

1 entering into this stipulation and waiver, Respondent will be stipulating that the Real Estate Commissioner
2 has found that Respondent has failed to make such a showing, thereby justifying the denial of the issuance
3 to Respondent of an unrestricted real estate salesperson license.

4 Respondent hereby admits that the allegations of the Statement of Issues filed against Respondent are
5 true and correct and requests that the Real Estate Commissioner in his discretion issue a restricted real
6 estate salesperson license to Respondent under the authority of Section 10156.5 of the Business and
7 Professions Code.

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

14 Respondent further understands that the following conditions, limitations, and restrictions will attach
15 to a restricted license issued by the Department of Real Estate pursuant hereto:

- 16 1. The license shall not confer any property right in the privileges to be exercised including the
17 right of renewal, and the Real Estate Commissioner may by appropriate order suspend the right
18 to exercise any privileges granted under this restricted license in the event of:
 - 19 a. The conviction of Respondent (including a plea of nolo contendere) to a crime which bears
20 a substantial relationship to Respondent's fitness or capacity as a real estate licensee; or
 - 21 b. The receipt of evidence that Respondent has violated provisions of the California Real
22 Estate Law, the Subdivided Lands Law, Regulations of the Real Estate Commissioner or
23 conditions attaching to this restricted license.
- 24 2. Respondent shall not be eligible to apply for the issuance of an unrestricted real estate license
25 nor the removal of any of the conditions, limitations, or restrictions attaching to the restricted
26 license until two years have elapsed from the date of issuance of the restricted license to
27 Respondent.

3. With the application for license, or with the application for transfer to a new employing broker,

Respondent shall submit a statement signed by the prospective employing broker on a form approved by the Department of Real Estate wherein the employing broker shall certify as follows:

- a. That broker has read the Statement of Issues which is the basis for the issuance of the restricted license; and
- b. That broker will carefully review all transaction documents prepared by the restricted licensee and otherwise exercise close supervision over the licensee's performance of acts for which a license is required.

23-Jan-08

Dated

TRULY SUGHRUE, Counsel, Department of Real Estate

I have read the Stipulation and Waiver, have discussed it with my 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 a hearing on the Statement of Issues 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 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 his 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.

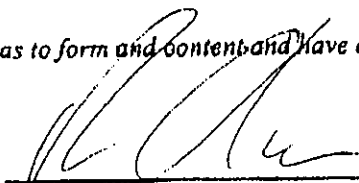
1/16/08

Dated

ANDREW GALMOS JOANNIDES, Respondent

1 I have reviewed the Stipulation and Waiver as to form and content and have advised my client
2 accordingly.

3 1-16-08
4 Dated


ROGER CHRISTIANSON, Attorney for Respondent

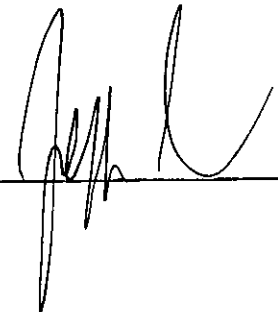
5 I have read the Statement of Issues filed herein and the foregoing Stipulation and Waiver signed by
6 Respondent. I am satisfied that the hearing for the purpose of requiring further proof as to the honesty and
7 truthfulness of Respondent need not be called and that it will not be inimical to the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

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

13 This Order is effective immediately.

14 IT IS SO ORDERED 2/20/08
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16 Jeff Davi
17 Real Estate Commissioner

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1 TRULY SUGHRUE, Counsel
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3 Department of Real Estate
4 P.O. Box 187007
5 Sacramento, CA 95818-7007
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7 Telephone: (916) 227-0781

FILED

JAN - 4 2008

DEPARTMENT OF REAL ESTATE

By H. Max

8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 * * *

11 In the Matter of the Application of)
12 ANDREW GALMOS JOANNIDES,)
13 Respondent.)

No. H-3765 SD

STATEMENT OF ISSUES

14
15 The Complainant, JOSEPH AIU, a Deputy Real Estate
16 Commissioner of the State of California, for Statement of Issues
17 against ANDREW GALMOS JOANNIDES (hereinafter "Respondent"), is
18 informed and alleges as follows:

19 I

20 Respondent made application to the Department of Real
21 Estate of the State of California for a real estate salesperson
22 license on or about October 26, 2006.

23 II

24 Complainant, JOSEPH AIU, a Deputy Real Estate
25 Commissioner of the State of California, makes this Statement of
26 Issues in his official capacity and not otherwise.

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1 Respondent was given fair notice of the charges, an opportunity
2 for a hearing, and other due process protections, the State of
3 California Department of Motor Vehicles, ordered that the
4 Respondent's application for a vehicle salesperson's license be
5 denied, and granted the right to a probationary vehicle
6 salesperson's license, for acts if done by a real estate
7 licensee, would be grounds for the suspension or revocation of a
8 California real estate license pursuant to the provisions of
9 Sections 10177(b).

10 VII

11 The denial of Respondent's license as described above
12 constitutes cause for denial of Respondent's application for a
13 real estate license under Sections 480(a) and 10177(f) of the
14 California Business and Professions Code.

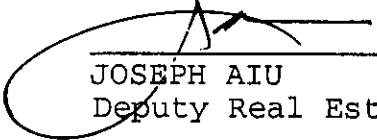
15 PRIOR PROCEEDINGS

16 VIII

17 Effective September 23, 2004, in Case No. H-2982 SD
18 before the State of California Department of Real Estate, the
19 application of Respondent for a conditional real estate
20 salesperson license was denied for violation of Sections 480(a),
21 and 10177(b) of the Code.

22 WHEREFORE, the Complainant prays that the above-
23 entitled matter be set for hearing and, upon proof of the charges
24 contained herein, that the Commissioner refuse to authorize the
25 issuance of, and deny the issuance of, a real estate salesperson
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1 license to Respondent, and for such other and further relief as
2 may be proper under other provisions of law.

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5 JOSEPH AIU
6 Deputy Real Estate Commissioner

7 Dated at San Diego, California,
8 this 10 day of December, 2007.
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