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FILED

NOV 07 2022

DEPT. OF REAL ESTATE

By *Emma Meyer*

BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

| | | |
|---|---|----------------------------------|
| In the Matter of the Accusation of |) | No. H-05234 SD |
| |) | |
| MIGUEL ANGEL MANZANARES, |) | <u>STIPULATION AND AGREEMENT</u> |
| individually and as designated officer of |) | |
| Flagship Real Estate Group, |) | |
| FLAGSHIP REAL ESTATE GROUP, |) | |
| CASA GRAN REAL ESTATE INC, |) | |
| doing business as Padre Mortgage, |) | |
| KATY MEYERS, |) | |
| individually and as designated officer of |) | |
| Casa Gran Real Estate Inc, |) | |
| <u>BRIDGET ROSE MANZANARES,</u> |) | |
| TERESA MARIE BECKETT, |) | |
| CHRISTINE ANN MEZA, |) | |
| CATHY VERONICA ALLCORN-DOWNING, |) | |
| BIANCA RAQUEL MARQUEZ, |) | |
| JULIE ANN ERWIN, and |) | |
| RUBEN ALBERTO MEZA. |) | |
| |) | |
| Respondents. |) | |

1 It is hereby stipulated by and between Respondent BRIDGET ROSE
2 MANZANARES and the Complainant, acting by and through Steve Chu, Counsel for the
3 Department of Real Estate ("Department"), as follows for the purpose of settling and disposing
4 of the Accusation filed on June 10, 2021, and the First Amended Accusation filed on
5 January 12, 2022, ("Accusation") in this matter:

6 1. All issues which were to be contested and all evidence which was to be
7 presented by Complainant and Respondent at a formal hearing on the Accusation, which
8 hearing was to be held in accordance with the provisions of the Administrative Procedure Act
9 ("APA"), shall instead and in place thereof be submitted solely on the basis of the provisions of
10 this Stipulation and Agreement ("Stipulation").

11 2. Respondent has received, read, and understand the Statement to
12 Respondent, the Discovery Provisions of the APA, and the Accusation filed by the Department
13 of Real Estate in this proceeding.

14 3. On June 23, 2021, Respondent filed a Notice of Defense pursuant to
15 section 11506 of the Government Code for the purpose of requesting a hearing on the
16 allegations in the Accusation. Respondent hereby freely and voluntarily withdraws said Notice
17 of Defense. Respondent acknowledges that Respondent understands that by withdrawing said
18 Notice of Defense, Respondent will thereby waive Respondent's right to require the Real Estate
19 Commissioner ("Commissioner") to prove the allegations in the Accusation at a contested
20 hearing held in accordance with the provisions of the APA and that Respondent will waive
21 other rights afforded to Respondent in connection with the hearing such as the right to present
22 evidence in defense of the allegations in the Accusation and the right to cross-examine
23 witnesses.

24 4. Respondent, pursuant to the limitations set forth below, hereby admits
25 that the factual allegations in the Accusation filed in this proceeding are true and correct and the
26 Commissioner shall not be required to provide further evidence to prove such allegations.

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

8 6. The Order or any subsequent Order of the Commissioner made pursuant
9 to this Stipulation shall not constitute an estoppel, merger or bar to any further administrative or
10 civil proceedings by the Department with respect to any matters which were not specifically
11 alleged to be causes for the Accusation in this proceeding.

12 DETERMINATION OF ISSUES

13 By reason of the foregoing stipulations, admissions, and waivers, and solely for
14 the purpose of settlement of the pending Accusation without a hearing, it is stipulated and
15 agreed that the following Determination of Issues shall be made:

16 I.

17 The conduct, acts, and/or omissions of Respondent BRIDGET ROSE
18 MANZANARES, as described in the Accusation, are in violation of California Business and
19 Professions Code ("Code") sections 10130, 10137, 10159.5, and Title 10, Chapter 6, California
20 Code of Regulations ("Regulations") section 2731 and constitute cause for the suspension or
21 revocation of all real estate licenses, license endorsements, and license rights of Respondent
22 BRIDGET ROSE MANZANARES under Code sections 10137, 10177(d), and 10177(g)

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ORDER

I.

All licenses and licensing rights of Respondent BRIDGET ROSE MANZANARES 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 Code if Respondent makes application therefor and pays to the Department the appropriate fee for the restricted license within ninety (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 Code and to the following limitations, conditions, and restrictions imposed under Section 10156.6 of the 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, plea of guilty, 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 the conditions attaching to this restricted license.

3. Respondent shall not be eligible to apply for the issuance of an unrestricted real estate license, including designated officer or mortgage loan originator endorsement, nor for the removal of any of the conditions, limitations or restrictions of a restricted license until two (2) years have elapsed from the effective date of this Decision and Order. Respondent withdraws all pending license applications.

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

- 5 (a) That the employing broker has read the Decision of the
6 Commissioner which granted the right to a restricted license; and
7 (b) That the employing broker will exercise close supervision over
8 the performance by the restricted licensee relating to activities for
9 which a real estate license is required.

10 5. Respondent shall, within nine (9) months from the effective date of this
11 Decision and Order, present evidence satisfactory to the Commissioner that Respondent has,
12 since the most recent issuance of an original or renewal real estate license, taken and
13 successfully completed the continuing education requirements of Article 2.5 of Chapter 3 of the
14 Real Estate Law for renewal of a real estate license. If Respondent fails to satisfy this
15 condition, Respondent's real estate license shall automatically be suspended until Respondent
16 presents evidence satisfactory to the Commissioner of having taken and successfully completed
17 the continuing education requirements. Proof of completion of the continuing education
18 courses must be delivered to the Department of Real Estate, Flag Section at P.O. Box 137013,
19 Sacramento, CA 95813-7013.

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1 6. Respondent shall notify the Commissioner in writing within 72 hours of
2 any arrest by sending a certified letter to the Commissioner at the Department of Real Estate,
3 Flag Section at P.O. Box 137013, Sacramento, CA 95813-7013. The letter shall set forth the
4 date of Respondent's arrest, the crime for which Respondent was arrested and the name and
5 address of the arresting law enforcement agency. Respondent's failure to timely file written
6 notice shall constitute an independent violation of the terms of the restricted license and shall
7 be grounds for the suspension or revocation of that license.

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9 DATED: _____

9-30-2022



Steve Chu, Counsel
Department of Real Estate

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I have read the Stipulation and Agreement. I understand that I am waiving rights given to me by the California Administrative Procedure Act, (including but not limited to Sections 11521 and 11523 of the Government Code), and I willingly, intelligently, and voluntarily waive those rights, including the right to seek reconsideration and the right to seek judicial review of the Commissioner's Decision and Order by way of a writ of mandate.

I agree, acknowledge, and understand that I cannot rescind or amend this Stipulation and Agreement.

I can signify acceptance and approval of the terms and conditions of this Stipulation and Agreement by mailing the original signed Stipulation and Agreement by September 30, 2022. to: Steve Chu, Department of Real Estate, 320 West 4th Street, Suite 350. Los Angeles, California 90013-1105. Steve Chu must receive the original signed Stipulation and Agreement or a copy faxed to (213) 576-6917 by September 30, 2022; if not, this Stipulation and Agreement is invalid and void because the sum for the Commissioner's reasonable cost of the investigation and enforcement which led to this disciplinary action will increase.

DATED: 9/30/22



BRIDGET ROSE MANZANARES
Respondent

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The foregoing Stipulation and Agreement is hereby adopted by me as my
Decision in this matter as to Respondent BRIDGET ROSE MANZANARES, and shall become
effective at 12 o'clock noon on 12/6/2022.

IT IS SO ORDERED 10.24.22

DOUGLAS R. McCAULEY
REAL ESTATE COMMISSIONER

