

1 the Discovery Provisions of the APA and the Accusation filed by the Department of Real Estate
2 ("Department") in this proceeding.

3 3. Respondent filed a Notice of Defense pursuant to Section 11506 of the
4 Government Code for the purpose of requesting a hearing on the allegations in the Accusation.
5 Respondent hereby freely and voluntarily withdraws said Notice of Defense. Respondent
6 acknowledges that Respondent understand that by withdrawing said Notice of Defense,
7 Respondent thereby waives Respondent's right to require the Commissioner to prove the
8 allegations in the Accusation at a contested hearing held in accordance with the provisions of the
9 APA and that Respondent will waive other rights afforded to them in connection with the
10 hearing such as the right to present evidence in their defense, and the right to cross-examine
11 witnesses.

12 4. This Stipulation is based on the factual allegations contained in the Accusation
13 filed in this proceeding. In the interest of expedience and economy, Respondent chooses not to
14 contest these factual allegations, but to remain silent and understands that, as a result thereof,
15 these factual statements, will serve as a prima facie basis for the disciplinary action stipulated to
16 herein. The Real Estate Commissioner shall not be required to provide further evidence to prove
17 such allegations.

18 5. This Stipulation is made for the purpose of reaching an agreed disposition of
19 this proceeding and is expressly limited to this proceeding and not any other proceeding or case
20 in which the Department, or another licensing agency of this state, another state, or the federal
21 government is involved, and otherwise shall not be admissible in any criminal or civil
22 proceeding.

23 6. It is understood by the parties that the Real Estate Commissioner may adopt
24 this Stipulation as her Decision in this matter thereby imposing the penalty and sanctions on
25 Respondent's real estate licenses and license rights as set forth in the below "Order." In the
26 event that the Commissioner in her discretion does not adopt the Stipulation, the Stipulation shall
27 be void and of no effect and Respondent shall retain the right to a hearing and proceed on the

1 Accusation under the provisions of the APA and shall not be bound by any stipulation or waiver
2 made herein.

3 7. The Order or any subsequent Order of the Real Estate Commissioner made
4 pursuant to this Stipulation shall not constitute an estoppel, merger or bar to any further
5 administrative or civil proceedings by the Department with respect to any matters which were
6 not specifically alleged to be causes for accusation in this proceeding.

7 **DETERMINATION OF ISSUES**

8 By reason of the foregoing, and solely for the purpose of settlement of the
9 pending Accusation without a hearing, it is stipulated and agreed that the following
10 Determination of Issues shall be made:

11 The conduct, acts or omissions of Respondent AMANDA TIFFANY KOBLER,
12 as set forth in the Accusation, are in violation of California Business and Professions Code
13 ("Code") sections 10145, 10130, 10177(h), 10177(d), and/or 10177(g); California Code of
14 Regulations ("Regulation"), Title 10, Chapter 6, sections 2725, 2831.1, 2831.2, and 2832; and
15 are a basis for discipline of Respondent AMANDA TIFFANY KOBLER's licenses and licensing
16 rights pursuant to Code sections 10177(d) and/or 10177(g).

17 **ORDER**

18 **WHEREFORE, THE FOLLOWING ORDER is hereby made:**

19 (STAYED SUSPENSION)

20 I.

21 All licenses and licensing rights of Respondent AMANDA TIFFANY KOBLER
22 under the Real Estate Law are suspended for a period of **thirty (30) days** from the effective date
23 of this Decision; provided, however, that all thirty (30) days of said suspension shall be **stayed**
24 upon the following terms and conditions:

25 1. Respondent AMANDA TIFFANY KOBLER shall obey all laws, rules
26 and regulations governing the rights, duties and responsibilities of a real estate licensee in the
27 State of California; and

2. That no final subsequent determination be made, after hearing or upon stipulation, that cause for disciplinary action occurred within two (2) years of the effective date of this Decision. Should such a determination be made, the Commissioner may, in her discretion, vacate and set aside the stay order and reimpose all or a portion of the stayed suspension. Should no such determination be made, the stay imposed herein shall become permanent.

(AUDIT COSTS)

II.

Pursuant to Code section 10148, Respondent AMANDA TIFFANY KOBLER shall pay the Commissioner's reasonable costs for the audit which led to this disciplinary action in the amount of **\$6,761.00**. Respondent shall pay such costs **within twelve (12) months** of receiving an invoice therefor from the Commissioner. Payment of the audit costs should not be made until Respondent receive the invoice. If Respondent fails to satisfy this condition in a timely manner as provided for herein, Respondent's real estate licenses shall automatically be suspended until payment is made in full, or until a decision providing otherwise is adopted following a hearing held pursuant to this condition.

(SUBSEQUENT AUDIT COSTS)

III.

Pursuant to Code section 10148, Respondent AMANDA TIFFANY KOBLER shall pay the Commissioner's reasonable costs, not to exceed **\$8,451.25**, for a subsequent audit to determine if Respondent AMANDA TIFFANY KOBLER has corrected the violations found in the Determination of Issues. In calculating the amount of the Commissioner's reasonable costs, the Commissioner may use the estimated average hourly salary for all persons performing audits of real estate brokers, and shall include an allocation for travel time to and from the auditor's place of work. Respondent AMANDA TIFFANY KOBLER shall pay such costs **within twelve (12) months** of receiving an invoice therefor from the Commissioner. If Respondent AMANDA TIFFANY KOBLER fails to satisfy this condition in a timely manner as

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

4 (INVESTIGATION AND ENFORCEMENT COSTS)

5 IV.

6 All licenses and license rights of Respondent AMANDA TIFFANY KOBLER are
7 indefinitely suspended, unless or until Respondent pays the sum of **\$2,694.90** for the
8 Commissioner's reasonable costs of the investigation (\$1,770.90) and enforcement (\$924.00)
9 that led to this disciplinary action. Said payment shall be in the form of a cashier's check made
10 payable to the Department of Real Estate. The investigative and enforcement costs must be
11 delivered to the Department of Real Estate, Flag Section at 651 Bannan Street, Suite 504,
12 Sacramento, CA 95811, **within twelve (12) months from the effective date of this Decision**
13 **and Order.** Payment of investigation and enforcement costs should not be made until the
14 Stipulation has been approved by the Commissioner.

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16 DATED: 07/29/2025



Kathy Yi, Counsel for
Department of Real Estate

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20 **EXECUTION OF THE STIPULATION**

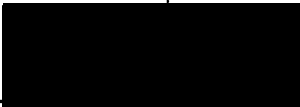
21 Respondent has read the Stipulation, and its terms are understood by Respondent
22 and are agreeable and acceptable to Respondent. Respondent understands that Respondent is
23 waiving rights given to Respondent by the California Administrative Procedure Act (including
24 but not limited to Sections 11506, 11508, 11509 and 11513 of the Government Code), and
25 Respondent willingly, intelligently and voluntarily waives those rights, including the right of
26 requiring the Commissioner to prove the allegations in the Accusation at a hearing at which
27 Respondent would have the right to cross-examine witnesses against them and to present

1 evidence in defense and mitigation of the charges.

2 Respondent agrees, acknowledges, and understands that Respondent cannot
3 rescind or amend this Stipulation and Agreement. By signing this Stipulation, Respondent
4 understands and agrees that Respondent may not withdraw Respondent's agreement or seek to
5 rescind the Stipulation prior to the time the Commissioner considers and acts upon it or prior to
6 the effective date of the Stipulation and Order.

7 Respondent can signify acceptance and approval of the terms and conditions of
8 this Stipulation and Agreement by electronically e-mailing a copy of the signature page, as
9 actually signed by Respondent, to the Department. Respondent agrees, acknowledges, and
10 understands that by electronically sending to the Department an electronic copy of Respondent's
11 actual signatures, as they appear on the Stipulation, that receipt of the emailed copy by the
12 Department shall be as binding on Respondent as if the Department had received the original
13 signed Stipulation. Alternatively, Respondent can signify acceptance and approval of the terms
14 and conditions of this Stipulation and Agreement by mailing the original signed Stipulation and
15 Agreement to: Kathy Yi, Department of Real Estate, 320 West 4th Street, Suite 350, Los
16 Angeles, California 90013-1105.

17
18 Dated: 7/25/25


19 AMANDA TIFFANY KOBLER
20 Respondent

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1 The foregoing Stipulation and Agreement is hereby adopted as my Decision as to
2 Respondent AMANDA TIFFANY KOBLER shall become effective at 12 o'clock noon on
3 OCT 20 2025.

4 IT IS SO ORDERED 9/24/2024.

5
6 CHIKA SUNQUIST
7 REAL ESTATE COMMISSIONER



10 By: MARCUS L. McCARTHER
11 Chief Deputy Real Estate Commissioner