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1	Department of Real Estate				
2	320 W. 4 th St., Room 350 Los Angeles, California 90013 DEC 2 8 2009 DEC 2 8 2009 DEPARTMENT OF REAL ESTATE				
3	Telephone: (213) 576-6982				
4	Willing the second				
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8	BEFORE THE DEPARTMENT OF REAL ESTATE				
9	STATE OF CALIFORNIA				
10	* * *				
11	In the Matter of the Accusation of) No. H-35697 LA) L-2009 060 171				
12	TERESA MEJIA,)) STIPULATION AND				
13) AGREEMENT)				
14	Respondent.)				
15					
16	It is hereby stipulated by and between TERESA MEJIA				
17 18	(sometimes referred to as Respondent), and the Complainant,				
19	acting by and through James R. Peel, Counsel for the Department				
20	of Real Estate, as follows for the purpose of settling and				
21	disposing of the Accusation filed on February 13, 2009, in this				
22	matter.				
23	1. All issues which were to be contested and all				
24	evidence which was to be presented by Complainant and Respondent				
25	at a formal hearing on the Accusation, which hearing				
26	was to be held in accordance with the provisions of the				
27	Administrative Procedure Act ("APA"), shall instead and in place				
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thereof be submitted solely on the basis of the provisions of this Stipulation and Agreement ("Stipulation").

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

3. On April 29, 2009, Respondent filed a Notice of 7 Defense pursuant to Section 11506 of the Government Code for the 8 purpose of requesting a hearing on the allegations in the 9 Accusation. Respondent hereby freely and voluntarily withdraws 10 said Notice of Defense. Respondent acknowledges that she 11 understands that by withdrawing said Notice of Defense she will 12 thereby waive her right to require the Commissioner to prove the 13 allegations in the Accusation at a contested hearing held in 14 15 accordance with the provisions of the APA and that she will waive other rights afforded to her in connection with the 16 17 hearing, such as the right to present evidence in defense of the allegations in the Accusation and the right to cross-examine 18 19 witnesses.

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

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Commissioner shall not be required to provide further evidence to prove such allegations.

This Stipulation and Respondent's decision not to 5. 3 contest the Accusation is made for the purpose of reaching an 4 agreed disposition of this proceeding and is expressly limited 5 to this proceeding and any other proceeding or case in which the 6 Department of Real Estate ("Department"), the state or federal 7 government, or an agency of this state, another state or the 8 9 federal government is involved.

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

The Order or any subsequent Order of the Real 7. 21 Estate Commissioner made pursuant to this Stipulation shall not 22 23 constitute an estoppel, merger or bar to any further 24 administrative or civil proceedings by the Department of Real 25 Estate with respect to any conduct which was not specifically 26 alleged to be causes for accusation in this proceeding.

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DETERMINATION OF ISSUES

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1	DETERMINATION OF ISSUES	1
2	By reason of the foregoing stipulations and waivers	
3	and solely for the purpose of settlement of the pending	
4	Accusation without a hearing, it is stipulated and agreed that	
5	the following determination of issues shall be made:	
6	The conduct, acts and/or omissions of Respondent	
7	TERESA MEJIA, as set forth in the Accusation, constitute cause	
8	for the suspension or revocation of all of the real estate	
9	licenses and license rights of Respondent under the provisions	
10	of Section 10177(d) of the Business and Professions Code	
11	("Code") for violation of Code Section 10130.	
12	ORDER .	
13	 I	
14	The license and licensing rights of Respondent TERESA	
15	MEJIA under the Real Estate Law are suspended for a period of	╞
16	one hundred twenty (120) days from the effective date of this	╉
17 [·]	Decision; provided, however, that ninety (90) days of said	
18		
19	suspension shall be stayed for two (2) years upon the following	
20	terms and conditions:	
21	1. <u>Respondent shall obey all laws, rules and</u>	
22	regulations governing the rights, duties and responsibilities of	
23	a real estate licensee in the State of California; and	
24	2. That no final subsequent determination be made,	
25	after hearing or upon stipulation that cause for disciplinary	
26	action occurred within two (2) years of the effective date of	
27	this Decision. Should such a determination be made, the	
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Commissioner may, in his discretion, vacate and set aside the 1 stay order and reimpose all or a portion of the stayed 2 suspension. Should no such determination be made, the stay 3 imposed herein shall become permanent. 4 3. Provided, however, that if Respondent petitions, 5 the remaining thirty (30) days of said one hundred twenty (120) 6 7 day suspension, or any portion thereof, shall be stayed upon 8 condition that: 9 Respondent pays a monetary penalty pursuant to а. 10 Section 10175.2 of the Business and Professions Code at the rate 11 of \$25 for each day of the suspension for a maximum monetary 12 penalty of \$750. 13 Said payment shall be in the form of a b. 14 cashier's check or certified check made payable to the Recovery 15 Account of the Real Estate Fund. Said check must be received by 16 the Department prior to the effective date of the Decision in 17 this matter. 18 No further cause for disciplinary action c. 19 against the real estate license of Respondent occurs within two 20 (2) years from the effective date of the Decision in this 21 matter. 22 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 in which event the Respondent shall not be entitled to any

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repayment nor credit, prorated or otherwise, for money paid to 1 the Department under the terms of this Decision. 2 e. If Respondent pays the monetary penalty and if 3 no further cause for disciplinary action against the real estate 4 license of Respondent occurs within two (2) years from the 5 effective date of the Decision, the stay hereby granted shall 6 become permanent. 7 8 II 9 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 required 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 17 18 DATED: 5-01 24, 2009 19 Counsel the Department of Real Estate 20 21 I have read the Stipulation and Agreement and its 22 terms are understood by me and are agreeable and acceptable to 23 I understand that I am waiving rights given to me by the me. 24 California Administrative Procedure Act (including but not 25 limited to Sections 11506, 11508, 11509 and 11513 of the 26 Government Code), and I willingly, intelligently and voluntarily

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waive those rights, including the right of requiring the Commissioner to prove the allegations in the Accusation at a hearing at which I would have the right to cross-examine witnesses against me and to present evidence in defense and mitigation of the charges.

Respondent can signify acceptance and approval of the 6 terms and conditions of this Stipulation and Agreement by faxing 7 a copy of the signature page, as actually signed by Respondent, 8 to the Department at the following telephone/fax number: 9 (213) 575-6917. Respondent agrees, acknowledges and understands 10 that by electronically sending to the Department a fax copy of 11 his or her actual signature as it appears on the Stipulation and 12 Agreement, that receipt of the faxed copy by the Dopartment 13 shall be as binding on Respondent as if the Department had 14 received the original signed Stipulation and Agreement. 15

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

DATED

TERESA MEJIA

Respondent

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waive those rights, including the right of requiring the Commissioner to prove the allegations in the Accusation at a hearing at which I would have the right to cross-examine witnesses against me and to present evidence in defense and mitigation of the charges.

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

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TERESA MEJIA 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 January 19, 2010 10-6-69 IT IS SO ORDERED _ JEFF DAVI Real Estate Commissioner

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	1 2 3 4	JAMES R. PEEL, Counsel (SBN 47055) Department of Real Estate 320 West Fourth Street, Suite 350 Los Angeles, CA 90013-1105 Telephone: (213) 576-6982						
	4 5 6	-or- (213) 576-6913 (Direct)						
	7							
	8	BEFORE THE DEPARTMENT OF REAL ESTATE						
	9	STATE OF CALIFORNIA						
	10	* * *) In the Matter of the Accusation of) No. H-35697 LA						
	11							
•	12	TERESA MEJIA,) A C C O S A L L O N						
	13 14	Respondent.						
	14	·/						
	16	The Complainant, Robin L. Trujillo, a Deputy Real Estate Commissioner of the State of California, for cause of						
	17							
	18	Accusation against TERESA MEJIA, alleges as follows:						
	19	I I						
	20	The Complainant, Robin L. Trujillo, acting in her						
	21	official capacity as a Deputy Real Estate Commissioner of the						
	22	State of California, makes this Accusation against TERESA MEJIA.						
	23	II TERED WEITA (benefative referred to an "Respondent")						
	24	TERESA MEJIA (hereinafter referred to as "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, hereinafter Code).						
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At all times herein mentioned, Respondent was licensed 2 by the Department of Real Estate of the State of California as a 3 real estate salesperson employed by real estate broker Abacus 4 5 Mortgage. б IV On or about June 7, 2008, for or in expectation of 7 compensation, Respondent solicited and negotiated a re-finance 8 loan on real property located at 13423 Loumont St., Whittier, 9 California, for borrower Carolina Rodriguez. 10 11 Respondent violated Code Section 10145(c) by collecting 12 advance fees from the borrower and failing to turn the funds over 13 14 to her employing broker. VI 15 Respondent's activities are acts requiring a real 16 estate broker license under the provisions of Code Section 17 18 10131(d) and (e). VII 19 The conduct of Respondent, as alleged above, subjects 20 her real estate license and license rights to suspension or 21 revocation pursuant to Sections 10177(f) and 10177(j) of the 22 Code, and Section 10177(d) for violation of Code Sections 10130 23 24 and 10145(c). 25 111 26 111 27 111

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 TERESA MEJIA under the Real Estate Law (Part 1 of Division 4 of 6 the Business and Professions Code) and for such other and further 7 relief as may be proper under other applicable provisions of law. 8 Dated at Los Angeles, California 3 day of January 9 this , 2009. 10 11 12 ROBIN TRUJILL Deputy Real Estate Commissioner 13 14 15 16 17 cc: Teresa Mejia 18 Robin L. Trujillo Sacto. 19 Ray Bruce Penfield 20 21 22 23 24 25 26 27