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DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

In the Matter of the Accusation of

No. H-25710 LA

WILLIAM J. LAUER, JR.

Respondent.

25.

ORDER GRANTING RECONSIDERATION

On November 5, 1999, an Order Denying Reinstatement of License was rendered herein, effective December 7, 1999, denying the Respondent's petition for the reinstatement of his real estate salesperson license. On November 23, 1999, an Order Staying Effective date was signed changing the effective date to January 6, 2000.

On or about November 29, 1999, Respondent's petition for reconsideration was received.

I have considered Respondent's petition for reconsideration and the evidence submitted in support thereof. Respondent has demonstrated to my satisfaction that good cause has been presented for reconsideration of the Order of November 5, 1999.

-L	NOW, THEREFORE, IT IS ORDERED that Respondent's
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5	date of this Order:
6	1. Submittal of a completed application and payment
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8	The state of the s
9	Estate Commissioner that Respondent has, since his license was
10	revoked, taken and successfully completed the 45 hours of
11	education required in Section 10170.5 of the Business and
12	Professions Code for renewal of a real estate license.
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14	This Order shall become effective immediately.
15	DATED: Necember 14,1999
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17	PAULA REDDISH/ZINNEMANN
18	Real Estate Commissioner
19	fuela Widlesh
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21	
22	cc: William J. Lauer, Jr.
23	c/o Lawrence Allen, Esq. Encino Office Park, Building II, Suite 330
24	6345 Balboa Blvd. Encino, California 91316-1524
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DEPARTMENT OF REAL ESTATE

By KHLE RELACE 3 5 6 7 DEPARTMENT OF REAL ESTATE 8 STATE OF CALIFORNIA 9 In the Matter of the Accusation of) 10 No. H-25710 LA WILLIAM J. LAUER, JR., 11 12 Respondent. 13 ORDER STAYING EFFECTIVE DATE 14 On November 5, 1999, an Order Denying Reinstatement of 15 License was signed in the above-entitled matter to become 16 effective December 7, 1999. 17 IT IS HEREBY ORDERED that the effective date of the 18 Order Denying Reinstatement of License dated November 5, 1999, 19 is stayed for a period of thirty days. 20 The Order Denying Reinstatement of License dated 21 November 5, 1999, shall become effective at 12 o'clock noon on 22 January 6, 2000. 23

By:

RANDOLPH BRENDIA Regional Manager

PAULA REDDISH ZINNEMANN

Real Estate Commissione

DURT PAPER ATE OF CALIFORNIA D. 113 (REV. 3-95)

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3	DEPARTMENT OF REAL ESTATE
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8	DEPARTMENT OF REAL ESTATE
9	STATE OF CALIFORNIA
10	· * * * *
11	In the Matter of the Accusation of) NO. H-25710 LA
12	WILLIAM J. LAUER, JR.
13	Respondent.
14	
15	ORDER DENYING REINSTATEMENT OF LICENSE
16	On February 15, 1995, a Decision and Order was
17	rendered herein revoking the real estate salesperson license
18	of Respondent, WILLIAM J. LAUER, JR. (hereinafter
19	"Respondent"), March 15, 1995. Respondent was given the right
20	to apply for and receive a restricted real estate salesperson
21	license which was issued to him on October 4, 1995.
22	On June 16, 1998, Respondent petitioned for
23	reinstatement of said real estate salesperson license and the
24	Attorney General of the State of California has been given
25	notice of the filing of said petition.
26	I have considered the petition of Respondent and
27	the evidence submitted in support thereof. Respondent has

OURT PAPER
TATE OF CALIFORNIA
(3. 113 IREV. 3-95)

failed to de...nstrate to my satisfaction that he has undergone sufficient rehabilitation to warrant the 2 reinstatement of his real estate salesperson license at this 3 This determination has been made in light of 4 Respondent's history of acts and conduct which are 5 substantially related to the qualifications, functions and 6 duties of a real estate licensee. That history includes: 7 8 (a) From February 24, 1998 to May 7, 1998, the 9 restricted license of Respondent was suspended for failure to 10 clear delinquent child-support payments. 11 (b) Respondent currently owes the Internal Revenue Service some \$150,000 for the years between 1991 and 1996. He 12 13 has failed to provide proof that he is making a bona fide effort to repay this debt stating that he has only been 14 paying the IRS \$100 per month. The above examples of a 15 16 failure on the part of Respondent to meet his financial obligations are evidence of a lack of rehabilitation and is 17 18 cause to deny his petition pursuant to Section 2911(i) of 19 Chapter 6, Title 10, California Code of Regulations. 20 21 22 23 24 25 26

OURT PAPER
TATE OF CALIFORNIA
TD. 113 [REV. 2-95]
3P 98 10924

+				
	NOW, THEREFORE, IT IS ORDERED that Respondent's			
1	petition for reinstatement of his real estate salesperson's			
2	license is denied.			
3	This Order shall become effective at 12			
4	o'clock noon on <u>December 7</u> , 1999.			
5	1999.			
6	DATED; November 5,1999			
7	1911 J. 1911			
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9	JOHN R. LIBERATOR Acting Commissioner			
10	2 committee			
11	- Shark Sharkenton			
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13	WILLIAM J. LAUER, JR. 33211 Marina Vista Drive			
14	Dana Point, California			
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Department of Real Estate 107 South Broadway, Room 8107 Los Angeles, California, 90012

(213) 897-3937



DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

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In the Matter of the Accusation of

ARIEL ARCEO CARLOS, WILLIAM J. LAUER, JR., IPC DEVELOPMENT

GROUP, INC., a corporate real estate broker, dba Golden West Financial Services and dba RE/MAXGolden Valley Realtors and

KENDALL HARRISON BREHM, as designated officer of IPC Development Group, Inc.,

Respondents.

No. H-25710 LA

STIPULATION AND AGREEMENT

IN SETTLEMENT AND ORDER

It is hereby stipulated by and between WILLIAM J. LAUER, JR. (referred to as Respondent), acting by and through his attorney, Lawrence Allen, Esq. and the Complainant, acting by and through Sean Crahan, Counsel for the Department of Real Estate, as follows for the purpose of settling and disposing of the Accusation filed on February 4, 1994, in this matter:

All issues which were to be contested and all evidence which was to be presented by Complainant and Respondents at a formal hearing on the Accusation, which hearing was to be held

COURT PAPER STATE OF CALIFORNIA STD. 113 (REV. 8-72)

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in accordance with the provisions of the Administrative Procedure Act (APA), shall instead and in place thereof be submitted solely on the basis of the provisions of this Stipulation And Agreement In Settlement And Order (hereafter Stipulation).

- 2. Respondent has received, read and understands the Statement to Respondent, the Discovery Provisions of the APA and the Accusation, filed by the Department of Real Estate in this proceeding.
- 3. On May 25, 1994, Respondent filed a Notice of Defense pursuant to Section 11505 of the Government Code for the purpose of requesting a hearing on the allegations in the Accusation. Respondent hereby freely and voluntarily withdraws said Notice of Defense. Respondent acknowledges that he understands that by withdrawing said Notice of Defense, he will thereby waive his right to require the Commissioner to prove the allegations in the Accusation at a contested hearing held in accordance with the provisions of the APA and that he will waive other rights afforded to him in connection with the hearing such as the right to present evidence in defense of the allegations in the Accusation and the right to cross-examine witnesses.
- 4. This Stipulation and Agreement in Settlement and Order relates to the factual allegations contained in paragraphs one (1) through nine (9) and twelve (12), in the Accusation filed in this proceeding. Respondent chooses not to contest these factual allegations and to remain silent and understand that, as a result thereof, these factual allegations, without being admitted or denied, will serve as a basis for the discipline stipulated to

herein. This Stipulation and Agreement in Settlement and Order and the findings based on Respondents' decision not to contest the Accusation are hereby expressly limited to this proceeding and made for the sole purpose of reaching an agreed disposition of this proceeding, only. Respondent's decision not to contest the factual allegations is made solely for the purpose of effectuating this Stipulation and is intended by Complainant and Respondent to be non-binding upon him in any actions against Respondent by third parties and shall not be deemed, used, or accepted as an acknowledgement or admission. The Real Estate Commissioner shall not be required to provide further evidence to prove such allegations.

- 5. It is understood by the parties that the Real Estate Commissioner may adopt the Order in this Stipulation as his decision and order in this matter thereby imposing the penalty and sanctions on Respondent's real estate licenses and/or license rights as set forth in the below Order. In the event that the Commissioner in his discretion does not adopt the Stipulation, the Stipulation And Agreement In Settlement shall be void and of no effect, and Respondent shall retain the right to a hearing and proceeding on the Accusation under all the provisions of the APA and shall not be bound by any admission or waiver made herein.
- 7. The Order or any subsequent Order of the Real Estate Commissioner made pursuant to this Stipulation shall not constitute an estoppel, merger or bar to any further administrative or civil proceedings by the Department of Real Estate with respect to any matters which were not specifically alleged to be causes for

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DETERMINATION OF ISSUES

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By reason of the foregoing stipulations and waivers, made solely for the purpose of settlement of the pending Accusation

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without a hearing, it is stipulated and agreed that the following

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Determination of Issues shall be made:

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The conduct or omissions of Respondent WILLIAM J. LAUER, JR., as set forth in paragraph one (1) through nine (9) and twelve

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(12) of the Accusation constitute cause to suspend or revoke his

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real estate broker license and/or license rights under the

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provisions of Code Section 10177(j),

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<u>ORDER</u>

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WHEREFORE, THE FOLLOWING ORDER is hereby made:

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rights of Respondent WILLIAM J. LAUER, JR, under the provisions of

The real estate salesperson license and license

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Part 1 of Division 4 of the Business and Professions Code are

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hereby revoked.

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2. A restricted real estate salesperson license shall be issued to Respondent WILLIAM J. LAUER, JR. pursuant to Section 10156.5 of the Business and Professions Code if, within 90 days after the effective date of the Decision entered herein, said Respondent makes application for said license and pays to the Department of Real Estate the appropriate fee for said license.

3. The restricted license issued to Respondent shall be subject to all of the provisions of Section 10156.7 of the Business and Professions Code and to the following limitations, conditions and restrictions imposed under authority of Section 10156.6 of the

Business and Professions Code:

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(a) Prior to the issuance of any restricted sales license to respondent WILLIAM J. LAUER, JR., respondent LAUER shall present evidence satisfactory to the Department that he has paid \$1,700 to Helen and Anthony Perez.

- (b) The license shall not confer any property right in the privileges to be exercised thereunder and the restricted license may be suspended, thereby suspending the right of Respondent to exercise any privileges granted under the restricted license, prior to a hearing by appropriate Order of the Real Estate Commissioner, in the event of Respondent's conviction or plea of nolo contendere to a crime which bears a substantial relationship to Respondent's fitness or capacity as a real estate licensee, or upon receipt of evidence satisfactory to the Real Estate Commissioner that Respondent has violated provisions of the Real Estate Law of the State of California, the Subdivided Lands Act, the Regulations of the Real Estate Commissioner of the State of California, or any of the conditions attached to the restricted license.
- (c) Respondent WILLIAM J. LAUER, JR. shall, within nine months from the effective date of this Decision, present evidence satisfactory to the Real Estate Commissioner that Respondent has, since the most recent issuance of an original or renewal real estate license, taken and successfully completed the continuing education requirements of Article 2.5 of Chapter 3 of the Real Estate Law for renewal of a real estate license. If Respondent fails to satisfy this condition, the Commissioner may

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order the suspension of the restricted license until the Respondent presents such evidence. The Commissioner shall afford Respondent the opportunity for a hearing pursuant to the Administrative Procedure Act to present such evidence.

- Respondent WILLIAM J. LAUER, JR. shall, within (d) six months from the effective date of this Decision, take and pass the Professional Responsibility Examination administered by the Department including the payment of the appropriate examination If Respondent fails to satisfy this condition, the Commissioner may order suspension of Respondent's license until Respondent passes the examination.
- Respondent shall not be eligible to apply for the issuance of an unrestricted real estate license nor the removal of any of the restrictions, conditions or limitations set forth herein, attaching to the restricted license, until one (1) year has elapsed from the effective date of any Decision in this matter.
- Respondent shall submit with any application for license under an employing broker, or any application for transfer to a new employing broker, a statement signed by the prospective employing broker on a form approved by the Department of Real Estate which shall certify: .
 - That he or she has read the Accusation (1) filed herein and the Order of the Commissioner which granted the right to a restricted license; and
 - (2) That he or she will exercise close supervision over the performance by the

which a real estate license is required. 2 * * * * * * * * 3 I have read the Stipulation And Agreement In Settlement 4 And Order, and its terms are understood by me and are agreeable and acceptable to me. I understand that I am waiving rights given to me by the California Administrative Procedure Act (including but not limited to Sections 11506, 11508, 11509 and 11513 of the 8 Government Code), and I willingly, intelligently and voluntarily waive those rights, including the right of requiring the 10 Commissioner to prove the allegations in the Accusation at a 11 hearing at which we would have the right to cross-examine witnesses 12 against me and to present evidence in defense and mitigation of the 13 charges. 14 15 DATED: 16 LAUER Respondent. 17 18 WRENCE ALLEN, ESQ., Counsel for 19 Respondent WILLIAM J. LAUER, JR., 20 approved as to form. 21 DATED: Counsel 22 CRAHAN, Complainant. 23 24 25 26 27

restricted licensee of activities for

COURT PAPER STATE OF CALIFORNIA STD 113 (REV. 8-72

The foregoing Stipulation And Agreement In Settlement is hereby adopted as my Decision and Order as to Respondents WILLIAM

J. LAUER, JR. and shall become effective at 12 o'clock noon on March 15, , 1995.

IT IS SO ORDERED February 13, 1995

JOHN Ŕ. LIBERATOR Interim Commissioner

COURT PAPER SYATE OF CALIFORNIA STD. 113 (REV. 6-72)



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SEAN CRAHAN, Counsel Department of Real Estate 107 South Broadway, Room 8107 Los Angeles, California 90012

DEPARTMENT OF REAL ESTATE

(213) 897-3937

DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

In the Matter of the Accusation of

ARIEL ARCEO CARLOS; WILLIAM J.

LAUER, JR.; IPC DEVELOPMENT GROUP, INC., a corporate real estate broker, dba Golden West Financial Services and dba RE/MAX Golden Valley Realtors; and KENDALL HARRISON BREHM, as

designated officer of IPC Development Group, Inc.,

Respondents.

No. H-25710 LA

ACCUSATION

The Complainant, Steven J. Ellis, a Deputy Real Estate Commissioner of the State of California, for cause of accusation against ARIEL ARCEO CARLOS; WILLIAM J. LAUER, JR.; IPC DEVELOPMENT GROUP, INC., a corporate real estate broker, dba Golden West Financial Services and dba RE/MAX Golden Valley Realtors; and KENDALL HARRISON BREHM, as designated officer of IPC Development Group, Inc., alleges as follows:

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COURT PAPER STATE OF CALIFORNIA STD. 113 (REV. 8-72)

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COURT PAPER STATE OF CALIFORNIA STD. 113 (REV. 8-72)

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The Complainant, Steven J. Ellis, a Deputy Real Estate Commissioner, brings this Accusation in his official capacity.

ARIEL ARCEO CARLOS (hereafter respondent CARLOS) is presently licensed and/or has license rights under the Real Estate Law, Part 1 of Division 4 of the California Business and Professions Code (hereafter cited as the Code). At all times herein mentioned, respondent CARLOS was licensed by the Department of Real Estate of the State of California (hereafter the Department) as a restricted real estate salesperson. Among the conditions to holding the restricted license was that requiring respondent CARLOS not to violate the California Real Estate Law.

WILLIAM J. LAUER, JR. (hereafter respondent LAUER), is presently licensed and/or has license rights under the Real Estate Law, Part 1 of Division 4 of the Code. At all times herein mentioned, respondent LAUER was licensed by the Department as a real estate salesperson.

4.

IPC DEVELOPMENT GROUP, INC. (hereafter respondent IPC), is presently licensed and/or has license rights under the Real Estate Law, Part 1 of Division 4 of the Code. At all times herein mentioned, respondent IPC was licensed by the Department as a corporate real estate broker, dba Golden West Financial Services and dba RE/MAX Golden Valley Realtors.

2 KENDALL HARRISON BREHM (hereafter respondent BREHM) is presently licensed and/or has license rights under the Real Estate Law, Part 1 of Division 4 of the Code. At all times herein 4 mentioned, respondent BREHM was licensed by the Department as a real 5 estate broker and as designated officer of IPC Development Group, 7 Pursuant to Code Section 10159.2, respondent BREHM was at all times herein mentioned responsible for the supervision of the activities of officers, agents and employees of respondent IPC for 9 which a real estate license is required, including the conduct of 10 escrows exempt under Financial Code Section 17006(d). 11

6.

Sometime in December, 1990, James Mencini, a real estate broker employed by respondent IPC, for or in expectation of compensation, solicited prospective purchasers, through an advertisement, to purchase real property located on Petit Street in Granada Hills, California. Sometime in December, 1990, Helen Esther Perez (hereafter H. Perez) and Anthony Ricardo Perez (hereafter A. Perez) responded to the advertisement. Mencini took the Perezes to the Petit Street property. There, the Perezes met respondent CARLOS. Respondent CARLOS then represented that the Perezes could purchase the Petit Street Property by paying \$10,000 cash and assuming the loan then existing on the Petit Street Property. The Perezes were not able to purchase the Petit Street Property for lack of an agreement with its seller.

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Later, in December, 1990, respondent CARLOS solicited the Perezes to make an offer on real property located at 7850 Kentland Avenue, Los Angeles (West Hills), California (hereafter the Property), then owned by Victoria G. Cuaresma (hereafter Cuaresma). Respondents CARLOS and LAUER offered to sell the Property to the Perezes for \$10,000 down, with the Perezes to assume the existing loan in the approximate amount of \$193,500 and to give sellers a second purchase money trust deed in the amount of \$29,000, for a total purchase price of \$232,500. Respondents CARLOS and LAUER, jointly and severally, represented that the existing loan was assumable, automatically, and that this was otherwise a legitimate transaction.

8.

The Property was acquired by Victoria G. Cuaresma (hereafter Cuaresma) on or about October 10, 1990, which she encumbered with a loan of \$193,500 from American Savings Bank (hereafter ASB), hereafter the Cuaresma loan. The Cuaresma loan was not assumable automatically. The Cuaresma loan was assumable only by purchasers if the purchasers could qualify as if a new loan were being made to them. Respondents CARLOS and LAUER failed to inform the Perezes that, in order to assume the Cuaresma loan, the Perezes would have to qualify for a loan from ASB. Respondents CARLOS' and LAUER's representing to the Perezes that the Cuaresma loan was assumable was misleading in the failure to inform them they would have to qualify for a loan from ASB. Respondents CARLOS' and

LAUER's conduct constitutes deceit as defined by Civil Code Section 1710, subsection 3...

9.

On or about February 2, 1991, an escrow was opened at respondent IPG's RE/MAX Golden Valley Realtors Escrow Division between the Perezes, as buyers, and respondents CARLOS and LAUER, et al., as sellers.

- (a) The escrow was instructed by respondents CARLOS and LAUER not to contact ASB, nor to order a policy of title insurance for the Perezes.
- (b) The Perezes deposited funds into escrow. Respondent IPC failed to maintain a columnar record of all trust funds received, in willful violation of Regulations 2831 and 2951 (from Title 10, Chapter 6 of the California Code of Regulations, hereafter cited as the Regulations).
- (c) Respondent BREHM failed to review, initial and date escrow instructions prepared by the escrow officer of IPC, in willful violation of Regulation 2725.
- (c) Escrow closed on or about February 15, 1991 at which time a quitclaim deed from Cuaresma to respondents CARLOS and LAUER, and the grant deed from CARLOS and LAUER to the Perezes, were both recorded sequentially.
- (d) Mencini was compensated in connection with the sale of the Property.

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COURT PAPER STATE OF CALIFORNIA STD. 113 (REV. 8-72) order a policy of title insurance in order to conceal from the

Perezes the fact that respondent LAUER had a judgment entered

in favor of Richard G. Parfitt.

Respondents CARLOS and LAUER instructed Escrow not to

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COURT PAPER STATE OF CALIFORNIA STD. 113 (REV. 8-72)

11.

against him and recorded on July 9, 1986 in the amount of \$74,749.31

The escrow had been instructed by respondents CARLOS and LAUER not to contact ASB. Near the close of escrow, respondents CARLOS and LAUER instructed the Perezes to make payments due on both the Cuaresma and second trust deed loans to them or either of them, sometimes doing business as ARC Enterprises. As instructed, the Perezes made all payments to respondents CARLOS and/or LAUER. Respondents CARLOS' AND LAUER'S instructions to escrow, and the instructions to the Perezes were given for the purpose of concealing from ASB the transfer of title to the Property.

12.

On or about March 17, 1992, A. Perez delivered to respondent LAUER \$1,700 as mortgage payment for the month of March, Respondent LAUER failed to deliver said payment to ASB or 1992. return it to the Perezes.

13.

On or about May 6, 1992, ASB discovered the transfers of title from Cuaresma to respondents CARLOS and LAUER, and from them to the Perezes. On that day, ASB notified Cuaresma and the Perezes of its right to accelerate the principal balance as being due on the The Perezes attempted to qualify as new buyers but Cuaresma loan.

failed to qualify with ASB. ASB foreclosed on the Property on or about September 17, 1993.

14.

Respondent BREHM knew or should have known that the above violations occurred or were occurring. Respondent BREHM failed to exercise reasonable supervision over the activities of officers and employees of respondent IPC for which a real estate license was required so as to prevent the violations from occurring.

15.

The conduct or omissions of respondent CARLOS, as set forth above, subject his real estate license and license rights to suspension or revocation under the provisions of the following Code Sections:

- Code Section 10177(f) for conduct which would warrant the denial of a real estate license, for the conduct set forth in paragraphs 7, 8, 9, 10, 11 and 13 above.
- Code Section 10177(j) for fraud or dishonest dealing, for conduct set forth in paragraphs 7, 8, 9, 10, 11 and 13 above.
- Code Section 10177(k) for violating terms of the restricted license granted to respondent.

16.

The conduct or omissions of respondent LAUER, as set forth above, subject his real estate license and license rights to suspension or revocation under the provisions of the following Code Sections:

(a) Code Section 10177(f) for conduct which would warrant the denial of a real estate license, for the conduct set forth in

COURT PAPER SYATE OF CALIFORNIA STO. 113 (REV, 8-72)

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1 paragraphs 7, 8, 9, 10, 11, 12 and 13 above.

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Code Section 10177(j) for fraud or dishonest dealing, for conduct set forth in paragraphs 7, 8, 9, 10, 11, 12 and 13 above.

17.

The conduct or omissions of respondent IPC DEVELOPMENT GROUP, INC., as set forth above, subject its real estate license and license rights to suspension or revocation under the provisions of $g \mid \text{Code Section 10177(d)}$ for willful violation of Regulations 2831 and 2951, as set forth in paragraph 9(b).

18.

The conduct or omissions of respondent KENDALL HARRISON BREHM, as set forth above, subject his real estate license and license rights to suspension or revocation under the provisions of the following Code Sections:

- 10177(d) for willful violation of Regulation 2725, as (a) set forth in paragraph 9(c).
- 10177(h) or 10177(d) for violation of Code Section (b) 10159.2 for failure to supervise the activities of the RE/MAX Golden Valley Escrow Division's escrow operations, as set forth in paragraph 12 above.

PRIOR LICENSING ACTION

In Case No. H-23171 LA, respondent ARIEL ARCEO CARLOS' real estate salesperson license was revoked with a right to a restricted real estate salesperson license effective January 24, 1989, on grounds he had been convicted on February 24, 1983, of petty theft and for failing to disclose same in his application for

COURT PAPER STATE OF CALIFORNIA STO. 113 (REV. 8-72)

a real estate license filed on or about December 22, 1986, in 1 violation of Code Sections 490 and 10177(a). Respondent was granted the right to apply for a restricted real estate salesperson license 3 on terms and conditions. WHEREFORE, Complainant prays that a hearing be conducted on the allegations of this Accusation and, that upon proof thereof, a decision be rendered imposing disciplinary action against the licenses and license rights of respondents ARIEL ARCEO CARLOS; WILLIAM J. LAUER, JR.; IPC DEVELOPMENT GROUP, INC., a corporate real 10 estate broker, dba Golden West Financial Services and dba RE/MAX

Golden Valley Realtors; and KENDALL HARRISON BREHM, as designated officer of IPC Development Group, Inc., under the Real Estate Law (Part 1 of Division 4 of the Business and Professions Code) and for

such other and further relief as may be proper under other applicable provisions of law.

Dated at Los Angeles, California,

this 4th day of February, 1994.

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COURT PAPER STATE OF CALIFORNIA STD. 113 (REV. 8-72)

J. Ellís, Deputy Real Estate Commissioner

cc: Ariel Arceo Carlos William J. Lauer, Jr. IPC Development Group, Inc. Kendall Harrison Brehm

White House Professionals Inc. Sacto.

MΑ