Paragraphs IV and V above. Respondent

1 HINKLE failed to exercise reasonable supervision over the  
2 activities of Respondent HINKLE's salesperson, Respondent HASS,  
3 by failing to establish adequate policies, rules, procedures and  
4 systems to review, oversee, inspect and manage said activities.

5 VIII

6 The acts and/or omissions of Respondents HASS and  
7 HINKLE described above are grounds for the suspension or  
8 revocation of the licenses and/or license rights of Respondents  
9 HASS and HINKLE under the following sections of the Code and of  
10 Title 10, California Code of Regulations (hereinafter "the  
11 Regulations"):

12 (1) As to Paragraphs IV and V, under Section 10130 of  
13 the Code in conjunction with Section 10177(d) of the Code as to  
14 Respondent HASS;

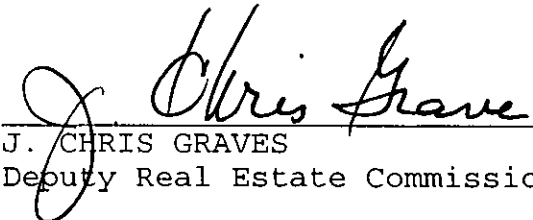
15 (2) As to Paragraph VI, under Section 10137 of the  
16 Code as to Respondent HINKLE; and

17 (3) As to Paragraph VII, under Section 10177(h) of  
18 the Code and Section 2725 of the Regulations in conjunction with  
19 Section 10177(d) of the Code as to Respondent HINKLE. In the  
20 alternative, the acts and/or omissions of Respondent HINKLE  
21 described in Paragraph VII are grounds for the suspension or  
22 revocation of Respondent HINKLE's license and/or license rights  
23 under Section 10177(g) of the Code.

24 ///  
25 ///  
26 ///  
27 ///

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27

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 Respondents 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.

  
\_\_\_\_\_  
J. CHRIS GRAVES  
Deputy Real Estate Commissioner

Dated at San Diego, California,  
this 22<sup>nd</sup> day of May, 2002.