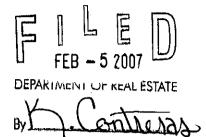
Department of Real Estate
P.O. Box 187007
Sacramento, CA 95818-7007
Telephone: (916) 227-0789



DEPARTMENT OF REAL ESTATE STATE OF CALIFORNIA

In the Matter of the Application of

JOAQUIN MERAZ, JR.

STIPULATION AND
WAIVER

Respondent

Respondent

I, JOAQUIN MERAZ, JR., 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 November 21, 2006, 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

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

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

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

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

- 1. The license shall not confer any property right in the privileges to be exercised including the right of renewal, and the Real Estate Commissioner may by appropriate order suspend the right to exercise any privileges granted under this restricted license in the event of:
 - a. The conviction of respondent (including a plea of nolo contendere) to a crime which bears a substantial relationship to respondent's fitness or capacity as a real estate licensee; or
 - b. The receipt of evidence that respondent has violated provisions of the California Real Estate Law, the Subdivided Lands Law, Regulations of the Real Estate Commissioner, or conditions attaching to this restricted license.
- 2. I shall not be eligible to apply for the issuance of an unrestricted real estate license nor the removal of any of the conditions, limitations or restrictions attaching to the restricted license until two years have elapsed from the date of issuance of the restricted license to respondent.

- 3. With the application for license, or with the application for transfer to a new employing broker, I shall submit a statement signed by the prospective employing broker on a form approved by the Department of Real Estate wherein the employing broker shall certify as follows:
 - a. That broker has read the Statement of Issues which is the basis for the issuance of the restricted license; and
 - b. That broker will carefully review all transaction documents prepared by the restricted licensee and otherwise exercise close supervision over the licensee's performance of acts for which a license is required.
- 4. My restricted real estate salesperson license is issued subject to the requirements of Section 10153.4 of the Business and Professions Code, to wit: I am required, within eighteen (18) months of the issuance of the restricted license, to submit evidence satisfactory to the Commissioner of successful completion, at an accredited institution, of two of the courses listed in Section 10153.2, other than real estate principles, advanced legal aspects of real estate, advanced real estate finance, or advanced real estate appraisal. If I fail to timely present to the Department satisfactory evidence of successful completion of the two required courses, the restricted license shall be automatically suspended effective eighteen (18) months after the date of its issuance. Said suspension shall not be lifted unless, prior to the expiration of the restricted license, I have submitted the required evidence of course completion and the Commissioner has given written notice to Respondent of the lifting of the suspension.
- 5. Pursuant to Section 10154, if I have not satisfied the requirements for an unqualified license under Section 10153.4, Respondent shall not be entitled to renew the restricted license, and shall not be entitled to the issuance of another license which is subject to Section 10153.4 until four years after the date of the issuance of the preceding restricted license.

Respondent can signify acceptance and approval of the terms and conditions of this Stipulation and Waiver by faxing a copy of the signature page, as actually signed by respondent, to the Department at fax number (916) 227-9458. Respondent agrees, acknowledges and understands that by electronically sending to the Department a fax copy of his actual signature as it appears on the Stipulation and Waiver, that receipt

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1	of the faxed copy by the Department shall be as binding on respondent as if the Department had received
2	the original signed Stipulation and Waiver.
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4	Dated JOAQUIN MERAZ, JR., Respondent
5	I have read the Statement of Issues filed herein and the foregoing Stipulation and Waiver signed by
6	respondent. I am satisfied that the hearing for the purpose of requiring further proof as to the honesty and
7	truthfulness of respondent need not be called and that it will not be inimical to the public interest to issue a
8	restricted real estate salesperson license to respondent.
9	Therefore, IT IS HEREBY ORDERED that a restricted real estate salesperson license be issued to
10 .	respondent JOAQUIN MERAZ, JR. if respondent has otherwise fulfilled all of the statutory requirements
11	for licensure. The restricted license shall be limited, conditioned, and restricted as specified in the foregoing
12	Stipulation and Waiver.
13	This Order is effective immediately.
15	IT IS SO ORDERED
16	Jeff Davi
17	Real Estate Commissioner
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RE 511B (Rev. 6/06)

MARY F. CLARKE, Counsel (SBN 186744) Department of Real Estate 2 P. O. Box 187007 Sacramento, CA 95818-7007 3 Telephone: (916) 227-0789 DEPAKTIVIENT OF KEAL ESTATE (916) 227-0780 (Direct) 5 6 7 BEFORE THE DEPARTMENT OF REAL ESTATE STATE OF CALIFORNIA 10 11 In the Matter of the Application of) H-9757 SF 12 JOAQUIN MERAZ, JR., STATEMENT OF ISSUES 13 Respondent. 14 15 The Complainant, CHARLES W. KOENIG, a Deputy Real Estate Commissioner of the State of California, for Statement of Issues against JOAQUIN MERAZ, JR. (herein "Respondent") is 17 informed and alleges as follows: 18 19 20 Complainant, CHARLES W. KOENIG, a Deputy Real Estate Commissioner of the State of California, makes this Statement of 21 Issues against Respondent in his official capacity. 22 II 23 Respondent made application to the Department of Real 24 Estate of the State of California for a real estate salesperson 25 26 license on or about December 14, 2005, with the knowledge and 27 understanding that any license issued as a result of said

application would be subject to the conditions of Section 10153.4 of the Business and Professions Code (herein "Code").

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On or about March 13, 2004, in the Superior Court of California, County of Alameda, Respondent was convicted of the crime of Insurance Fraud in violation of Section 550(b)(1) of the Penal Code, a felony, involving moral turpitude that 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

Respondent's criminal conviction, described in Paragraph III, above, constitutes cause for denial of Respondent's application for a real estate salesperson license pursuant to the provisions of Sections 480(a) and 10177(b) of the Code.

WHEREFORE, 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 under other provisions of law.

Dated at Sacramento, California this 37th day of October, 2006.

Deputy Real Estate Commissioner