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FILED

JAN 12 1999

DEPARTMENT OF REAL ESTATE

By Kathleen Contreras

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

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In the Matter of the Application of)

EZRA H. RIPPLE,)

Respondent.)

No. H- 7650 SF

STIPULATION AND WAIVER

I, EZRA RIPPLE, respondent herein, do hereby affirm that I have applied to the Department of Real Estate for a real estate salesperson license and that to the best of my knowledge I have satisfied all of the statutory requirements for the issuance of the license, including the payment of the fee therefor.

I acknowledge that I have received and read the Statement of Issues and the Statement to Respondent filed by the Department of Real Estate on December 21, 1998, in connection with my application for a real estate salesperson license. I understand that the Real Estate Commissioner may hold a hearing on this Statement of Issues for the purpose of requiring further proof of my honesty and truthfulness and to prove other allegations therein, or that he may in his discretion waive the hearing and grant me a restricted real estate salesperson license based upon this Stipulation and Waiver. I also understand that by filing the Statement of Issues in this matter the Real Estate Commissioner is shifting the burden to me to make a satisfactory showing that I meet all the requirements for issuance of a real estate salesperson license. I further understand that by entering into this stipulation and waiver I will be stipulating that the Real Estate

1 Commissioner has found that I have failed to make such a showing, thereby justifying the denial of the issuance
2 to me of an unrestricted real estate salesperson license.

3 I hereby admit that the allegations of the Statement of Issues filed against me are true and correct and
4 request that the Real Estate Commissioner in his discretion issue a restricted real estate salesperson license to
5 me under the authority of Section 10156.5 of the Business and Professions Code. I understand that any such
6 restricted license will be issued subject to and be limited by Section 10153.4 of the Business and Professions
7 Code.

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

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

15 1. The license shall not confer any property right in the privileges to be exercised including the right
16 of renewal, and the Real Estate Commissioner may by appropriate order suspend the right to
17 exercise any privileges granted under this restricted license in the event of:

- 18 a. The conviction of respondent (including a plea of nolo contendere) to a crime which bears a
19 substantial relationship to respondent's fitness or capacity as a real estate licensee; or
20 b. The receipt of evidence that respondent has violated provisions of the California Real Estate
21 Law, the Subdivided Lands Law, Regulations of the Real Estate Commissioner or conditions
22 attaching to this restricted license.

23 2. Respondent shall not be eligible to apply for the issuance of an unrestricted real estate license nor
24 the removal of any of the conditions, limitations or restrictions attaching to the restricted license
25 until one year has elapsed from the date of issuance of the restricted license to respondent.

26 3. With the application for license, or with the application for transfer to a new employing broker,
27 respondent shall submit a statement signed by the prospective employing broker on a form

1 approved by the Department of Real Estate wherein the employing broker shall certify as follows:

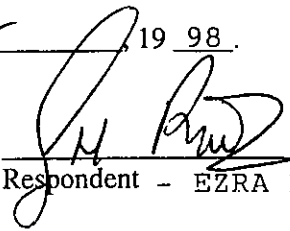
2 a. That broker has read the Statement of Issues which is the basis for the issuance of the restricted
3 license; and

4 b. That broker will carefully review all transaction documents prepared by the restricted licensee
5 and otherwise exercise close supervision over the licensee's performance of acts for which
6 a license is required.

7 4. Respondent's restricted real estate salesperson license is issued subject to the requirements of
8 Section 10153.4 of the Business and Professions Code, to wit: Respondent shall, within eighteen
9 (18) months of the issuance of the restricted license, submit evidence satisfactory to the Commis-
10 sioner of successful completion, at an accredited institution, of two of the courses listed in Section
11 10153.2, other than real estate principles, advanced legal aspects of real estate, advanced real estate
12 finance or advanced real estate appraisal. If Respondent fails to timely present to the Department
13 satisfactory evidence of successful completion of the two required courses, the restricted license
14 shall be automatically suspended effective eighteen (18) months after the date of its issuance. Said
15 suspension shall not be lifted unless, prior to the expiration of the restricted license, Respondent
16 has submitted the required evidence of course completion and the Commissioner has given written
17 notice to the Respondent of lifting of the suspension.

18 5. Pursuant to Section 10154, if Respondent has not satisfied the requirements for an unqualified
19 license under Section 10153.4, Respondent shall not be entitled to renew the restricted license, and
20 shall not be entitled to the issuance of another license which is subject to Section 10153.4 until four
21 years after the date of the issuance of the preceding restricted license.

22 DATED this 29th day of December, 19 98.

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25 Respondent - EZRA RIPPLE
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I have read the Statement of Issues filed herein and 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 real estate salesperson license to respondent.

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

This Order is effective immediately.

DATED this 8th day of January, 19 99.

Acting Real Estate Commissioner

John R. Liberator
JOHN R. LIBERATOR

1 THOMAS C. LASKEN, Counsel
2 Department of Real Estate
3 P. O. Box 187000
4 Sacramento, CA 95818-7000

5 Telephone: (916) 227-0789

FILED
DEC 21 1998

DEPARTMENT OF REAL ESTATE

By Kathleen Conroy

7
8 BEFORE THE DEPARTMENT OF REAL ESTATE
9 STATE OF CALIFORNIA

* * *

10 In the Matter of the Application of)
11 EZRA H. RIPPLE,) NO. H-7650 SF
12 _____) STATEMENT OF ISSUES
Respondent.)

13 The Complainant, Les R. Bettencourt, a Deputy Real
14 Estate Commissioner of the State of California, for Statement of
15 Issues against EZRA H. RIPPLE (hereinafter "Respondent") alleges
16 as follows:

17 I

18 Respondent, pursuant to the provisions of Section
19 10153.3 of the Business and Professions Code, made application to
20 the Department of Real Estate of the State of California for a
21 real estate salesperson license on or about July 16, 1998, with
22 the knowledge and understanding that any license issued as a
23 result of said application would be subject to the conditions of
24 Section 10153.4 of the Business and Professions Code.

25 II

26 Complainant, Les R. Bettencourt, a Deputy Real Estate
27 Commissioner of the State of California, makes this Statement of
Issues in his official capacity.



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III

On or about September 8, 1994, in the Justice Court for the Tahoe Judicial District, County of Placer, State of California, Respondent was convicted of a violation of Section 25661 of the California Business and Professions Code (Possession of False Evidence of Age and Identity), a crime involving moral turpitude which bears a substantial relationship under Section 2910, Title 10, California Code of Regulations, to the qualifications, functions or duties of a real estate licensee.

IV

The crime of which Respondent was convicted, as alleged in Paragraph III above, constitutes cause for denial of Respondent's application for a real estate license under Sections 480(a) and 10177(b) of the California Business and Professions Code.

WHEREFORE, the Complainant prays that the above-entitled matter be set for hearing and, upon proof of the charges contained herein, that the Commissioner refuse to authorize the issuance of, and deny the issuance of, a real estate salesperson license to Respondent, and for such other and further relief as may be proper in the premises.


LES R. BETTENCOURT
Deputy Real Estate Commissioner

Dated at Oakland, California,
this 1st day of December, 1998.