

1 In addition to those terms, conditions, and
2 restrictions stated above, you were further required, within
3 six months from June 20, 2006, to present evidence
4 satisfactory to the Real Estate Commissioner that you have
5 taken and successfully completed the trust fund accounting and
6 handling course specified in paragraph (3), subdivision (a) of
7 Section 10170.5 of the Business and Professions Code. The
8 Commissioner has determined that as of December 20, 2006, you
9 have failed to satisfy this condition.

10 The Commissioner has determined that as of this
11 date, you have failed to satisfy these terms and conditions.

12 NOW, THEREFORE, IT IS ORDERED under the authority of
13 the Order issued in this matter that the real estate broker
14 license heretofore issued to MARIA RAMIREZ and the exercise of
15 any privileges thereunder is hereby suspended until such time
16 as you provide proof satisfactory to the Department of
17 compliance with the "conditions" referred to above, or pending
18 final determination made after hearing (see "Hearing Rights"
19 set forth below).

21 IT IS FURTHER ORDERED that all license certificates
22 and identification cards issued by Department which are in the
23 possession of respondent be immediately surrendered by
24 personal delivery or by mailing in the enclosed, self-
25 addressed envelope to:

26 ///

1 Department of Real Estate
2 Attn: Flag Section
3 P. O. Box 187000
4 Sacramento, CA 95818-7000

5 Hearing Rights: You have the right to a hearing to
6 contest the Commissioner's determination that you are in
7 violation of the Order issued in this matter. If you desire a
8 hearing, you must submit a written request. The request may
9 be in any form, as long as it is in writing and indicates that
10 you want a hearing. Unless a written request for a hearing,
11 signed by or on behalf of you, is delivered or mailed to the
12 Department at 320 W. Fourth St., Room 350, Los Angeles, CA.
13 90013, within 20 days after the date that this Order was
14 mailed to or served on you, the Department will not be
15 required to provide you a hearing.

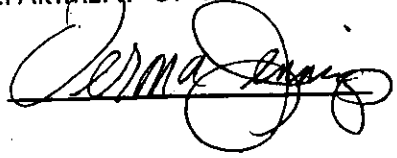
16 This Order shall be effective immediately.

17
18 DATED: 3-29, 2007

19 JEFF DAVI
20 Real Estate Commissioner
21
22
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25
26
27

1 Department of Real Estate
2 320 W. 4th St., Room 350
3 Los Angeles, California 90013
4 Telephone: (213) 576-6982

FILED
MAY 31 2006
DEPARTMENT OF REAL ESTATE

By 

8 BEFORE THE DEPARTMENT OF REAL ESTATE
9 STATE OF CALIFORNIA

10 * * *

11 In the Matter of the Accusation of) No. H-32145 LA
12)
13 INTERNATIONAL MILLENNIUM)
14 ASSOCIATION; JOSE ANTONIO) STIPULATION AND AGREEMENT
15 RICO and MARIA RAMIREZ,)
16 individually and as)
17 designated officer of)
18 International Millennium)
19 Association; EMILIA VEGA;)
20 and SAUL CARRILLO,)
21 Respondents.)

22 It is hereby stipulated by and between INTERNATIONAL
23 MILLENNIUM ASSOCIATION (sometimes referred to as Respondent) and
24 its attorney, Mary E. Work, and the Complainant, acting by and
25 through James R. Peel, Counsel for the Department of Real
26 Estate, as follows for the purpose of settling and disposing of
27 the Accusation filed on August 24, 2005, in this matter.

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

1 was to be held in accordance with the provisions of the
2 Administrative Procedure Act ("APA"), shall instead and in place
3 thereof be submitted solely on the basis of the provisions of
4 this Stipulation and Agreement ("Stipulation").

5 2. Respondent has received, read and understands the
6 Statement to Respondent, the Discovery Provisions of the
7 Administrative Procedure Act ("APA") and the Accusation filed by
8 the Department of Real Estate in this proceeding.

9 3. On September 23, 2005, Respondent filed a Notice
10 of Defense pursuant to Section 11506 of the Government Code for
11 the purpose of requesting a hearing on the allegations in the
12 Accusation. Respondent hereby freely and voluntarily withdraws
13 said Notices of Defense. Respondent acknowledges that he
14 understands that by withdrawing said Notices of Defense he will
15 thereby waive his right to require the Commissioner to prove the
16 allegations in the Accusation at a contested hearing held in
17 accordance with the provisions of the APA and that he will waive
18 other rights afforded to him in connection with the hearing,
19 such as the right to present evidence in defense of the
20 allegations in the Accusation and the right to cross-examine
21 witnesses.

22 4. This Stipulation is based on the factual
23 allegations contained in the Accusation filed in this
24 proceeding. In the interest of expedience and economy,
25 Respondent chooses not to contest these factual allegations, but
26 to remain silent and understands that, as a result thereof,
27

1 these factual statements, will serve as a prima facie basis for
2 the disciplinary action stipulated to herein. The Real Estate
3 Commissioner shall not be required to provide further evidence
4 to prove such allegations.

5 5. This Stipulation and Respondent's decision not to
6 contest the Accusation is made for the purpose of reaching an
7 agreed disposition of this proceeding and is expressly limited
8 to this proceeding and any other proceeding or case in which the
9 Department of Real Estate ("Department"), the state or federal
10 government, or an agency of this state, another state or the
11 federal government is involved.

12 6. It is understood by the parties that the Real
13 Estate Commissioner may adopt the Stipulation as his decision
14 in this matter thereby imposing the penalty and sanctions on
15 Respondent's real estate licenses and license rights as set
16 forth in the below "Order". In the event that the Commissioner
17 in his discretion does not adopt the Stipulation, the
18 Stipulation shall be void and of no effect, and Respondent shall
19 retain the right to a hearing on the Accusation under all the
20 provisions of the APA and shall not be bound by any stipulation
21 or waiver made herein.

22 7. The Order or any subsequent Order of the Real
23 Estate Commissioner made pursuant to this Stipulation shall not
24 constitute an estoppel, merger or bar to any further
25 administrative or civil proceedings by the Department of Real
26 Estate with respect to any conduct which was not specifically
27

1 alleged to be causes for accusation in this proceeding.

2 DETERMINATION OF ISSUES

3 By reason of the foregoing stipulations and waivers
4 and solely for the purpose of settlement of the pending
5 Accusation without a hearing, it is stipulated and agreed that
6 the following determination of issues shall be made:

7 The conduct, acts and/or omissions of Respondent
8 INTERNATIONAL MILLENNIUM ASSOCIATION, as set forth in the
9 Accusation, constitute cause for the suspension or revocation of
10 all of the real estate licenses and license rights of Respondent
11 under the provisions of Section 10177(d) of the Business and
12 Professions Code ("Code") for violations of Code Sections 10240
13 and Regulations 2831.2, 2832, and 2834, Title 10, Chapter 6,
14 California Code of Regulations.

15 ORDER

16 All licenses and licensing rights of Respondent
17 INTERNATIONAL MILLENNIUM under the Real Estate Law are suspended
18 for a period of two hundred fifty (250) days from the effective
19 date of this Decision; provided, however, that two hundred (200)
20 days of said suspension shall be stayed for two (2) years upon
21 the following terms and conditions:

22 1. Respondent shall obey all laws, rules and
23 regulations governing the rights, duties and responsibilities of
24 a real estate licensee in the State of California; and

25 2. That no final subsequent determination be made,
26 after hearing or upon stipulation that cause for disciplinary
27

1 action occurred within two (2) years of the effective date of
2 this Decision. Should such a determination be made, the
3 Commissioner may, in his discretion, vacate and set aside the
4 stay order and reimpose all or a portion of the stayed
5 suspension. Should no such determination be made, the stay
6 imposed herein shall become permanent.

7 3. Provided, however, that if Respondent petitions,
8 the remaining fifty (50) days of said two hundred fifty (250)
9 day suspension shall be stayed upon condition that:

10 a. Respondent pays a monetary penalty pursuant to
11 Section 10175.2 of the Business and Professions Code at the rate
12 of \$100 for each day of the suspension for a total monetary
13 penalty of \$5,000.

14 b. Said payment shall be in the form of a
15 cashier's check or certified check made payable to the Recovery
16 Account of the Real Estate Fund. Said check must be received by
17 the Department prior to the effective date of the Decision in
18 this matter.

19 c. No further cause for disciplinary action
20 against the real estate licenses of Respondent occurs within two
21 (2) years from the effective date of the Decision in this
22 matter.

23 d. If Respondent fails to pay the monetary
24 penalty in accordance with the terms and conditions of the
25 Decision, the Commissioner may, without a hearing, order the
26 immediate execution of all or any part of the stayed suspension
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1 in which event the Respondent shall not be entitled to any
2 repayment nor credit, prorated or otherwise, for money paid to
3 the Department under the terms of this Decision.

4 e. If Respondent pays the monetary penalty and if
5 no further cause for disciplinary action against the real estate
6 license of Respondent occurs within two (2) years from the
7 effective date of the Decision, the stay hereby granted shall
8 become permanent.

9 4. Pursuant to Section 10148 of the Business and
10 Professions Code, Respondent shall pay the Commissioner's
11 reasonable cost for the audit which led to this disciplinary
12 action and shall pay the Commissioner's reasonable cost for a
13 subsequent audit to determine if Respondent INTERNATIONAL
14 MILLENNIUM ASSOCIATION has corrected the violations found in the
15 Determination of Issues. In calculating the amount of the
16 Commissioner's reasonable cost, the Commissioner may use the
17 estimated average hourly salary for all persons performing
18 audits of real estate brokers, and shall include an allocation
19 for travel costs, including mileage, time to and from the
20 auditor's place of work and per diem. Respondent shall pay such
21 cost within 45 days of receiving an invoice from the
22 Commissioner detailing the activities performed during the audit
23 and the amount of time spent performing those activities. The
24 Commissioner may, in his discretion, vacate and set aside the
25 stay order, if payment is not timely made as provided for
26 herein, or as provided for in a subsequent agreement between the
27

1 Respondent and the Commissioner. The vacation and the set aside
2 of the stay shall remain in effect until payment is made in
3 full, or until Respondent enters into an agreement satisfactory
4 to the Commissioner to provide for payment. Should no order
5 vacating the stay be issued, either in accordance with this
6 condition or condition "2", the stay imposed herein shall become
7 permanent.

8
9 DATED: April 11, 2006

James R. Peel
10 JAMES R. PEEL, Counsel for the
Department of Real Estate

11 * * *

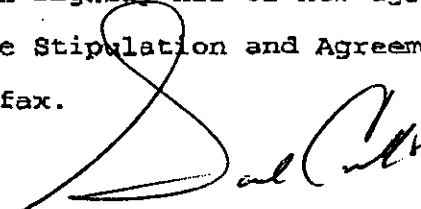
12 I have read the Stipulation and Agreement and its
13 terms are understood by me and are agreeable and acceptable to
14 me. I understand that I am waiving rights given to me by the
15 California Administrative Procedure Act (including but not
16 limited to Sections 11506, 11508, 11509 and 11513 of the
17 Government Code), and I willingly, intelligently and voluntarily
18 waive those rights, including the right of requiring the
19 Commissioner to prove the allegations in the Accusation at a
20 hearing at which I would have the right to cross-examine
21 witnesses against me and to present evidence in defense and
22 mitigation of the charges.

23 Respondent can signify acceptance and approval of the
24 terms and conditions of this Stipulation and Agreement by faxing
25 a copy of the signature page, as actually signed by Respondent,
26 to the Department at the following telephone/fax number:
27 (213) 576-6917. Respondent agrees, acknowledges and understands

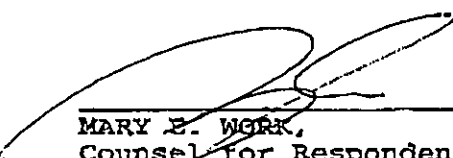
1 that by electronically sending to the Department a fax copy of
 2 his or her actual signature as it appears on the Stipulation and
 3 Agreement, that receipt of the faxed copy by the Department
 4 shall be as binding on Respondent as if the Department had
 5 received the original signed Stipulation and Agreement.

6 Further, if the Respondent is represented, the
 7 Respondent's representative can signify his or her agreement to
 8 the terms and conditions of the Stipulation and Agreement by
 9 submitting that signature via fax.

10 DATED: 3-28-06


 11 INTERNATIONAL MILLENIUM
 12 ASSOCIATION, Respondent
 13 By: Saul Carrillo

14 DATED: 3-27-06


 15 MARY E. WORK,
 16 Counsel for Respondent

17 * * *

18 The foregoing Stipulation and Agreement is hereby
 19 adopted as my Decision and Order in this matter, and shall
 20 become effective at 12 o'clock noon on _____.

21 IT IS SO ORDERED _____

22 JEFF DAVI
 23 Real Estate Commissioner

1 that by electronically sending to the Department a fax copy of
 2 his or her actual signature as it appears on the Stipulation and
 3 Agreement, that receipt of the faxed copy by the Department
 4 shall be as binding on Respondent as if the Department had
 5 received the original signed Stipulation and Agreement.

6 Further, if the Respondent is represented, the
 7 Respondent's representative can signify his or her agreement to
 8 the terms and conditions of the Stipulation and Agreement by
 9 submitting that signature via fax.

10
 11 DATED: _____ INTERNATIONAL MILLENIUM
 12 ASSOCIATION, Respondent
 13 By: Saul Carrillo

14
 15 DATED: 3-27-06 _____
 16 MARY E. WORK,
 17 Counsel for Respondent

18 * * *

19 The foregoing Stipulation and Agreement is hereby
 20 adopted as my Decision and Order in this matter, and shall
 21 become effective at 12 o'clock noon on _____.

22 IT IS SO ORDERED _____

23 JEFF DAVI
 24 Real Estate Commissioner

1 that by electronically sending to the Department a fax copy of
2 his or her actual signature as it appears on the Stipulation and
3 Agreement, that receipt of the faxed copy by the Department
4 shall be as binding on Respondent as if the Department had
5 received the original signed Stipulation and Agreement.

6 Further, if the Respondent is represented, the
7 Respondent's representative can signify his or her agreement to
8 the terms and conditions of the Stipulation and Agreement by
9 submitting that signature via fax.

10
11 DATED: _____

INTERNATIONAL MILLENIUM
ASSOCIATION, Respondent
By: Saul Carrillo

12
13
14
15 DATED: _____

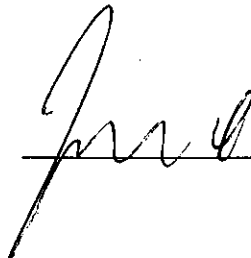
MARY E. WORK,
Counsel for Respondent

16
17 * * *

18 The foregoing Stipulation and Agreement is hereby
19 adopted as my Decision and Order in this matter, and shall
20 become effective at 12 o'clock noon on June 20, 2006.

21 IT IS SO ORDERED _____

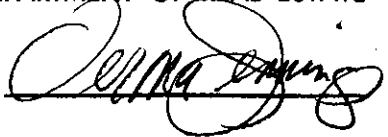
22
23 JEFF DAVI
Real Estate Commissioner

24
25
26
27 

1 Department of Real Estate
2 320 W. 4th St., Room 350
3 Los Angeles, California 90013

4 Telephone: (213) 576-6982

FILED
MAY 31 2006
DEPARTMENT OF REAL ESTATE

By 

8 BEFORE THE DEPARTMENT OF REAL ESTATE
9 STATE OF CALIFORNIA

10 * * *

11	In the Matter of the Accusation of)	No. H-32145 LA
12	INTERNATIONAL MILLENNIUM)	
13	ASSOCIATION; <u>JOSE ANTONIO</u>)	<u>STIPULATION AND AGREEMENT</u>
14	<u>RICO</u> and <u>MARIA RAMIREZ</u> ,)	
15	individually and as)	
16	designated officer of)	
17	International Millennium)	
18	Association; <u>EMILIA VEGA</u> ;)	
19	and <u>SAUL CARRILLO</u> ,)	
20	Respondents.)	

19 It is hereby stipulated by and between JOSE ANTONIO
20 RICO (sometimes referred to as Respondent) and his attorney,
21 Frank M. Buda, and the Complainant, acting by and through James
22 R. Peel, Counsel for the Department of Real Estate, as follows
23 for the purpose of settling and disposing of the Accusation
24 filed on August 24, 2005, in this matter.

25 1. All issues which were to be contested and all
26 evidence which was to be presented by Complainant and Respondent
27 at a formal hearing on the Accusation, which hearing

1 was to be held in accordance with the provisions of the
2 Administrative Procedure Act ("APA"), shall instead and in place
3 thereof be submitted solely on the basis of the provisions of
4 this Stipulation and Agreement ("Stipulation").

5 2. Respondent has received, read and understands the
6 Statement to Respondent, the Discovery Provisions of the
7 Administrative Procedure Act ("APA") and the Accusation filed by
8 the Department of Real Estate in this proceeding.

9 3. On September 20, 2005, Respondent filed a Notice
10 of Defense pursuant to Section 11506 of the Government Code for
11 the purpose of requesting a hearing on the allegations in the
12 Accusation. Respondent hereby freely and voluntarily withdraws
13 said Notices of Defense. Respondent acknowledges that he
14 understands that by withdrawing said Notices of Defense he will
15 thereby waive his right to require the Commissioner to prove the
16 allegations in the Accusation at a contested hearing held in
17 accordance with the provisions of the APA and that he will waive
18 other rights afforded to him in connection with the hearing,
19 such as the right to present evidence in defense of the
20 allegations in the Accusation and the right to cross-examine
21 witnesses.

22 4. This Stipulation is based on the factual
23 allegations contained in the Accusation filed in this
24 proceeding. In the interest of expedience and economy,
25 Respondent chooses not to contest these factual allegations, but
26 to remain silent and understands that, as a result thereof,
27

1 these factual statements, will serve as a prima facie basis for
2 the disciplinary action stipulated to herein. The Real Estate
3 Commissioner shall not be required to provide further evidence
4 to prove such allegations.

5 5. This Stipulation and Respondent's decision not to
6 contest the Accusation is made for the purpose of reaching an
7 agreed disposition of this proceeding and is expressly limited
8 to this proceeding and any other proceeding or case in which the
9 Department of Real Estate ("Department"), the state or federal
10 government, or an agency of this state, another state or the
11 federal government is involved.

12 6. It is understood by the parties that the Real
13 Estate Commissioner may adopt the Stipulation as his decision
14 in this matter thereby imposing the penalty and sanctions on
15 Respondent's real estate licenses and license rights as set
16 forth in the below "Order". In the event that the Commissioner
17 in his discretion does not adopt the Stipulation, the
18 Stipulation shall be void and of no effect, and Respondent shall
19 retain the right to a hearing on the Accusation under all the
20 provisions of the APA and shall not be bound by any stipulation
21 or waiver made herein.

22 7. The Order or any subsequent Order of the Real
23 Estate Commissioner made pursuant to this Stipulation shall not
24 constitute an estoppel, merger or bar to any further
25 administrative or civil proceedings by the Department of Real
26 Estate with respect to any conduct which was not specifically
27

1 alleged to be causes for accusation in this proceeding.

2 DETERMINATION OF ISSUES

3 By reason of the foregoing stipulations and waivers
4 and solely for the purpose of settlement of the pending
5 Accusation without a hearing, it is stipulated and agreed that
6 the following determination of issues shall be made:

7 The conduct, acts and/or omissions of Respondent
8 JOSE ANTONIO RICO, as set forth in the Accusation, constitute
9 cause for the suspension or revocation of all of the real estate
10 licenses and license rights of Respondent under the provisions
11 of Section 10177(d) of the Business and Professions Code
12 ("Code") for violations of Code Sections 10240 and Regulations
13 2831.2, 2832, and 2834, Title 10, Chapter 6, California Code of
14 Regulations.

15 ORDER

16
17 All licenses and licensing rights of Respondent JOSE
18 ANTONIO RICO under the Real Estate Law are suspended for a
19 period of two hundred fifty (250) days from the effective date
20 of this Decision; provided, however, that two hundred (200) days
21 of said suspension shall be stayed for two (2) years upon the
22 following terms and conditions:

- 23 1. Respondent shall obey all laws, rules and
24 regulations governing the rights, duties and responsibilities of
25 a real estate licensee in the State of California; and
26 2. That no final subsequent determination be made,
27 after hearing or upon stipulation that cause for disciplinary

1 action occurred within two (2) years of the effective date of
2 this Decision. Should such a determination be made, the
3 Commissioner may, in his discretion, vacate and set aside the
4 stay order and reimpose all or a portion of the stayed
5 suspension. Should no such determination be made, the stay
6 imposed herein shall become permanent.

7 3. Provided, however, that if Respondent petitions,
8 the remaining fifty (50) days of said two hundred fifty (250)
9 day suspension shall be stayed upon condition that:

10 a. Respondent pays a monetary penalty pursuant to
11 Section 10175.2 of the Business and Professions Code at the rate
12 of \$100 for each day of the suspension for a total monetary
13 penalty of \$5,000.

14 b. Said payment shall be in the form of a
15 cashier's check or certified check made payable to the Recovery
16 Account of the Real Estate Fund. Said check must be received by
17 the Department prior to the effective date of the Decision in
18 this matter.

19 c. No further cause for disciplinary action
20 against the real estate licenses of Respondent occurs within two
21 (2) years from the effective date of the Decision in this
22 matter.

23 d. If Respondent fails to pay the monetary
24 penalty in accordance with the terms and conditions of the
25 Decision, the Commissioner may, without a hearing, order the
26 immediate execution of all or any part of the stayed suspension
27

1 in which event the Respondent shall not be entitled to any
2 repayment nor credit, prorated or otherwise, for money paid to
3 the Department under the terms of this Decision.

4 e. If Respondent pays the monetary penalty and if
5 no further cause for disciplinary action against the real estate
6 license of Respondent occurs within two (2) years from the
7 effective date of the Decision, the stay hereby granted shall
8 become permanent.

9 4. Pursuant to Section 10148 of the Business and
10 Professions Code, Respondent shall pay the Commissioner's
11 reasonable cost for the audit which led to this disciplinary
12 action (Audit Report Nos. LA 040010 & LA 040140). In
13 calculating the amount of the Commissioner's reasonable cost,
14 the Commissioner may use the estimated average hourly salary for
15 all persons performing audits of real estate brokers, and shall
16 include an allocation for travel costs, including mileage, time
17 to and from the auditor's place of work and per diem.
18 Respondent shall pay such cost within 45 days of receiving an
19 invoice from the Commissioner detailing the activities performed
20 during the audit and the amount of time spent performing those
21 activities. The Commissioner may, in his discretion, vacate and
22 set aside the stay order, if payment is not timely made as
23 provided for herein, or as provided for in a subsequent
24 agreement between the Respondent and the Commissioner. The
25 vacation and the set aside of the stay shall remain in effect
26 until payment is made in full, or until Respondent enters into
27

1 an agreement satisfactory to the Commissioner to provide for
2 payment. Should no order vacating the stay be issued, either in
3 accordance with this condition or condition "2", the stay
4 imposed herein shall become permanent.

5 5. Respondent shall, within six months from the
6 effective date of this Decision, take and pass the Professional
7 Responsibility Examination administered by the Department
8 including the payment of the appropriate examination fee. If
9 Respondent fails to satisfy this condition, the Commissioner may
10 order suspension of Respondent's license until Respondent passes
11 the examination.

12 6. Respondent shall, within six months from the
13 effective date of this Decision, present evidence satisfactory
14 to the Real Estate Commissioner that Respondent has taken and
15 completed the trust fund accounting and handling course
16 specified in paragraph (3), subdivision (a) of Section 10170.5
17 of the Business and Professions Code. Proof of satisfaction of
18 this request includes evidence that Respondent has successfully
19 completed the trust fund account and handling continuing
20 education course within 120 days prior to the effective date of
21 the decision in this matter. If Respondent fails to satisfy
22 this condition, the Commissioner may order suspension of
23 Respondent's license until Respondent presents such evidence.

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26 ///

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1 The Commissioner shall afford Respondent the opportunity for a
2 hearing pursuant to the Administrative Procedure Act to present
3 such evidence.

4 DATED: April 11, 2006 James R. Peel
5 JAMES R. PEEL, Counsel for the
6 Department of Real Estate


7 * * *

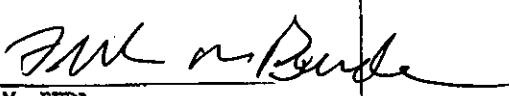
8 I have read the Stipulation and Agreement and its
9 terms are understood by me and are agreeable and acceptable to
10 me. I understand that I am waiving rights given to me by the
11 California Administrative Procedure Act (including but not
12 limited to Sections 11506, 11508, 11509 and 11513 of the
13 Government Code), and I willingly, intelligently and voluntarily
14 waive those rights, including the right of requiring the
15 Commissioner to prove the allegations in the Accusation at a
16 hearing at which I would have the right to cross-examine
17 witnesses against me and to present evidence in defense and
18 mitigation of the charges.

19 Respondent can signify acceptance and approval of the
20 terms and conditions of this Stipulation and Agreement by faxing
21 a copy of the signature page, as actually signed by Respondent,
22 to the Department at the following telephone/fax number:
23 (213) 576-6917. Respondent agrees, acknowledges and understands
24 that by electronically sending to the Department a fax copy of
25 his or her actual signature as it appears on the Stipulation and
26 Agreement, that receipt of the faxed copy by the Department

1 shall be as binding on Respondent as if the Department had
2 received the original signed Stipulation and Agreement.

3 Further, if the Respondent is represented, the
4 Respondent's representative can signify his or her agreement to
5 the terms and conditions of the Stipulation and Agreement by
6 submitting that signature via fax.

7 DATED: March 28, 2006 
8 JOSE ANTONIO RICO,
9 Respondent

10
11 DATED: March 28, 2006 
12 FRANK M. BUDA,
13 Counsel for Respondent

14 * * *
15 The foregoing Stipulation and Agreement is hereby
16 adopted as my Decision and Order in this matter, and shall
17 become effective at 12 o'clock noon on _____.

18 IT IS SO ORDERED _____
19 JEFF DAVI
20 Real Estate Commissioner
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1 shall be as binding on Respondent as if the Department had
2 received the original signed Stipulation and Agreement.

3 Further, if the Respondent is represented, the
4 Respondent's representative can signify his or her agreement to
5 the terms and conditions of the Stipulation and Agreement by
6 submitting that signature via fax.

7
8 DATED: _____ JOSE ANTONIO RICO,
9 Respondent

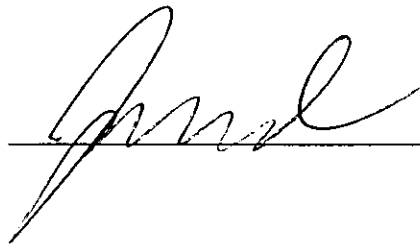
10
11
12 DATED: _____ FRANK M. BUDA,
13 Counsel for Respondent

14 * * *

15 The foregoing Stipulation and Agreement is hereby
16 adopted as my Decision and Order in this matter, and shall
17 become effective at 12 o'clock noon on June 20, 2006.

18 IT IS SO ORDERED 5-11-06.

19 JEFF DAVI
20 Real Estate Commissioner

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1 Department of Real Estate
2 320 W. 4th St., Room 350
3 Los Angeles, California 90013

4 Telephone: (213) 576-6982

FILED
MAY 31 2006
DEPARTMENT OF REAL ESTATE



5
6
7
8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 * * *

11	In the Matter of the Accusation of)	No. H-32145 LA
12	INTERNATIONAL MILLENNIUM)	L-2005 110 586
13	ASSOCIATION; JOSE ANTONIO)	
14	RICO and MARIA RAMIREZ,)	STIPULATION
15	individually and as)	AND
16	designated officers of)	AGREEMENT
17	International Millennium)	
18	Association; EMILIA VEGA;)	
19	and <u>SAUL CARRILLO</u> ,)	
20)	
21	Respondents,)	
22)	

23 It is hereby stipulated by and between SAUL CARRILLO
24 (sometimes referred to as Respondent), and his attorney, Mary E.
25 Work, and the Complainant, acting by and through James R. Peel,
26 Counsel for the Department of Real Estate, as follows for the
27 purpose of settling and disposing of the Accusation filed on
August 24, 2005, in this matter.

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

1 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 and Agreement ("Stipulation").

6 2. Respondent has received, read and understands the
7 Statement to Respondent, the Discovery Provisions of the
8 Administrative Procedure Act ("APA") and the Accusation filed by
9 the Department of Real Estate in this proceeding.

10 3. On September 23, 2005, Respondent filed a Notice
11 of Defense pursuant to Section 11506 of the Government Code for
12 the 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 he will
16 thereby waive his right to require the Commissioner to prove the
17 allegations in the Accusation at a contested hearing held in
18 accordance with the provisions of the APA and that he will waive
19 other rights afforded to him in connection with the hearing,
20 such as the right to present evidence in defense of the
21 allegations in the Accusation and the right to cross-examine
22 witnesses.

23 4. This Stipulation is based on the factual
24 allegations contained in the Accusation filed in this
25 proceeding. In the interest of expedience and economy,
26 Respondent chooses not to contest these factual allegations, but
27

1 to remain silent and understands that, as a result thereof,
2 these factual statements, will serve as a prima facie basis for
3 the disciplinary action stipulated to herein. The Real Estate
4 Commissioner shall not be required to provide further evidence
5 to prove such allegations.

6 5. This Stipulation and Respondent's decision not to
7 contest the Accusation is made for the purpose of reaching an
8 agreed disposition of this proceeding and is expressly limited
9 to this proceeding and any other proceeding or case in which the
10 Department of Real Estate ("Department"), the state or federal
11 government, or an agency of this state, another state or the
12 federal government is involved.

13 6. It is understood by the parties that the Real
14 Estate Commissioner may adopt the Stipulation as his decision
15 in this matter thereby imposing the penalty and sanctions on
16 Respondent's real estate license and license rights as set forth
17 in the below "Order". In the event that the Commissioner in his
18 discretion does not adopt the Stipulation, the Stipulation shall
19 be void and of no effect, and Respondent shall retain the right
20 to a hearing on the Accusation under all the provisions of the
21 APA and shall not be bound by any stipulation or waiver made
22 herein.
23

24 7. The Order or any subsequent Order of the Real
25 Estate Commissioner made pursuant to this Stipulation shall not
26 constitute an estoppel, merger or bar to any further
27 administrative or civil proceedings by the Department of Real

1 Estate with respect to any conduct which was not specifically
2 alleged to be causes for accusation in this proceeding.

3 DETERMINATION OF ISSUES

4 By reason of the foregoing stipulations and waivers
5 and solely for the purpose of settlement of the pending
6 Accusation without a hearing, it is stipulated and agreed that
7 the following determination of issues shall be made:

8 The conduct, acts and/or omissions of Respondent
9 SAUL CARRILLO, as set forth in the Accusation, constitute cause
10 for the suspension or revocation of all of the real estate
11 licenses and license rights of Respondent under the provisions
12 of Section 10177(d) of the Business and Professions Code
13 ("Code") for violations of Code Section 10130.

14 ORDER

15 All licenses and licensing rights of Respondent SAUL
16 CARRILLO under the Real Estate Law are suspended for a period of
17 sixty (60) days from the effective date of this Decision;
18 provided, however, that thirty (30) days of said suspension
19 shall be stayed for two (2) years upon the following terms and
20 conditions:

- 21
- 22 1. Respondent shall obey all laws, rules and
23 regulations governing the rights, duties and responsibilities of
24 a real estate licensee in the State of California; and
 - 25 2. That no final subsequent determination be made,
26 after hearing or upon stipulation that cause for disciplinary
27 action occurred within two (2) years of the effective date of

1 this Decision. Should such a determination be made, the
2 Commissioner may, in his discretion, vacate and set aside the
3 stay order and reimpose all or a portion of the stayed
4 suspension. Should no such determination be made, the stay
5 imposed herein shall become permanent.

6 3. Provided, however, that if Respondent petitions,
7 the remaining thirty (30) days of said sixty (60) day
8 suspension, or any portion thereof, shall be stayed upon
9 condition that:

10 a. Respondent pays a monetary penalty pursuant to
11 Section 10175.2 of the Business and Professions Code at the rate
12 of \$50 for each day of the suspension for a maximum monetary
13 penalty of \$1,500.

14 b. Said payment shall be in the form of a
15 cashier's check or certified check made payable to the Recovery
16 Account of the Real Estate Fund. Said check must be received by
17 the Department prior to the effective date of the Decision in
18 this matter.

19 c. No further cause for disciplinary action
20 against the real estate license of Respondent occurs within two
21 (2) years from the effective date of the Decision in this
22 matter.

23 d. If Respondent fails to pay the monetary
24 penalty in accordance with the terms and conditions of the
25 Decision, the Commissioner may, without a hearing, order the
26 immediate execution of all or any part of the stayed suspension
27

1 in which event the Respondent shall not be entitled to any
2 repayment nor credit, prorated or otherwise, for money paid to
3 the Department under the terms of this Decision.

4 e. If Respondent pays the monetary penalty and if
5 no further cause for disciplinary action against the real estate
6 license of Respondent occurs within two (2) years from the
7 effective date of the Decision, the stay hereby granted shall
8 become permanent.

9
10
11 DATED: April 11, 2006 James R. Peel
12 JAMES R. PEEL, Counsel for the
13 Department of Real Estate
14 * * *

15 I have read the Stipulation and Agreement, have
16 discussed it with my counsel, and its terms are understood by me
17 and are agreeable and acceptable to me. I understand that I am
18 waiving rights given to me by the California Administrative
19 Procedure Act (including but not limited to Sections 11506,
20 11508, 11509 and 11513 of the Government Code), and I willingly,
21 intelligently and voluntarily waive those rights, including the
22 right of requiring the Commissioner to prove the allegations in
23 the Accusation at a hearing at which I would have the right to
24 cross-examine witnesses against me and to present evidence in
25 defense and mitigation of the charges.

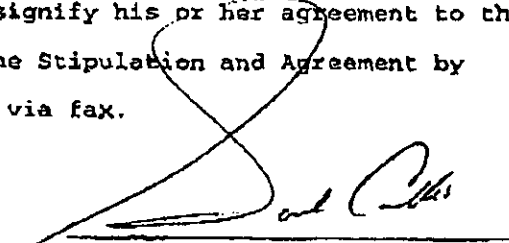
26 Respondent can signify acceptance and approval of the
27 terms and conditions of this Stipulation and Agreement by faxing
a copy of the signature page, as actually signed by Respondent,

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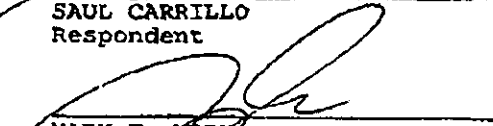
to the Department at the following telephone/fax number:
(213) 576-6917. Respondent agrees, acknowledges and understands
that by electronically sending to the Department a fax copy of
his or her actual signature as it appears on the Stipulation and
Agreement, that receipt of the faxed copy by the Department
shall be as binding on Respondent as if the Department had
received the original signed Stipulation and Agreement.

Further, if the Respondent is represented, the
Respondent's counsel can signify his or her agreement to the
terms and conditions of the Stipulation and Agreement by
submitting that signature via fax.

DATED: 3/20/06


SAUL CARRILLO
Respondent

DATED: 3/16/06


MARY E. WORK
Respondent's Counsel

///
///
///

1 to the Department at the following telephone/fax number:
2 (213) 576-6917. Respondent agrees, acknowledges and understands
3 that by electronically sending to the Department a fax copy of
4 his or her actual signature as it appears on the Stipulation and
5 Agreement, that receipt of the faxed copy by the Department
6 shall be as binding on Respondent as if the Department had
7 received the original signed Stipulation and Agreement.

8 Further, if the Respondent is represented, the
9 Respondent's counsel can signify his or her agreement to the
10 terms and conditions of the Stipulation and Agreement by
11 submitting that signature via fax.

12
13 DATED: _____

14 SAUL CARRILLO
Respondent

15
16 DATED: _____

17 MARY E. WORK
Respondent's Counsel

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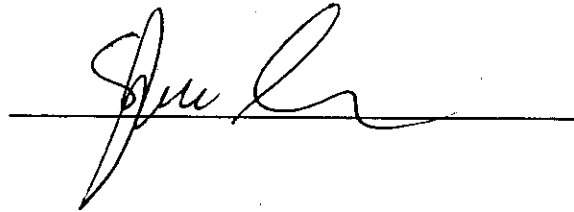
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* * *

1
2 The foregoing Stipulation and Agreement is hereby
3 adopted as my Decision and Order in this matter, and shall
4 become effective at 12 o'clock noon on June 20, 2006

5 IT IS SO ORDERED 5-11-06

6 JEFF DAVI
7 Real Estate Commissioner

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1 Department of Real Estate
2 320 W. 4th St., Room 350
3 Los Angeles, California 90013

4 Telephone: (213) 576-6982

FILED
MAY 31 2006
DEPARTMENT OF REAL ESTATE

[Handwritten Signature]

8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 * * *

11 In the Matter of the Accusation of) No. H-32145 LA
12 INTERNATIONAL MILLENNIUM)
13 ASSOCIATION; JOSE ANTONIO) STIPULATION AND AGREEMENT
14 RICO and MARIA RAMIREZ,)
15 individually and as)
16 designated officer of)
17 International Millennium)
18 Association; EMILIA VEGA;)
19 and SAUL CARRILLO,)
20 Respondents.)

21 It is hereby stipulated by and between MARIA RAMIREZ
22 (sometimes referred to as Respondent) and her attorney,
23 Francesca M. Walker, and the Complainant, acting by and through
24 James R. Peel, Counsel for the Department of Real Estate, as
25 follows for the purpose of settling and disposing of the
26 Accusation filed on August 24, 2005, in this matter.

27 1. All issues which were to be contested and all
evidence which was to be presented by Complainant and Respondent
at a formal hearing on the Accusation, which hearing

1 was to be held in accordance with the provisions of the
2 Administrative Procedure Act ("APA"), shall instead and in place
3 thereof be submitted solely on the basis of the provisions of
4 this Stipulation and Agreement ("Stipulation").

5 2. Respondent has received, read and understands the
6 Statement to Respondent, the Discovery Provisions of the
7 Administrative Procedure Act ("APA") and the Accusation filed by
8 the Department of Real Estate in this proceeding.

9 3. On November 30, 2005, Respondent filed a Notice of
10 Defense pursuant to Section 11506 of the Government Code for the
11 purpose of requesting a hearing on the allegations in the
12 Accusation. Respondent hereby freely and voluntarily withdraws
13 said Notices of Defense. Respondent acknowledges that she
14 understands that by withdrawing said Notices of Defense she will
15 thereby waive her right to require the Commissioner to prove the
16 allegations in the Accusation at a contested hearing held in
17 accordance with the provisions of the APA and that she will
18 waive other rights afforded to her in connection with the
19 hearing, such as the right to present evidence in defense of the
20 allegations in the Accusation and the right to cross-examine
21 witnesses.

22 4. This Stipulation is based on the factual
23 allegations contained in the Accusation filed in this
24 proceeding. In the interest of expedience and economy,
25 Respondent chooses not to contest these factual allegations, but
26 to remain silent and understands that, as a result thereof,
27

1 these factual statements, will serve as a prima facie basis for
2 the disciplinary action stipulated to herein. The Real Estate
3 Commissioner shall not be required to provide further evidence
4 to prove such allegations.

5 5. This Stipulation and Respondent's decision not to
6 contest the Accusation is made for the purpose of reaching an
7 agreed disposition of this proceeding and is expressly limited
8 to this proceeding and any other proceeding or case in which the
9 Department of Real Estate ("Department"), the state or federal
10 government, or an agency of this state, another state or the
11 federal government is involved.

12 6. It is understood by the parties that the Real
13 Estate Commissioner may adopt the Stipulation as his decision
14 in this matter thereby imposing the penalty and sanctions on
15 Respondent's real estate licenses and license rights as set
16 forth in the below "Order". In the event that the Commissioner
17 in his discretion does not adopt the Stipulation, the
18 Stipulation shall be void and of no effect, and Respondent shall
19 retain the right to a hearing on the Accusation under all the
20 provisions of the APA and shall not be bound by any stipulation
21 or waiver made herein.

22 7. The Order or any subsequent Order of the Real
23 Estate Commissioner made pursuant to this Stipulation shall not
24 constitute an estoppel, merger or bar to any further
25 administrative or civil proceedings by the Department of Real
26 Estate with respect to any conduct which was not specifically
27

1 alleged to be causes for accusation in this proceeding.

2 DETERMINATION OF ISSUES

3 By reason of the foregoing stipulations and waivers
4 and solely for the purpose of settlement of the pending
5 Accusation without a hearing, it is stipulated and agreed that
6 the following determination of issues shall be made:

7 The conduct, acts and/or omissions of Respondent
8 MARIA RAMIREZ, as set forth in the Accusation, constitute cause
9 for the suspension or revocation of all of the real estate
10 licenses and license rights of Respondent under the provisions
11 of Section 10177(d) of the Business and Professions Code
12 ("Code") for violations of Code Sections 10240 and Regulations
13 2831.2, 2832, and 2834, Title 10, Chapter 6, California Code of
14 Regulations.

15 ORDER

16 All licenses and licensing rights of Respondent MARIA
17 RAMIREZ under the Real Estate Law are suspended for a period of
18 two hundred fifty (250) days from the effective date of this
19 Decision; provided, however, that two hundred (200) days of said
20 suspension shall be stayed for two (2) years upon the following
21 terms and conditions:

22 1. Respondent shall obey all laws, rules and
23 regulations governing the rights, duties and responsibilities of
24 a real estate licensee in the State of California; and

25 2. That no final subsequent determination be made,
26 after hearing or upon stipulation that cause for disciplinary
27

1 action occurred within two (2) years of the effective date of
2 this Decision. Should such a determination be made, the
3 Commissioner may, in his discretion, vacate and set aside the
4 stay order and reimpose all or a portion of the stayed
5 suspension. Should no such determination be made, the stay
6 imposed herein shall become permanent.

7 3. Provided, however, that if Respondent petitions,
8 the remaining fifty (50) days of said two hundred fifty (250)
9 day suspension shall be stayed upon condition that:

10 a. Respondent pays a monetary penalty pursuant to
11 Section 10175.2 of the Business and Professions Code at the rate
12 of \$100 for each day of the suspension for a total monetary
13 penalty of \$5,000.

14 b. Said payment shall be in the form of a
15 cashier's check or certified check made payable to the Recovery
16 Account of the Real Estate Fund. Said check must be received by
17 the Department prior to the effective date of the Decision in
18 this matter.

19 c. No further cause for disciplinary action
20 against the real estate licenses of Respondent occurs within two
21 (2) years from the effective date of the Decision in this
22 matter.

23 d. If Respondent fails to pay the monetary
24 penalty in accordance with the terms and conditions of the
25 Decision, the Commissioner may, without a hearing, order the
26 immediate execution of all or any part of the stayed suspension
27

1 in which event the Respondent shall not be entitled to any
2 repayment nor credit, prorated or otherwise, for money paid to
3 the Department under the terms of this Decision.

4 e. If Respondent pays the monetary penalty and if
5 no further cause for disciplinary action against the real estate
6 license of Respondent occurs within two (2) years from the
7 effective date of the Decision, the stay hereby granted shall
8 become permanent.

9 4. Pursuant to Section 10148 of the Business and
10 Professions Code, Respondent shall pay the Commissioner's
11 reasonable cost for the audit which led to this disciplinary
12 action (Audit Report Nos. LA 040129, LA 040130, & LA 040131) and
13 shall pay the Commissioner's reasonable cost for a subsequent
14 audit to determine if Respondent INTERNATIONAL MILLENNIUM
15 ASSOCIATION has corrected the violations found in the
16 Determination of Issues. In calculating the amount of the
17 Commissioner's reasonable cost, the Commissioner may use the
18 estimated average hourly salary for all persons performing
19 audits of real estate brokers, and shall include an allocation
20 for travel costs, including mileage, time to and from the
21 auditor's place of work and per diem. Respondent shall pay such
22 cost within 45 days of receiving an invoice from the
23 Commissioner detailing the activities performed during the audit
24 and the amount of time spent performing those activities. The
25 Commissioner may, in his discretion, vacate and set aside the
26 stay order, if payment is not timely made as provided for
27

1 herein, or as provided for in a subsequent agreement between the
2 Respondent and the Commissioner. The vacation and the set aside
3 of the stay shall remain in effect until payment is made in
4 full, or until Respondent enters into an agreement satisfactory
5 to the Commissioner to provide for payment. Should no order
6 vacating the stay be issued, either in accordance with this
7 condition or condition "2", the stay imposed herein shall become
8 permanent.

9 5. Respondent shall, within six months from the
10 effective date of this Decision, take and pass the Professional
11 Responsibility Examination administered by the Department
12 including the payment of the appropriate examination fee. If
13 Respondent fails to satisfy this condition, the Commissioner may
14 order suspension of Respondent's license until Respondent passes
15 the examination.

16 6. Respondent shall, within six months from the
17 effective date of this Decision, present evidence satisfactory
18 to the Real Estate Commissioner that Respondent has taken and
19 completed the trust fund accounting and handling course
20 specified in paragraph (3), subdivision (a) of Section 10170.5
21 of the Business and Professions Code. Proof of satisfaction of
22 this request includes evidence that Respondent has successfully
23 completed the trust fund account and handling continuing
24 education course within 120 days prior to the effective date of
25 the decision in this matter. If Respondent fails to satisfy
26 this condition, the Commissioner may order suspension of
27 Respondent's license until Respondent presents such evidence.

1 The Commissioner shall afford Respondent the opportunity for a
2 hearing pursuant to the Administrative Procedure Act to present
3 such evidence.

4 DATED: April 11, 2006

James R. Peel
5 JAMES R. PEEL, Counsel for the
6 Department of Real Estate.

7 * * *

8 I have read the Stipulation and Agreement and its
9 terms are understood by me and are agreeable and acceptable to
10 me. I understand that I am waiving rights given to me by the
11 California Administrative Procedure Act (including but not
12 limited to Sections 11506, 11508, 11509 and 11513 of the
13 Government Code), and I willingly, intelligently and voluntarily
14 waive those rights, including the right of requiring the
15 Commissioner to prove the allegations in the Accusation at a
16 hearing at which I would have the right to cross-examine
17 witnesses against me and to present evidence in defense and
18 mitigation of the charges.

19 Respondent can signify acceptance and approval of the
20 terms and conditions of this Stipulation and Agreement by faxing
21 a copy of the signature page, as actually signed by Respondent,
22 to the Department at the following telephone/fax number:
23 (213) 576-6917. Respondent agrees, acknowledges and understands
24 that by electronically sending to the Department a fax copy of
25 his or her actual signature as it appears on the Stipulation and
26 Agreement, that receipt of the faxed copy by the Department
27

MAR-29-2006 17:00 FROM:
MAR-21-06 ALM 02:03 PM

T-888 P.081/001 P-007

FAX NO.

P. 08/08

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shall be as binding on Respondent as if the Department had received the original signed Stipulation and Agreement.

Further, if the Respondent is represented, the Respondent's representative can signify his or her agreement to the terms and conditions of the Stipulation and Agreement by submitting that signature via fax.

DATED: 03-29-06 Maria Ramirez
MARIA RAMIREZ,
Respondent

DATED: 3/30/06 Francesca M Walker
FRANCESCA M. WALKER,
Counsel for Respondent

The foregoing Stipulation and Agreement is hereby adopted as my Decision and Order in this matter, and shall become effective at 12 o'clock noon on _____.

IT IS SO ORDERED _____

JEFF DAVI
Real Estate Commissioner

1 shall be as binding on Respondent as if the Department had
2 received the original signed Stipulation and Agreement.

3 Further, if the Respondent is represented, the
4 Respondent's representative can signify his or her agreement to
5 the terms and conditions of the Stipulation and Agreement by
6 submitting that signature via fax.

7
8 DATED: _____
9 MARIA RAMIREZ,
10 Respondent

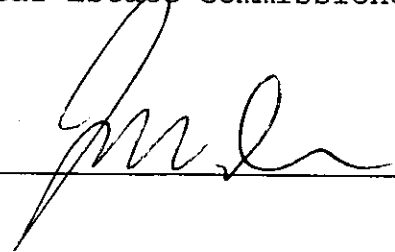
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12 DATED: _____
13 FRANCESCA M. WALKER,
14 Counsel for Respondent

15 * * *

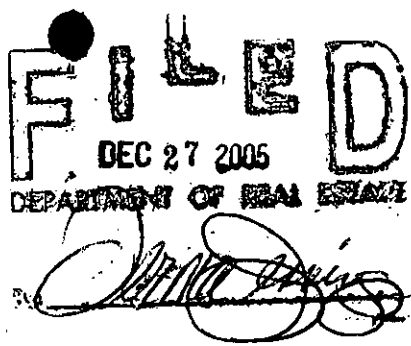
16 The foregoing Stipulation and Agreement is hereby
17 adopted as my Decision and Order in this matter, and shall
18 become effective at 12 o'clock noon on June 20, 2006.

19 IT IS SO ORDERED 5-11-06

20 JEFF DAVI
21 Real Estate Commissioner

22 
23 _____
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1 Department of Real Estate
2 320 West 4th Street, Suite 350
3 Los Angeles, California 90013
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8 DEPARTMENT OF REAL ESTATE
9 STATE OF CALIFORNIA

10 * * *

11 In the Matter of the Accusation of) No. H-32145 LA
12)
13 EMILIA VEGA,)
14) Respondent.) STIPULATION AND AGREEMENT

15 It is hereby stipulated by and between EMILIA VEGA
16 (sometimes referred to as Respondent), and her attorney, Marisol
17 Ocampo, and the Complainant, acting by and through James R. Peel,
18 Counsel for the Department of Real Estate, as follows for the
19 purpose of settling and disposing of the Accusation filed on
20 August 24, 2005, in this matter.

21 1. All issues which were to be contested and all
22 evidence which was to be presented by Complainant and Respondent
23 at a formal hearing on the Accusation, which hearing was to be
24 held in accordance with the provisions of the Administrative
25 Procedure Act (APA), shall instead and in place thereof be
26 submitted solely on the basis of the provisions of this
27 Stipulation and Agreement.

1 2. Respondent has received, read and understands the
2 Statement to Respondent, the Discovery Provisions of the APA and
3 the Accusation filed by the Department of Real Estate in this
4 proceeding.

5 3. On October 3, 2005, Respondent filed a Notice of
6 Defense pursuant to Section 11506 of the Government Code for the
7 purpose of requesting a hearing on the allegations in the
8 Accusation. Respondent hereby freely and voluntarily withdraws
9 said Notice of Defense. Respondent acknowledges that she
10 understands that by withdrawing said Notice of Defense she will
11 thereby waive her right to require the Commissioner to prove the
12 allegations in the Accusation at a contested hearing held in
13 accordance with the provisions of the APA and that she will
14 waive other rights afforded to her in connection with the
15 hearing such as the right to present evidence in defense of the
16 allegations in the Accusation and the right to cross-examine
17 witnesses.

18 4. This Stipulation is based on the factual
19 allegations contained in the Accusation filed in this
20 proceeding. In the interest of expedience and economy,
21 Respondent chooses not to contest these factual allegations, but
22 to remain silent and understands that, as a result thereof,
23 these factual statements, will serve as a prima facie basis for
24 the disciplinary action stipulated to herein. The Real Estate
25 Commissioner shall not be required to provide further evidence
26 to prove such allegations.
27

1 5. The Stipulation herein and Respondent's decision
2 not to contest the Accusation, are made solely for the purpose
3 of reaching an agreed disposition of this proceeding and are
4 expressly limited to this proceeding and any other proceeding or
5 case in which the Department of Real Estate ("Department") or
6 another licensing agency of this state, another state or if the
7 federal government is involved, and otherwise shall not be
8 admissable in any other criminal or civil proceedings.

9 6. It is understood by the parties that the Real
10 Estate Commissioner may adopt the Stipulation and Agreement as
11 his Decision in this matter, thereby imposing the penalty and
12 sanctions on Respondent's real estate license and license rights
13 as set forth in the below "Order". In the event that the
14 Commissioner in his discretion does not adopt the Stipulation
15 and Agreement, it shall be void and of no effect, and Respondent
16 shall retain the right to a hearing and proceeding on the
17 Accusation under all the provisions of the APA and shall not be
18 bound by any stipulation or waiver made herein.

19 7. The Order or any subsequent Order of the Real
20 Estate Commissioner made pursuant to this Stipulation and
21 Agreement shall not constitute an estoppel, merger or bar to any
22 further administrative or civil proceedings by the Department of
23 Real Estate with respect to any matters which were not
24 specifically alleged to be causes for accusation in this
25 proceeding.

26 ///

DETERMINATION OF ISSUES

1 By reason of the foregoing stipulations and waivers
2 and solely for the purpose of settlement of the pending
3 Accusation without a hearing, it is stipulated and agreed that
4 the following determination of issues shall be made:

5 The conduct of Respondent, EMILIA VEGA as described in
6 Paragraph 4, above, is grounds for the suspension or revocation
7 of all of the real estate licenses and license rights of
8 Respondent under the provisions of Section 10177(f) of the
9 Business and Professions Code.
10

ORDER

11 All licenses and licensing rights of Respondent EMILIA
12 VEGA under the Real Estate Law are revoked, provided, however, a
13 restricted real estate salesperson license shall be issued to
14 Respondent pursuant to Section 10156.5 of the Business and
15 Professions Code if Respondent makes application therefor and
16 pays to the Department of Real Estate the appropriate fee for
17 the restricted license within 90 days from the effective date of
18 this Decision. The restricted license issued to Respondent
19 shall be subject to all of the provisions of Section 10156.7 of
20 the Business and Professions Code and to the following
21 limitations, conditions, and restrictions imposed under
22 authority of Section 10156.6 of that Code:

23 1. The restricted license issued to Respondent may be
24 suspended prior to hearing by Order of the Real Estate
25 Commissioner in the event of Respondent's conviction or plea of
26 nolo contendere to a crime which is substantially related to
27

Respondent's fitness or capacity as a real estate licensee.

1
2 2. The restricted license issued to Respondent may be
3 suspended prior to hearing by Order of the Real Estate
4 Commissioner on evidence satisfactory to the Commissioner that
5 Respondent has violated provisions of the California Real Estate
6 Law, the Subdivided Lands Law, Regulations of the Real Estate
7 Commissioner or conditions attaching to the restricted license.

8 3. Respondent shall not be eligible to apply for the
9 issuance of an unrestricted real estate license nor for the
10 removal of any of the conditions, limitations or restrictions of
11 a restricted license until two years have elapsed from the
12 effective date of this Decision.

13 4. Respondent shall submit with any application for
14 license under an employing broker, or any application for
15 transfer to a new employing real estate broker on a form RE 552
16 approved by the Department of Real Estate which shall certify:

17 (a) That the employing broker has read the
18 Stipulation and Agreement which is the basis for the issuance of
19 the restricted license; and

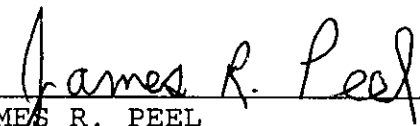
20 (b) That the employing broker will carefully
21 review all transaction documents prepared by the restricted
22 licensee and otherwise exercise close supervision over the
23 licensee's performance of acts for which a license is required.

24 ///

25 ///

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

13
14 DATED: Dec. 7, 2005

15
16 
17 JAMES R. PEEL
18 Counsel for Complainant

19 * * *

20 I have read the Stipulation and Agreement, have
21 discussed it with my attorney, and its terms are understood by
22 me and are agreeable and acceptable to me. I understand that I
23 am waiving rights given to me by the California Administrative
24 Procedure Act (including but not limited to Sections 11506,
25 11508, 11509 and 11513 of the Government Code), and I willingly,
26 intelligently and voluntarily waive those rights, including the
27 right of requiring the Commissioner to prove the allegations in

1 the Accusation at a hearing at which I would have the right to
2 cross-examine witnesses against me and to present evidence in
3 defense and mitigation of the charges.

4 Respondent can signify acceptance and approval of the
5 terms and conditions of this Stipulation and Agreement by faxing
6 a copy of the signature page, as actually signed by Respondent,
7 to the Department at the following telephone/fax number: (213)
8 576-6917. Respondent agrees, acknowledges and understands that
9 by electronically sending to the Department a fax copy of her
10 actual signature as it appears on the Stipulation and Agreement
11 that receipt of the faxed copy by the Department shall be as
12 binding on Respondent as if the Department had received the
13 original signed Stipulation and Agreement.

14 Further, if the Respondent is represented in these
15 proceedings, the Respondent's attorney can signify her agreement
16 to the terms and conditions of the Stipulation and Agreement by
17 submitting that signature via fax.

18
19 DATED: _____

EMILIA VEGA
Respondent

20
21 DATED: _____

MARISOL OCAMPO
Respondent's Attorney

22
23 ///

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26

27

DEC-01-05 THU 03:26

FAX NO.

P. 08

1 the Accusation at a hearing at which I would have the right to
 2 cross-examine witnesses against me and to present evidence in
 3 defense and mitigation of the charges.

4 Respondent can signify acceptance and approval of the
 5 terms and conditions of this Stipulation and Agreement by faxing
 6 a copy of the signature page, as actually signed by Respondent,
 7 to the Department at the following telephone/fax number: (213)
 8 576-6917. Respondent agrees, acknowledges and understands that
 9 by electronically sending to the Department a fax copy of her
 10 actual signature as it appears on the Stipulation and Agreement
 11 that receipt of the faxed copy by the Department shall be as
 12 binding on Respondent as if the Department had received the
 13 original signed Stipulation and Agreement.

14 Further, if the Respondent is represented in these
 15 proceedings, the Respondent's attorney can signify her agreement
 16 to the terms and conditions of the Stipulation and Agreement by
 17 submitting that signature via fax.

18
 19 DATED: 12/05/05

Emilia Vega
 EMILIA VEGA
 Respondent

20
 21 DATED: 12/05/05

Marisol Ocampo
 MARISOL OCAMPO
 Respondent's Attorney

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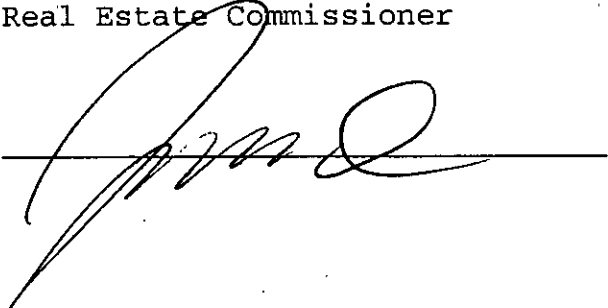
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* * *

The foregoing Stipulation and Agreement is hereby
adopted as my Decision in this matter and shall become effective
at 12 o'clock noon on January 17, 2006

IT IS SO ORDERED

12-13-05
JEFF DAVI
Real Estate Commissioner



Handwritten initials/signature

FILED
AUG 24 2005
DEPARTMENT OF REAL ESTATE
Handwritten signature

1 JAMES R. PEEL, Counsel (SBN 47055)
2 Department of Real Estate
3 320 West Fourth Street, Suite 350
4 Los Angeles, CA 90013-1105
5
6
7
8 Telephone: (213) 576-6982
9 -or- (213) 576-6913 (Direct)

8 BEFORE THE DEPARTMENT OF REAL ESTATE
9 STATE OF CALIFORNIA

10 * * *

11 In the Matter of the Accusation of) No. H-32145 LA
12)
13 INTERNATIONAL MILLENNIUM) A C C U S A T I O N
14 ASSOCIATION; JOSE ANTONIO)
15 RICO and MARIA RAMIREZ,)
16 individually and as)
17 designated officers of)
International Millennium)
Association; EMILIA VEGA;)
and SAUL CARRILLO,)
Respondents.)

18 The Complainant, Janice A. Waddell, a Deputy Real
19 Estate Commissioner of the State of California, for cause of
20 accusation against INTERNATIONAL MILLENNIUM ASSOCIATION; JOSE
21 ANTONIO RICO and MARIA RAMIREZ, individually and as designated
22 officers of International Millennium Association; EMILIA VEGA;
23 and SAUL CARRILLO, alleges as follows:

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I

The Complainant, Janice A. Waddell, acting in her official capacity as a Deputy Real Estate Commissioner of the State of California, makes this Accusation against INTERNATIONAL MILLENNIUM ASSOCIATION, JOSE ANTONIO RICO, MARIA RAMIREZ, EMILIA VEGA, and SAUL CARRILLO.

II

INTERNATIONAL MILLENNIUM ASSOCIATION, JOSE ANTONIO RICO, MARIA RAMIREZ, EMILIA VEGA, and SAUL CARRILLO (hereinafter referred to as "Respondents"), are presently licensed and/or have license rights under the Real Estate Law (Part 1 of Division 4 of the Business and Professions Code) (hereinafter Code).

III

At all times herein mentioned, Respondent INTERNATIONAL MILLENNIUM ASSOCIATION, was licensed as a real estate broker with Respondents JOSE ANTONIO RICO and MARIA RAMIREZ as its designated officers, and Respondents EMILIA VEGA and SAUL CARRILLO were licensed as real estate salespersons. Respondent MARIA RAMIREZ previously had her real estate license suspended which suspension was stayed on terms and conditions in case no. H-26417 LA filed July 18, 1996.

IV

At all times material herein, Respondents engaged in the business of, acted in the capacity of, advertised or assumed to act as a real estate broker in the State of California, within the meaning of Sections 10131(a) and (d) of the Code and the exception set forth in Financial Code Section 17004(a)(4).

1 FIRST CAUSE OF ACCUSATION

2 V

3 On or about November 24, 2004, the Department completed
4 an examination of Respondents INTERNATIONAL MILLENNIUM
5 ASSOCIATION and JOSE ANTONIO RICO's books and records, pertaining
6 to the activities described in Paragraph IV above, covering a
7 period from September 1, 2002, through March 31, 2003, which
8 examination revealed violations of the Code and of Title 10,
9 Chapter 6, California Code of Regulations (hereinafter
10 Regulations) as set forth below.

11 VI

12 The examination described in Paragraph V, above,
13 determined that, in connection with the activities described in
14 Paragraph IV above, Respondent INTERNATIONAL MILLENNIUM
15 ASSOCIATION accepted or received funds, including funds in trust
16 (hereinafter "trust funds") from or on behalf of principals, and
17 thereafter made deposit or disbursement of such funds.

18 VII

19 In the course of activities described in Paragraphs IV
20 through VI and during the examination period described in
21 Paragraph V, Respondents INTERNATIONAL MILLENNIUM ASSOCIATION and
22 JOSE ANTONIO RICO acted in violation of the Code and the
23 Regulations as follows, and as more specifically set forth in
24 Audit Report Nos. LA 040010 and LA 040140 and related exhibits:

25 (1) Violated Section 10145(a) of the Code and
26 Regulation 2832.1 in that as of March 31, 2003, the escrow trust
27 account contained a shortage of \$849.39.

1 (2) Violated Section 10137 of the Code by employing
2 Irenio Santana Gomez, while unlicensed, to solicit and negotiate
3 the sale of real property located at 6606-6608 ½ El Selinda, Bell
4 Gardens, California, from Hermelinda Sanchez to Juan Avalos
5 Hernandez and Silvia Avalos, and by employing Respondent SAUL
6 CARRILLO, while unlicensed, to solicit and negotiate a loan on
7 the property on behalf of the buyers. Said activities require a
8 real estate license as defined by Section 10131 of the Code.

9 (3) Violated Sections 10176(a) and (g) of the Code by
10 accepting compensation and fees that were not disclosed to the
11 buyers Hernandez and Avalos.

12 (4) Violated Regulation 2831.2 by not performing a
13 monthly reconciliation of the trust fund records.

14 (5) Violated Regulation 2832 in that the bank account
15 utilized for escrow activity was not a designated trust account
16 and in the name of the broker as trustee.

17 (6) Violated Regulation 2834 in that the designated
18 officer was not a signatory on the escrow trust account and he
19 did not give specific authorization in writing to the signatories
20 on the account.

21 (7) Violated Regulation 2950(h) by failing to advise
22 all parties in writing of their ownership interest in
23 International Millennium Escrow.

24 (8) Violated Section 10240 of the Code in that Good
25 Faith Estimates did not contain the broker's license number and a
26 statement that the estimate does not constitute a loan
27 commitment. Respondents did not retain a signed acknowledgement

1 from the borrower that they received the Good Faith Estimate and
2 applicable disclosures. Respondents did not disclose rebates
3 received from lenders to the borrowers prior to funding.

4 (9) Violated Section 10145(a) of the Code and
5 Regulation 2832 by depositing credit report fees into an account
6 which was not a trust account.

7 (10) Violated Regulation 2831 by failing to maintain a
8 record of trust funds which were not deposited into a trust
9 account.

10 (11) Respondent RICO violated Regulation 2725 by
11 failing to establish policies, rules, procedures, and systems to
12 review, oversee, inspect and manage transactions requiring a real
13 estate license, documents which may have a material effect upon
14 the rights or obligations of a party to the transaction, etc.

15 VIII

16 In the transaction referred to in Paragraph VII (2)
17 above Respondent EMILIA VEGA signed the real estate purchase
18 agreement as the agent when in fact she was not the agent in the
19 matter.

20 XIX

21 The conduct of Respondents INTERNATIONAL MILLENNIUM
22 ASSOCIATION, and JOSE ANTONIO RICO, as alleged above, subjects
23 their real estate licenses and license rights to suspension or
24 revocation pursuant to Sections 10137, 10176(a), 10176(e),
25 10176(g), 10177(d), 10177(g) and 10177(j) of the Code.

26 The conduct of Respondent JOSE ANTONIO RICO, as alleged
27 above, is in violation of Code Section 10159.2 and subjects his

1 real estate licenses and license rights to suspension or
2 revocation pursuant to Sections 10177(d), 10177(g), and 10177(h)
3 of the Code.

4 The conduct of Respondent SAUL CARRILLO, as alleged in
5 VII(2) above, is in violation of Code Section 10130 and subjects
6 his real estate license and license rights to suspension or
7 revocation pursuant to Sections 10177(d), 10177(g), and 10177(j)
8 of the Code.

9 The conduct of Respondent EMILIA VEGA, as alleged in
10 VIII above, subjects her real estate license and license rights
11 to suspension or revocation pursuant to Sections 10177(f) and (j)
12 of the Code.

13 SECOND CAUSE OF ACCUSATION

14 X

15 Complainant incorporates by reference Paragraphs I
16 through IV of her First Cause of Accusation.

17 XI

18 On or about November 24, 2004, the Department completed
19 an examination of Respondents INTERNATIONAL MILLENNIUM
20 ASSOCIATION and MARIA RAMIREZ's books and records, pertaining to
21 the activities described in Paragraph IV above, covering a period
22 from April 16, 2004, through August 31, 2004, which examination
23 revealed violations of the Code and of Title 10, Chapter 6,
24 California Code of Regulations (hereinafter Regulations) as set
25 forth below.

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1 XII

2 The examination described in Paragraph XI, above,
3 determined that, in connection with the activities described in
4 Paragraph IV above, Respondent INTERNATIONAL MILLENNIUM
5 ASSOCIATION accepted or received funds, including funds in trust
6 (hereinafter "trust funds") from or on behalf of principals, and
7 thereafter made deposit or disbursement of such funds.

8 XIII

9 In the course of activities described in Paragraphs IV,
10 XI and XII, and during the examination period described in
11 Paragraph XI, Respondents INTERNATIONAL MILLENNIUM ASSOCIATION
12 and MARIA RAMIREZ acted in violation of the Code and the
13 Regulations as follows, and as more specifically set forth in
14 Audit Report Nos. LA 040129, LA 040130, and LA 040131.

15 (1) Violated Regulation 2831.2 by failing to perform a
16 monthly reconciliation of the trust fund records.

17 (2) Violated Regulation 2832 in that the bank account
18 utilized for escrow activity was not a designated trust account
19 in the broker's name as trustee.

20 (3) Violated Regulation 2834 in that the designated
21 officer was not a signatory on the escrow trust account and she
22 did not give specific authorization in writing to the signatories
23 on the account.

24 (4) Violated Regulation 2950(h) by failing to advise
25 all parties in writing of the broker's ownership interest in
26 International Millennium Escrow.

27 ///

1 (5) Violated Section 10240 of the Code in that the
2 Good Faith Estimates did not contain the broker's license number
3 and a statement that the estimate does not constitute a loan
4 commitment. Respondents did not retain a signed acknowledgement
5 from the borrowers that they received the Good Faith Estimate and
6 all applicable disclosures. Respondents did not disclose the
7 rebates received from lenders to the borrowers prior to funding.

8 (6) Violated Section 10145(a) of the Code and
9 Regulation 2832 by depositing credit report fees into an account
10 which was not a trust account.

11 (7) Violated Regulation 2831 by failing to maintain a
12 record for trust funds that were not deposited into a trust
13 account.

14 (8) Violated Regulation 2731 by using unlicensed
15 fictitious business names.

16 XIV

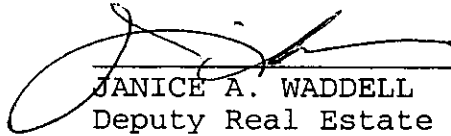
17 The conduct of Respondents INTERNATIONAL MILLENNIUM
18 ASSOCIATION and MARIA RAMIREZ, as alleged above, subjects their
19 real estate licenses and license rights to suspension or
20 revocation pursuant to Sections 10176(e), 10177(d) and 10177(g)
21 of the Code.

22 The conduct of Respondent MARIA RAMIREZ, as alleged
23 above, is in violation of Code Section 10159.2, and subjects her
24 real estate licenses and license rights to suspension or
25 revocation pursuant to Sections 10177(d), 10177(g), and 10177(h)
26 of the Code.

27 ///

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 Respondents
5 INTERNATIONAL MILLENNIUM ASSOCIATION, and JOSE ANTONIO RICO and
6 MARIA RAMIREZ, individually and designated officers of
7 International Millennium Association, EMILIA VEGA, and SAUL
8 CARRILLO under the Real Estate Law (Part 1 of Division 4 of the
9 Business and Professions Code) and for such other and further
10 relief as may be proper under other applicable provisions of law.

11 Dated at Los Angeles, California
12 this 17 day of August, 2005.

13
14 
15 JANICE A. WADDELL
16 Deputy Real Estate Commissioner

17
18 cc: International Millennium Association
19 Jose Antonio Rico
20 Maria Ramirez
21 Emilia Vega
22 Saul Carrillo
23 Janice A. Waddell
24 Audit Section/Ron Revilla
25 Sacto.
26 LM
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