

FILED
DEC - 7 1995
DEPARTMENT OF REAL ESTATE

By Laura B. Dorn

Department of Real Estate
107 South Broadway, Room 8107
Los Angeles, California 90012
(213) 897-3937

DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * * * *

In the Matter of the Accusation of) No. H-26080 LA
)
ABRAHAM REAL ESTATE AND)
DEVELOPMENT, a Corporation;)
)
individually, and as designated)
officer of Abraham Real Estate)
and Development)
)
Respondents.)

STIPULATION AND AGREEMENT IN SETTLEMENT AND ORDER

It is hereby stipulated by and between ABRAHAM REAL
ESTATE AND DEVELOPMENT, and [REDACTED], individually,
and as designated officer of Abraham Real Estate and
Development (hereinafter referred to as Respondents), and the
Complainant, acting by and through V. Ahda Sands, Counsel for
the Department of Real Estate, as follows, for the purpose of
settling and disposing of the Accusation filed on March 1,
1995, in this matter:

A. All issues which were to be contested and all
evidence which was to be presented by Complainant and

1 Respondent at a formal hearing on the Accusation, which hearing
2 was to be held in accordance with the provisions of the
3 Administrative Procedure Act (APA), shall instead and in place
4 thereof be submitted solely on the basis of the provisions of
5 this Stipulation.

6 B. Respondent has received, read and understands the
7 Statement to Respondent, the Discovery Provisions of the APA
8 and the Accusation filed by the Department of Real Estate in
9 this proceeding.

10 C. Heretofore, Respondent filed a Notice of Defense
11 pursuant to Section 11505 of the Government Code for the
12 purpose of requesting a hearing on the allegations in the
13 Accusation. Respondent hereby freely and voluntarily withdraws
14 said Notice of Defense. Respondent acknowledges that he
15 understands that by withdrawing said Notice of Defense,
16 Respondent will thereby waive Respondent's right to require the
17 Commissioner to prove the allegations in the Accusation at a
18 contested hearing held in accordance with the provisions of the
19 APA and that Respondent will waive other rights afforded to
20 Respondent in connection with the hearing such as the right to
21 present evidence in his defense and the right to cross
22 examination.

23 D. Respondent admits the factual allegations in the
24 Accusation and Stipulates, subject to the limitations set
25 forth below, that the Real Estate Commissioner shall not be
26 required to provide further evidence of such allegations.
27



1 E. It is understood by the parties that the Real
2 Estate Commissioner may adopt the Stipulation and Agreement in
3 Settlement and Order as his decision in this matter hereby
4 imposing the penalty and sanctions on Respondent's real estate
5 license and license rights as set forth in the "Order" below.
6 In the event that the Commissioner in his discretion does not
7 adopt the Stipulation and Agreement in Settlement and Order,
8 the Stipulation and Agreement in Settlement and Order shall be
9 void and of no effect, and Respondent shall retain the right to
10 a hearing and proceeding on the Accusation under all the
11 provisions of the APA and shall not be bound by an admission or
12 waiver made herein.

13 F. The Order or any subsequent Order of the Real
14 Estate Commissioner made pursuant to this Stipulation shall not
15 constitute an estoppel, merger or bar to any further
16 administrative or civil proceedings by the Department of Real
17 Estate with respect to any matters which were not specifically
18 alleged to be causes for accusation in this proceeding.

19 II

20 DETERMINATION OF ISSUES

21 By reason of the foregoing stipulations, admissions
22 and waivers and solely for the purpose of settlement of the
23 pending Accusation without a hearing, it is stipulated and
24 agreed that the following Determination of Issues be made:

25 A

26 The conduct of Respondent [REDACTED], as
27 described in the Accusation is in violation of Sections

1 10159.2, 10240, 10148(a) of the Code and Sections 2831, 2725 of
2 the Regulations cited in the Accusation, and is grounds for
3 the suspension or revocation of the real estate license and
4 license rights of Respondent under the provisions of Section
5 10177(d), 10177(h) of the Business and Professions Code.

6 B

7 The conduct of Respondent ABRAHAM REAL ESTATE AND
8 DEVELOPMENT CORPORATION, as described in the Accusation is in
9 violation of Sections 10145, 10148(a), and 10240, of the Code
10 and Sections 2731, 2752, 2831, and 2832.1, of the
11 Regulations cited in the Accusation, and is grounds for the
12 suspension or revocation of the real estate license and license
13 rights of Respondent under the provisions of Section 10177(d),
14 of the Business and Professions Code.

15 III

16 ORDER

17 WHEREFORE, THE FOLLOWING ORDER is hereby made:

18 All licenses and licensing rights of respondents
19 ABRAHAM REAL ESTATE AND DEVELOPMENT, and [REDACTED],
20 are revoked; provided, however, a restricted real estate
21 salesperson license shall be issued to Respondent [REDACTED]
22 [REDACTED] and a restricted corporate broker license shall be
23 issued to ABRAHAM REAL ESTATE AND DEVELOPMENT pursuant to
24 Section 10156.5 of the Business and Professions Code if
25 Respondents make application therefor and pay to the
26 Department of Real Estate the appropriate fee for the
27 restricted license within 90 days from the effective date of

this Decision. The restricted license issued to Respondents 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 the authority of Section 10156.6 of that Code:

1. The restricted license issued to Respondent
[REDACTED], may be suspended prior to hearing by
Order of the Real Estate Commissioner in the event of
Respondent's conviction or plea of nolo contendere to a crime
which is substantially related to Respondent's fitness or
capacity as a real estate licensee.

2. The restricted license issued to Respondents
may be suspended prior to hearing by Order of the Real Estate
Commissioner on evidence satisfactory to the Commissioner that
Respondents have violated provisions of the California Real
Estate Law, the Subdivided Lands Law, Regulations of the Real
Estate Commissioner or conditions attaching to the restricted
license.

3. Respondent [REDACTED] shall not be eligible to apply for the issuance of an unrestricted real estate license nor for the removal of any of the conditions, limitations or restrictions of a restricted license until three years have elapsed from the effective date of this Decision.

4. Respondent ABRAHAM REAL ESTATE AND DEVELOPMENT CORPORATION shall not be eligible to apply for the issuance of an unrestricted real estate license nor for the removal of any of the conditions, limitations or restrictions of a restricted

1 license until one year has elapsed from the effective date of
2 this Decision.

3 5. Respondent [REDACTED] shall, within
4 nine months from the effective date of this Decision, present
5 evidence satisfactory to the Real Estate Commissioner that
6 Respondent has, since the most recent issuance of an original
7 or renewal real estate license, taken and successfully
8 completed the continuing education requirement of Article 2.5
9 of Chapter 3 of the Real Estate Law for renewal of a real
10 estate license. If Respondent fails to satisfy this condition,
11 the Commissioner may order the suspension of the restricted
12 license until the Respondent presents such evidence. The
13 Commissioner shall afford Respondent the opportunity for a
14 hearing pursuant to the Administrative Procedure Act to
15 present such evidence.

16 6. Pursuant to Section 10148 of the Business and
17 Professions Code, Respondent ABRAHAM REAL ESTATE AND
18 DEVELOPMENT CORPORATION shall pay the Commissioner's reasonable
19 cost for an audit as a result of the trust fund violations
20 found in paragraph I of the Determination of Issues. In
21 calculating the amount of the Commissioner's reasonable cost,
22 the Commissioner may use the estimated average hourly salary
23 for all persons performing audits of real estate brokers, and
24 shall include an allocation for travel time to and from the
25 auditor's place of work. Respondent shall pay such cost within
26 45 days of receiving an invoice from the Commissioner detailing
27 the activities performed during the audit and the amount of

1 time spent performing those activities. The Commissioner may
2 suspend the restricted license issued to Respondent pending a
3 hearing held in accordance with Section 11500, et seq., of the
4 Government Code, if payment is not timely made as provided for
5 herein, or as provided for in a subsequent agreement between
6 the respondent and the Commissioner. The suspension shall
7 remain in effect until payment is made in full or until
8 respondent enters into an agreement satisfactory to the
9 Commissioner to provide for payment, or until a decision
10 providing otherwise is adopted following a hearing held
11 pursuant to this condition.

12 7. Respondent [REDACTED] shall submit
13 with any application for license under an employing broker, or
14 any application for transfer to a new employing broker, a
15 statement signed by the prospective employing real estate
16 broker on a form approved by the Department of Real Estate
17 which shall certify:

18 (a) That the employing broker has read the
19 Decision of the Commissioner which granted the right to a
20 restricted license and the Accusation upon which the Decision
21 is based; and

22 (b) That the employing broker will exercise
23 close supervision over the performance by the restricted
24 licensee relating to activities for which a real estate license
25 is required.
26
27

IV

EXECUTION OF STIPULATION

We have read the Stipulation and Agreement in Settlement and its terms are understood by me and are agreeable and acceptable to me. We understand that we are waiving rights given to us by the California Administrative Procedure Act (including) but not limited to Sections 11506, 11508, 11509 and 11513 of the Government Code), and we willingly, intelligently and voluntarily waive those rights, including the right of requiring the Commissioner to prove the allegation in the Accusation at a hearing at which we would have the right to cross-examine witnesses against us and to present evidence in defense and mitigation of charges.

ABRAHAM REAL ESTATE AND
DEVELOPMENT

DATED: 10-25-95

by [Signature] (Title)
President
Respondent

DATED: 10-25-95

[Redacted Signature]
Respondent

DATED: 11/7/95

V. Ahda Sands
V. Ahda Sands, Counsel
Department of Real Estate

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V

DECISION

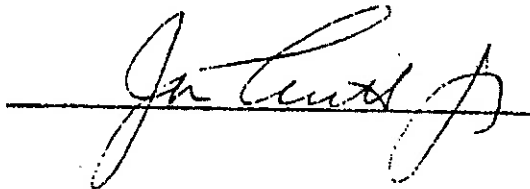
The foregoing Stipulation and Agreement in Settlement and Order is hereby adopted as the Decision and Order of the Real Estate Commissioner in the above-entitled matter as to Respondents ABRAHAM REAL ESTATE AND DEVELOPMENT CORPORATION AND

This Decision shall become effective at 12 o'clock noon on December 27, 1995

IT IS SO ORDERED

11-27-95

JIM ANTT, Jr.
Real Estate Commissioner



FILED
APR 17 1995
DEPARTMENT OF REAL ESTATE

Case No. H-26080 P
OAH No. L-9503210

By Taura B. Orona

To the above-named Respondent(s):

You are hereby notified that a hearing will be held before the Department of Real Estate at Office of Administrative Hearings, 314 West First Street, Los Angeles, California, on NOVEMBER 16 & 17, 1995 at the hour of 2:00 a.m. or as soon thereafter as the matter can be heard, upon the Accusation served upon you.

You may be present at the hearing. You have the right to be represented by an attorney at your own expense. You are not entitled to the appointment of an attorney to represent you at public expense. You are entitled to represent yourself without legal counsel. If you are not present in person nor represented by counsel at the hearing, the Department may take disciplinary action against you based upon any express admission or other evidence including affidavits, without any notice to you.

You may present any relevant evidence and will be given full opportunity to cross-examine all witnesses testifying against you. You are entitled to the issuance of subpoenas to compel the attendance of witnesses and the production of books, documents or other things by applying to the Department of Real Estate.

The hearing shall be conducted in the English language. If you want to offer the testimony of any witness who does not proficiently speak the English language, you must provide your own interpreter. The interpreter must be approved by the Administrative Law Judge conducting the hearing as someone who is proficient in both English and the language in which the witness will testify. You are required to pay the costs of the interpreter unless the Administrative Law Judge directs otherwise.

Dated: April 17, 1995

DEPARTMENT OF REAL ESTATE

By: V. Ahda Sands
V. AHDA SANDS, Counsel

cc: Abraham Real Estate and Development

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Sachs

V. AHDA SANDS, Counsel
Department of Real Estate
107 South Broadway, Room 8107
Los Angeles, California 90012
(213) 897-3937

FILED
MAR - 1 1995
DEPARTMENT OF REAL ESTATE

By *Janice B. Dimer*

DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

* * * * *

In the Matter of the Accusation of) NO. H-26080 LA
)
ABRAHAM REAL ESTATE AND) ACCUSATION
DEVELOPMENT CORPORATION,)
a corporation; doing business as)
Renet Financial Premier Mortgage)
Services, and [REDACTED])
individually and as Designated)
Officer of Abraham Real Estate and)
Development Corporation; doing)
business as Remax Classic)
Properties;)
Respondents.)

Complainant, Steven J. Ellis, a Deputy Real Estate
Commissioner of the State of California, as and for cause of
Accusation against ABRAHAM REAL ESTATE AND DEVELOPMENT
CORPORATION, a corporation; doing business as Renet Financial
Premier Mortgage Services, [REDACTED], individually
and as Designated Officer of Abraham Real Estate and Development
Corp.; doing business as Remax Classic Properties (herein
"Respondents") alleges as follows:

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The term "the Regulations" as used herein refers to provisions of Chapter 6, Title 10, California Code of Regulations.

2

The Complainant, Steven J. Ellis, a Deputy Real Estate Commissioner of the State of California, makes this Accusation against Respondent in his official capacity.

3

Respondent is presently licensed and/or has license rights under the Real Estate Law, Part 1 of Division 4 of the Business and Professions Code (herein "the Code").

4

At all times mentioned herein, Respondent, ABRAHAM REAL ESTATE AND DEVELOPMENT CORPORATION, doing business as Renet Financial-Premier Mortgage Services (herein "RFM"), was and now is licensed by the Department of Real Estate of the State of California (herein "the Department") as a corporate real estate broker. At all times mentioned herein, Respondent, RFM was and now is licensed as a corporate real estate broker by and through [REDACTED] as the officer and broker responsible pursuant to the provisions of Section 10159.2(a) of the Code for supervising the activities requiring a real estate license conducted on behalf of RFM by RFM's officers and employees.

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At all times mentioned herein Respondent, [REDACTED] was and now is licensed by the Department as an individual real estate broker, doing business as [REDACTED] and the designated officer of AREDC.

6

At no time mentioned herein, was R [REDACTED] [REDACTED]), licensed by the Department of Real Estate of the State of California (herein Department") as a corporate real estate broker.

7

Further references herein to "Respondents" includes the parties identified in Paragraphs 1 through 6, above, and also includes the officers, directors, employees, agents and real estate licensees employed by or associated with said parties and who at all times herein mentioned were engaged in the furtherance of the business or operations of said parties and who were acting within the course and scope of their authority and employment.

8

At all times herein mentioned, Respondents engaged in the business of, acted in the capacity of, advertised or assumed to act as real estate brokers for others in the State of California within the meaning of Sections:

10131(a) of the Code, including the operation and conduct of residential resale activities whereby Respondents sold or offered to sell, bought or offered to buy, solicited

1 prospective sellers or purchasers or, solicited or obtained
2 listings of, or negotiated the purchase, sale or exchange of real
3 property or a business opportunity for or in expectation of
4 compensation and;

5 10131(d) Solicits borrowers or lenders for or
6 negotiates loans or collects payments or performs services for
7 borrowers or lenders or note owners in connection with loans
8 secured directly or collaterally by liens on real property or on
9 a business opportunity.

10 AUDIT OF

11 RENET FINANCIAL-PREMIER MORTGAGE SERVICES

12 9

13 Complainant incorporates herein the allegations of
14 Paragraphs 1 through 8, inclusive, herein.

15 10

16 In connection with the aforesaid real estate
17 activities, Respondent, RFM, by and through Respondent, [REDACTED]
18 accepted or received funds in trust (hereinafter "trust funds")
19 from or on behalf of borrowers and thereafter made disbursements
20 of such funds. Respondent, RFM, by and through Respondent,
21 [REDACTED], did not deposit said funds into any bank.

22 11

23 On December 13, 1993, the Department concluded its
24 examination of Respondents books and records pertaining to the
25 real estate activities described in Paragraph 8, above, for the
26 thirteen month period ending October 31, 1993, which examination
27

1 revealed violations of the Code and of the Regulations as set
2 forth in the following paragraphs.

3 12

4 In connection with the aforesaid real estate
5 activities, per Paragraph 8, above, Respondent, [REDACTED]
6 [REDACTED], acted in violation of the Code and
7 the Regulations in that Respondents:

8 (a) Failed to maintain adequate formal trust fund
9 receipt journals and a formal trust fund disbursement journals
10 for the funds identified in Paragraph 10, above, or other
11 records of the receipt and disposition of trust funds received,
12 conforming to the requirements of Sections 2831 and 2951 of the
13 Regulations;

14 (b) Failed to provide borrowers with a Mortgage Loan
15 Disclosure Statement in violation of Section 10240 of the Code.

16 (c) [REDACTED] Failed to review and initial instruments
17 prepared or signed by real estate salespersons employed by
18 Respondent in connection with transactions for which a real
19 estate license is required, which instruments may have a
20 material effect upon the rights or obligations of a party to the
21 transaction, in violation Section 2725 of the Regulations.

22 (d) Failed to retain the original or copies of the
23 vouchers or invoices in violation of Section 10148(a) of the
24 Regulations.

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Table 1. Demographic characteristics of study population

1 "Escrow T/A #1"), the "Abraham Real Estate Development
2 Corporation d.b.a. Remax Classic Properties Trust Account", at
3 Bank of America in the City of Redlands, California.

4 17

5 On December 9, 1993, the Department concluded its
6 examination of RCP's books and records pertaining to the real
7 estate activities described in Paragraph 8, above, for the
8 thirteen month period ending October 31, 1993, which examination
9 revealed violations of the Code and of the Regulations as set
10 forth in the following paragraphs.

11 18

12 In connection with the trust funds referred to in
13 Paragraph 11, above, Respondent, [REDACTED], doing business as RCP
14 acted in violation of the Code and the Regulations in that
15 Respondents:

16 (a) Violated Section 2832.1 of the Regulations and
17 10145 of the Code by disbursing or causing or allowing the
18 disbursement of trust funds from T/A #1, wherein the
19 disbursement of said funds reduced the funds in the said account
20 to an amount which, on October 19, 1993, was approximately
21 \$14,987.16 less than the existing aggregate trust fund liability
22 to all owners of said funds, without first obtaining the prior
23 written consent of every principal who was an owner of said
24 funds. This shortage was caused by Respondent's transfer of
25 funds to Respondent's operating account. Specifically,
26 Respondents accepted a \$15,000.00 deposit on behalf of Mr. and
27 Mrs. Catlett for the downpayment on a house. Thereafter the

1 escrow was canceled and the \$15,000.00 in funds was not repaid
2 to Mr. and Mrs. Catlett in violation of section 10145 and
3 10176(e). The funds were not repaid because [REDACTED] had used
4 the funds to operate his business.

5 (b) Failed to first obtain a license from the
6 Department before using the fictitious name [REDACTED]
7 [REDACTED], in violation of Section 10159.5 of the Code in
8 conjunction with Section 2731 of the Regulations;

9 (c) Failed to notify the Department when licensees
10 entered or left the employ of Respondent, in violation of
11 Section 2752 of the Regulations.

12 COMMINGLING OF TRUST FUNDS

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14 Complainant incorporates herein the allegations of
15 Paragraphs 1 through 20, inclusive, herein.

16 The conduct, acts and omissions of Respondent,
17 [REDACTED], as described in Paragraph 18(a), above, constitutes co-
18 mingling which is violation of Code 10176(e) and is cause for
19 the suspension or revocation of Respondent [REDACTED]'s license and
20 license rights.

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1 WHEREFORE, Complainant prays that a hearing be
2 conducted on the allegations of this Accusation and that upon
3 proof thereof a decision be rendered imposing disciplinary
4 action against all licenses and license rights of Respondent
5 under the Real Estate Law (Part 1 of Division 4 of the Business
6 and Professions Code) and for such other and further relief as
7 may be proper under other applicable provisions of law.
8 Dated at Los Angeles, California
9 this 1st day of March, 1995.

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STEVEN J. ELLIS
Deputy Real Estate Commissioner

cc: [REDACTED]
Abraham Real Estate and Development Corporation
doing business as Renet Financial Premier Mortgage
Services
[REDACTED]
Sacto.
PI
OAH
VAS