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MAR 02 2020

DEPARTMENT OF REAL ESTATE

By B dew

1 Department of Real Estate
2 P. O. Box 137007
3 Sacramento, CA 95813-7007

4 Telephone: (916) 576-8700

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8 **DEPARTMENT OF REAL ESTATE**
9 **STATE OF CALIFORNIA**

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11 *In the Matter of the Application of*

12 ROBERT CAMERON,

13 Respondent.

H-6845 SAC

STIPULATION AND WAIVER

(Per Business and Professions Code § 10100.4)

14 ROBERT CAMERON, ("Respondent") does hereby affirm that on December 22,
15 2017, he applied to the Department of Real Estate ("Department") through the Nationwide
16 Mortgage Licensing System and Registry for an individual mortgage loan originator license
17 endorsement and that to the best of his knowledge he satisfied all of the statutory requirements for
18 the issuance of the individual mortgage loan originator license endorsement, including the payment
19 of the fee therefore.

20 Respondent does hereby affirm that on December 27, 2017, he applied to the
21 Department through the Nationwide Mortgage Licensing System and Registry for a company
22 mortgage loan originator license endorsement and that to the best of his knowledge he satisfied all
23 of the statutory requirements for the issuance of the company mortgage loan originator license
24 endorsement, including the payment of the fee therefore.

25 **GROUND FOR DENIAL**

26 Respondent's failure to disclose his prior real estate license denial constitute grounds
27 under Sections 480 (d), 10166.05 (b) and 10177 (a) of the Business and Professions Code ("Code")

1 for the denial of Respondent's application for an unrestricted individual and company mortgage
2 loan originator license endorsement.

3 FACTUAL BASIS

4 Effective July 27, 1992, in Case No. 2744 SAC, before the Department of Real
5 Estate of the State of California, the Real Estate Commissioner denied Respondent's application
6 for a real estate salesperson license pursuant to Sections 480 (a) and 10177 (b) of the Code.

7 Respondent concealed and failed to disclose his prior real estate license denial in
8 the applications for individual and company mortgage loan originator license endorsement.

9 TERMS AND CONDITIONS

10 Respondent understands that the Real Estate Commissioner ("Commissioner") may
11 hold a hearing regarding the matters discussed above for the purpose of requiring further proof of
12 Respondent's honesty and truthfulness and to prove other allegations therein, or that the
13 Commissioner may waive the hearing and grant Respondent a restricted individual mortgage loan
14 originator license endorsement and restricted company mortgage loan originator license
15 endorsement based upon this Stipulation and Waiver. Respondent also understands that by entering
16 into this Stipulation and Waiver, Respondent will be stipulating that the Commissioner has found
17 that Respondent has failed to make a showing that Respondent meets all the requirements for
18 issuance of an individual mortgage loan originator license endorsement and company mortgage loan
19 originator license endorsement thereby justifying the denial of the issuance to him of an unrestricted
20 individual mortgage loan originator license endorsement and unrestricted company mortgage loan
21 originator endorsement.

22 Respondent hereby admits the above Factual Basis is true and correct and requests
23 that the Commissioner issue a restricted individual mortgage loan originator license endorsement
24 and restricted company mortgage loan originator license endorsement to Respondent under the
25 authority of section 10100.4 and 10156.5 of the Code. I understand that any such restricted license
26 will be issued subject to the provisions of and limitations of sections 10156.6 and 10156.7 of the
27 Code.

1 Respondent is aware that by signing this Stipulation and Waiver, and if this
2 Stipulation and Waiver is accepted by the Commissioner, Respondent is waiving his right to a
3 hearing and the opportunity to present evidence at the hearing to establish his rehabilitation in order
4 to obtain an unrestricted individual mortgage loan originator license endorsement and unrestricted
5 company mortgage loan originator license endorsement. Respondent is not waiving his right to a
6 hearing and to further proceedings to obtain a restricted or unrestricted license if this Stipulation
7 and Waiver is not accepted by the Commissioner.

8 Respondent agrees that by signing this Stipulation and Waiver, the conditions,
9 limitations, and restrictions imposed on Respondent's restricted individual mortgage loan originator
10 license endorsement and restricted company mortgage loan originator license endorsement,
11 identified below, may be removed only by filing a Petition for Removal of Restrictions ("petition")
12 with the Commissioner, and that Respondent's petition must follow the procedures set forth in
13 Government Code Section 11522. Respondent understands that this Stipulation and Waiver, which
14 was executed pursuant to the authority under section 10100.4 and 10156.5 of the Code, is
15 considered discipline by the Department.

16 Respondent further understands that the restricted individual mortgage loan
17 originator license endorsement and restricted company mortgage loan originator license
18 endorsement issued to Respondent shall be subject to all of the provisions of Section 10156.7 of the
19 Code and to the following limitations, conditions, and restrictions imposed under the authority of
20 Section 10156.6 of the Code:

- 21 1. The restricted individual mortgage loan originator license endorsement and
22 restricted company mortgage loan originator license endorsement shall not confer any property right
23 in the privileges to be exercised and the Commissioner may by appropriate order suspend the right
24 to exercise any privileges granted under the restricted individual mortgage loan originator license
25 endorsement and restricted company mortgage loan originator license endorsement in the event of:

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1 a. Respondent's conviction (including a plea of nolo contendere) of a
2 crime which bears a substantial relationship to Respondent's fitness or capacity as a real estate
3 licensee; or

4 b. The receipt of evidence that Respondent has violated provisions of
5 the California Real Estate Law, the Subdivided Lands Law, Regulations of the Commissioner, or
6 conditions attaching to this restricted license.

7 2. Respondent shall not be eligible to petition for the issuance of an unrestricted
8 individual mortgage loan originator license endorsement and unrestricted company mortgage loan
9 originator license endorsement nor the removal of any of the conditions, limitations, or restrictions
10 attaching to the restricted individual mortgage loan originator license endorsement and restricted
11 company mortgage loan originator license endorsement until two (2) years have elapsed from the
12 date of issuance of the restricted individual mortgage loan originator license endorsement and
13 restricted company mortgage loan originator license endorsement to Respondent. Respondent shall
14 not be eligible to apply for any unrestricted licenses until all restrictions attaching to the license
15 have been removed.

16 3. Respondent shall notify the Commissioner in writing within 72 hours of any
17 arrest by sending a certified letter to the Commissioner at the Department of Real Estate, Post
18 Office Box 137007, Sacramento, CA 95813-7007. The letter shall set forth the date of
19 Respondent's arrest, the crime for which Respondent was arrested and the name and address of the
20 arresting law enforcement agency. Respondent's failure to timely file written notice shall constitute
21 an independent violation of the terms of the restricted license and shall be grounds for the
22 suspension or revocation of that license.

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24 11/31/20
25 Dated

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27 MEGAN LEE OLSEN, Counsel
Department of Real Estate

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Respondent has read the Stipulation and Waiver and its terms are understood by Respondent and agreeable and acceptable to Respondent. Respondent understands that Respondent is waiving rights given to Respondent by the California Administrative Procedure Act (including, but not limited to, California Government Code sections 11504, 11506, 11508, 11509, and 11513), and willingly, intelligently, and voluntarily waives those rights, including, but not limited to, the right to a hearing on a Statement of Issues at which he would have the right to cross-examine witnesses against Respondent and to present evidence in defense and mitigation of the charges.

1/30/2020
Dated


ROBERT CAMERON
Respondent

I have read the foregoing Stipulation and Waiver signed by Respondent. I am satisfied that the hearing for the purpose of requiring further proof as to the honesty and truthfulness of Respondent need not be called and that it will not be inimical to the public interest to issue a restricted individual mortgage loan originator license endorsement and restricted company mortgage loan originator license endorsement to Respondent.

Therefore, IT IS HEREBY ORDERED that a restricted individual mortgage loan originator license endorsement and restricted company mortgage loan originator license endorsement be issued to Respondent, ROBERT CAMERON, if Respondent has otherwise fulfilled all of the statutory requirements for licensure. The restricted individual mortgage loan originator license endorsement and restricted company mortgage loan originator license endorsement shall be limited, conditioned, and restricted as specified in the foregoing Stipulation and Waiver.

This Order is effective immediately.

IT IS SO ORDERED

2/21/20
SANDRA KNAU
ACTING REAL ESTATE COMMISSIONER