



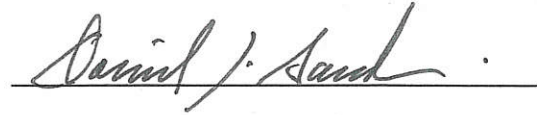
DEPARTMENT OF REAL ESTATE  
Attention: Licensing Flag Section  
P. O. Box 137013  
Sacramento, CA 95813-7013

FEB 07 2019

This Order shall become effective at 12 o'clock noon on \_\_\_\_\_.

DATED: January 14, 2019

DANIEL J. SANDRI  
ACTING REAL ESTATE COMMISSIONER



Daniel J. Sandri

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BEFORE THE DEPARTMENT OF REAL ESTATE  
STATE OF CALIFORNIA

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In the Matter of the Accusation of ) DRE No.H-6713 SAC  
JAMES EDWARD KROETCH, )  
Respondent. )

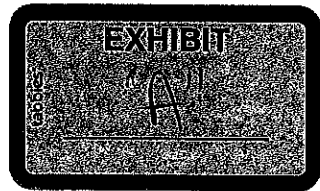
DECLARATION

My name is JAMES EDWARD KROETCH, and I am currently licensed as a real estate broker and/or have license rights with respect to said license. I am represented by EDGARDO GONZALEZ, Attorney at Law.

In lieu of proceeding in this matter in accordance with the provisions of the Administrative Procedure Act (Sections 11400 et seq., of the Government Code), I wish to voluntarily surrender my real estate license(s) issued by the Department of Real Estate ("Department"), pursuant to Business and Professions Code Section 10100.2.

I understand that by so voluntarily surrendering my license(s), I may be relicensed as a broker or a salesperson, or issued a new mortgage loan originator endorsement, only by petitioning for reinstatement pursuant to Section 11522 of the Government Code. I also understand that by so voluntarily surrendering my license(s), I agree to the following:

1. The filing of this Declaration shall be deemed as my petition for voluntary surrender.

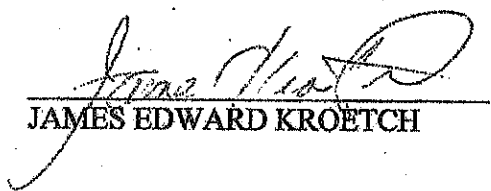


1                   2.     It shall also be deemed to be an understanding and agreement by me that I  
2 waive all rights I have to require the Commissioner to prove the allegations contained in the  
3 Accusation filed in this matter at a hearing held in accordance with the provisions of the  
4 Administrative Procedure Act (Government Code Sections 11400 et seq.), and that I also waive  
5 other rights afforded to me in connection with the hearing such as the right to discovery, the right to  
6 present evidence in defense of the allegations in the Accusation and the right to cross-examine  
7 witnesses.

8                   3.     I further agree that upon acceptance by the Commissioner, as evidenced by  
9 an appropriate order, all affidavits and all relevant evidence obtained by the Department in this  
10 matter prior to the Commissioner's acceptance, and all allegations contained in the Accusation filed  
11 in the Department Case No. H-6713 SAC, may be considered by the Department to be true and  
12 correct for the purpose of deciding whether to grant relicensure or reinstatement pursuant to  
13 Government Code Section 11522.

14                   4.     I freely and voluntarily surrender all my licenses and license rights under the  
15 Real Estate Law *to be effective January 1, 2019.* *JK*

16                   I declare under penalty of perjury under the laws of the State of California that the  
17 above is true and correct and that this declaration was executed DECEMBER 21, 2018, at  
18 Brentwood, California.

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22                   JAMES EDWARD KROETCH