

1 Bureau of Real Estate
2 P.O. Box 187007
3 Sacramento, CA 95818-7007

4 Telephone: (916) 227-0781

FILED

MAR 20 2018

BUREAU OF REAL ESTATE

By B. Nicholas

7
8 **BEFORE THE BUREAU OF REAL ESTATE**
9 **STATE OF CALIFORNIA**

10 * * *

11 In the Matter of the Accusation of)

12 DEBRA K. LOFFMAN,)

13 Respondent.)

No. H-6590 SAC

STIPULATION AND
AGREEMENT

14 It is hereby stipulated by and between DEBRA K. LOFFMAN (Respondent),
15 and the Complainant, acting by and through Truly Sughrue, Counsel for the Bureau of Real
16 Estate (Bureau), as follows for the purpose of settling and disposing the Accusation filed on
17 September 27, 2017, in this matter:

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

23 2. Respondent has received, read, and understands the Statement to
24 Respondent, and the Discovery Provisions of the APA filed by the Bureau in this proceeding.

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1 3. Respondent filed a Notice of Defense pursuant to Section 11505 of the
2 Government Code for the purpose of requesting a hearing on the allegations in the Accusation.
3 Respondent hereby freely and voluntarily withdraws said Notice of Defense. Respondent
4 acknowledges that Respondent understands that by withdrawing said Notice of Defense
5 Respondent will thereby waive Respondent's rights to require the Real Estate Commissioner
6 (Commissioner) to prove the allegations in the Accusation at a contested hearing held in
7 accordance with the provisions of the APA, and that Respondent will waive other rights afforded
8 to Respondent in connection with the hearing such as the right to present evidence in defense of
9 the allegations in the Accusation and the right to cross-examine witnesses.

10 4. This Stipulation and Agreement is based on the factual allegations
11 contained in the Accusation. In the interest of expediency and economy, Respondent chooses not
12 to contest these factual allegations, but to remain silent and understand that, as a result thereof,
13 these factual statements will serve as a prima facie basis for the "Determination of Issues" and
14 "Order" set forth below. The Commissioner shall not be required to provide further evidence to
15 prove such allegations.

16 5. This Stipulation and Agreement and Respondent's decision not to contest
17 the Accusation are made for the purpose of reaching an agreed disposition of this proceeding and
18 are expressly limited to this proceeding and any other proceeding or case in which the Bureau,
19 the state or federal government, an agency of this state, or an agency of another state is involved.

20 6. Respondent understands that by agreeing to this Stipulation and
21 Agreement, Respondent agrees to pay, pursuant to Section 10106 of the Code, the reasonable
22 costs of the investigation and enforcement of these cases. The amount of said costs is \$839.80.

23 7. Respondent understands that by agreeing to this Stipulation and
24 Agreement, Respondent agrees to pay, pursuant to Section 10148 of the California Business and
25 Professions Code (Code), the cost of the audit, which resulted in the determination that
26 Respondent committed the trust fund handling violation(s) found in the Determination of Issues.
27 The amount of said costs is \$3,995.80.

1 8. Respondent further understand that by agreeing to this Stipulation and
2 Agreement, the findings set forth below in the Determination of Issues become final, and that
3 the Commissioner may charge said Respondents for the costs of any audit conducted pursuant to
4 Section 10148 of the Code to determine if the violations have been corrected. The maximum
5 costs of said audit shall not exceed \$4,994.75.

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

13 10. The Order or any subsequent Order of the Commissioner made pursuant to
14 this Stipulation and Agreement shall not constitute an estoppel, merger or bar to any further
15 administrative or civil proceedings by the Bureau with respect to any matters which were not
16 specifically alleged to be causes for action in Accusation H-6590 SAC.

17 * * *

18 DETERMINATION OF ISSUES

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

22 The acts and omissions of Respondent as described in the Accusation are
23 grounds for the suspension or revocation of Respondent's licenses and license rights under the
24 following sections of the Code and Title 10 of the California Code of Regulations (Regulations)

25 As to Paragraph 10(a), under Section 10177(g) of the Code in conjunction with
26 Section 10145 of the Code and Section 2832.1 of the Regulations;

27 As to Paragraph 10(b), under Section 10176(e) of the Code;

1 As to Paragraph 10(c) under Section 10176(g) of the Code.

2 * * *

3 ORDER

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5 All licenses and licensing rights of Respondent under the Real Estate Law are
6 revoked; provided, however, a restricted real estate broker license shall be issued to Respondent
7 pursuant to Section 10156.5 of the Code if Respondent makes application therefor and pays to
8 the Bureau the appropriate fee for the restricted license within 90 days from the effective date of
9 this Decision and Order. The restricted license issued to Respondent shall be subject to all of the
10 provisions of Section 10156.7 of the Code and to the following limitations, conditions and
11 restrictions imposed under authority of Section 10156.6 of that Code:

12 1. The restricted license issued to Respondent may be suspended prior to
13 hearing by Order of the Commissioner in the event of Respondent's conviction or plea of nolo
14 contendere to a crime which is substantially related to Respondent's fitness or capacity as a real
15 estate licensee.

16 2. The restricted license issued to Respondent may be suspended prior to
17 hearing by Order of the Commissioner on evidence satisfactory to the Commissioner that
18 Respondent has violated provisions of the California Real Estate Law, the Subdivided Lands
19 Law, Regulations of the Commissioner or conditions attaching to the restricted license.

20 3. Respondent shall not be eligible to apply for the issuance of an
21 unrestricted real estate license nor for removal of any of the conditions, limitations, or
22 restrictions of a restricted license until two (2) years have elapsed from the effective date of this
23 Decision and Order. Respondent shall not be eligible to apply for any unrestricted licenses until
24 all restrictions attaching to the license have been removed.

25 4. Respondent shall, within nine (9) months from the effective date of this
26 Decision and Order, present evidence satisfactory to the Commissioner that Respondent has,
27 since the most recent issuance of an original or renewal real estate license, taken and successfully

1 completed the continuing education requirements of Article 2.5 of Chapter 3 of the Real Estate
2 Law for renewal of a real estate license. If Respondent fails to satisfy this condition,
3 Respondent's real estate license shall automatically be suspended until Respondent presents
4 evidence satisfactory to the Commissioner of having taken and successfully completed the
5 continuing education requirements. Proof of completion of the continuing education courses
6 must be delivered to the Bureau of Real Estate, Flag Section at P.O. Box 137013, Sacramento,
7 CA 95813-7013.

8 5. Respondent shall, within six (6) months from the effective date of this
9 Decision and Order, take and pass the Professional Responsibility Examination administered by
10 the Bureau including the payment of the appropriate examination fee. If Respondent fails to
11 satisfy this condition, Respondent's real estate license shall automatically be suspended until
12 Respondent passes the examination.

13 6. All licenses and licensing rights of Respondent are indefinitely suspended
14 unless or until Respondent provides proof satisfactory to the Commissioner, of having taken and
15 successfully completed the continuing education course on trust fund accounting and handling
16 specified in paragraph (3) of subdivision (a) of Section 10170.5 of the Code. Proof of
17 satisfaction of these requirements includes evidence that Respondent has successfully completed
18 the trust fund account and handling continuing education courses, no earlier than 120 days prior
19 to the effective date of the Decision and Order in this matter. Proof of completion of the trust
20 fund accounting and handling course must be delivered to the Bureau of Real Estate, Flag
21 Section at P.O. Box 137013, Sacramento, CA 95813-7013 or by fax at 916-263-8758, prior to the
22 effective date of this Decision and Order.


23 7. Pursuant to Section 10148 of the Code, Respondent shall pay the sum of
24 \$3,995.80 for the Commissioner's cost of the audit which led to this disciplinary action.
25 Respondent shall pay such cost within sixty (60) days of receiving an invoice therefore from the
26 Commissioner. Payment of audit costs should not be made until Respondent receives the
27 invoice. If Respondent fails to satisfy this condition in a timely manner as provided for herein,

1 Respondent's real estate license shall automatically be suspended until payment is made in full,
2 or until a decision providing otherwise is adopted following a hearing held pursuant to this
3 condition.

4 8. Pursuant to Section 10148 of the Code, Respondent shall pay the
5 Commissioner's reasonable cost, not to exceed \$4,994.75, for an audit to determine if
6 Respondent has corrected the violation(s) found in the Determination of Issues. In calculating
7 the amount of the Commissioner's reasonable cost, the Commissioner may use the estimated
8 average hourly salary for all persons performing audits of real estate brokers, and shall include an
9 allocation for travel time to and from the auditor's place of work. Respondent shall pay such cost
10 within sixty (60) days of receiving an invoice therefore from the Commissioner. Payment of the
11 audit costs should not be made until Respondent receives the invoice. If Respondent fails to
12 satisfy this condition in a timely manner as provided for herein, Respondent's real estate license
13 shall automatically be suspended until payment is made in full, or until a decision providing
14 otherwise is adopted following a hearing held pursuant to this condition.

15 9. All licenses and licensing rights of Respondent are indefinitely suspended
16 unless or until Respondent pays the sum of \$839.80 for the Commissioner's reasonable cost of
17 the investigation and enforcement which led to this disciplinary action. Said payment shall be in
18 the form of a cashier's check made payable to the Bureau of Real Estate. The investigative and
19 enforcement costs must be delivered to the Bureau of Real Estate, Flag Section at P.O. Box
20 137013, Sacramento, CA 95813-7013, prior to the effective date of this Decision and Order.

21
22 14-Feb-18
23 DATED

24 
25 TRULY SUGHRUE
26 Counsel for Complainant

27 * * *

1 I have read the Stipulation and Agreement, and its terms are understood by me
2 and are agreeable and acceptable to me. I understand that I am waiving rights given to me by the
3 California Administrative Procedure Act, and I willingly, intelligently and voluntarily waive
4 those rights, including the right of requiring the Commissioner to prove the allegations in the
5 Accusations at a hearing at which I would have the right to cross-examine witnesses against me
6 and to present evidence in defense and mitigation of the charges.

7 Respondent further agrees to send the original signed Stipulation by mail to the
8 following address no later than one (1) week from the date the Stipulation is signed by
9 Respondent: *Bureau of Real Estate, Legal Section, P.O. Box 137007, Sacramento, California*
10 *95813-7007*. Respondent understands and agrees that if Respondent fails to return the original
11 signed Stipulation by the due date, Complainant retains the right to set this matter for hearing.

12
13 2-14-18
14 DATED



15 DEBRA K. LOFFMAN
16 Respondent

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18 The foregoing Stipulation and Agreement is hereby adopted as my Decision and
19 Order and shall become effective at 12 o'clock noon on **APR 10 2018**

20 IT IS SO ORDERED 3/9/18

21 WAYNE S. BELL
22 REAL ESTATE COMMISSIONER

23 
24 By: DANIEL J. SANDRI
25 Chief Deputy Commissioner
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