

1 Department of Real Estate
320 W. 4th Street, Suite 350
2 Los Angeles, CA 90013-1105

3 Telephone: (213) 576-6982

FILED
JUL - 2 2010
DEPARTMENT OF REAL ESTATE

By 

7 DEPARTMENT OF REAL ESTATE
8 STATE OF CALIFORNIA

10 *In the Matter of the Application of*

11 MARIE LOUISE LO,

13 Respondent

) No. H- 36215 LA
) L-2009100192
) STIPULATION AND
) WAIVER
)
)
)

15 It is hereby stipulated by and between MARIE LOUISE LO (hereinafter "Respondent") and
16 Respondent's attorney, Mary E. Work, and the Complainant, acting by and through Lissete Garcia, Counsel
17 for the Department of Real Estate, as follows for the purpose of settling and disposing of the Statement of
18 Issues filed on September 1, 2009, in this matter:

19 Respondent acknowledges that Respondent has received and read the Statement of Issues and the
20 Statement to Respondent filed by the Department of Real Estate in connection with Respondent's
21 application for a real estate salesperson license. Respondent understands that the Real Estate Commissioner
22 may hold a hearing on this Statement of Issues for the purpose of requiring further proof of Respondent's
23 honesty and truthfulness and to prove other allegations therein, or that he may in his discretion waive the
24 hearing and grant Respondent a restricted real estate salesperson license based upon this Stipulation and
25 Waiver. Respondent also understands that by filing the Statement of Issues in this matter the Real Estate
26 Commissioner is shifting the burden to Respondent to make a satisfactory showing that Respondent meets
27 all the requirements for issuance of a real estate salesperson license. Respondent further understands that by

1 entering into this stipulation and waiver, Respondent will be stipulating that the Real Estate Commissioner
2 has found that Respondent has failed to make such a showing, thereby justifying the denial of the issuance
3 to Respondent of an unrestricted real estate salesperson license.

4 Respondent hereby admits that the allegations of the Statement of Issues filed against Respondent are
5 true and correct and requests that the Real Estate Commissioner in his discretion issue a restricted real
6 estate salesperson license to Respondent under the authority of Section 10156.5 of the Business and
7 Professions Code.

8 Respondent is aware that by signing this Stipulation and Waiver, Respondent is waiving Respondent's
9 right to a hearing and the opportunity to present evidence at the hearing to establish Respondent's
10 rehabilitation in order to obtain an unrestricted real estate salesperson license if this Stipulation and Waiver
11 is accepted by the Real Estate Commissioner. However, Respondent is not waiving Respondent's right to a
12 hearing and to further proceedings to obtain a restricted or unrestricted license if this Stipulation and
13 Waiver is not accepted by the Commissioner.

14 Respondent further understands that the following conditions, limitations, and restrictions will attach
15 to a restricted license issued by the Department of Real Estate pursuant hereto:

- 16 1. The license shall not confer any property right in the privileges to be exercised including the
17 right of renewal, and the Real Estate Commissioner may by appropriate order suspend the right
18 to exercise any privileges granted under this restricted license in the event of:
 - 19 a. Respondent's conviction (including a plea of nolo contendere) of a crime which bears a
20 substantial relationship to Respondent's fitness or capacity as a real estate licensee; or
 - 21 b. The receipt of evidence that Respondent has violated provisions of the California Real
22 Estate Law, the Subdivided Lands Law, Regulations of the Real Estate Commissioner or
23 conditions attaching to this restricted license.
- 24 2. Respondent shall not be eligible to apply for the issuance of an unrestricted real estate license
25 nor the removal of any of the conditions, limitations, or restrictions attaching to the restricted
26 license until two years have elapsed from the date of issuance of the restricted license to
27 Respondent.

- 1 3. With the application for license, or with the application for transfer to a new employing broker,
2 Respondent shall submit a statement signed by the prospective employing broker on a form
3 approved by the Department of Real Estate wherein the employing broker shall certify as
4 follows:
5 a. That broker has read the Statement of Issues which is the basis for the issuance of the
6 restricted license; and
7 b. That broker will carefully review all transaction documents prepared by the restricted
8 licensee and otherwise exercise close supervision over the licensee's performance of acts
9 for which a license is required.

10 5/28/10
11 Dated

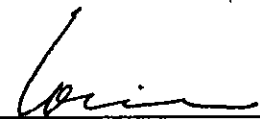
10 
11 Lissete Garcia, Counsel, Department of Real Estate

12 * * *

13
14 I have read the Stipulation and Waiver, have discussed it with my counsel, and its terms are
15 understood by me and are agreeable and acceptable to me. I understand that I am waiving rights given to me
16 by the California Administrative Procedure Act (including but not limited to Sections 11506, 11508, 11509,
17 and 11513 of the Government Code), and I willingly, intelligently, and voluntarily waive those rights,
18 including the right of a hearing on the Statement of Issues at which I would have the right to cross-examine
19 witnesses against me and to present evidence in defense and mitigation of the charges.

20 Respondent can signify acceptance and approval of the terms and conditions of this Stipulation and
21 Waiver by faxing a copy of the signature page, as actually signed by Respondent, to the Department at fax
22 number (213) 576-6917. Respondent agrees, acknowledges and understands that by electronically sending
23 to the Department a fax copy of her actual signature as it appears on the Stipulation and Waiver, that receipt
24 of the faxed copy by the Department shall be as binding on Respondent as if the Department had received
25 the original signed Stipulation and Waiver.

26 May 24, 2010
27 Dated

26 
27 Mary Louise Lo, Respondent

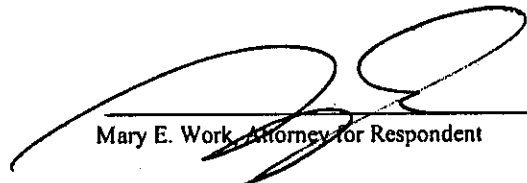
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I have reviewed the Stipulation and Waiver as to form and content and have advised my client

accordingly.

5/26/10

Dated



Mary E. Work, Attorney for Respondent

I have read the Statement of Issues filed herein and the foregoing Stipulation and Waiver signed by Respondent. I am satisfied that the hearing for the purpose of requiring further proof as to the honesty and truthfulness of Respondent need not be called and that it will not be inimical to the public interest to issue a restricted real estate salesperson license to Respondent.

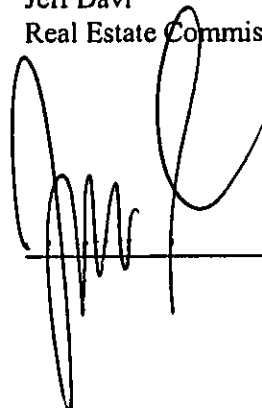
Therefore, IT IS HEREBY ORDERED that a restricted real estate salesperson license be issued to Respondent, if Respondent has otherwise fulfilled all of the statutory requirements for licensure. The restricted license shall be limited, conditioned, and restricted as specified in the foregoing Stipulation and Waiver.

This Order is effective immediately.

IT IS SO ORDERED

6/25/2010

Jeff Davi
Real Estate Commissioner



1 LISSETE GARCIA, Counsel (SBN 211552)
2 Department of Real Estate
3 320 West 4th Street, Suite 350
4 Los Angeles, California 90013-1105

5 Telephone: (213) 576-6982
6 (Direct) (213) 576-6914

FILED
SEPT. 1, 2009
DEPARTMENT OF REAL ESTATE

By CZ

8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 * * *

11
12 In the Matter of the Application of) NO. H-36215 LA
13 MARIE LOUISE LO,) STATEMENT OF ISSUES
14 Respondent.)
15 _____)

16 The Complainant, Robin Trujillo, a Deputy Real Estate
17 Commissioner of the State of California, for Statement of Issues
18 against MARIE LOUISE LO, aka Marie Lo, Louise Lo and Marie-
19 Louise Man-Yee Lo ("Respondent"), is informed and alleges in her
20 official capacity as follows:

21 I

22 On or about October 17, 2008, Respondent made
23 application to the Department of Real Estate of the State of
24 California, for a real estate salesperson license.

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1 II

2 On or about March 19, 2008, in the Superior Court of
3 California, San Bernardino County, Case No. MCH701959,
4 Respondent was convicted of violating Penal Code Section 488
5 (petty theft), a misdemeanor. Said crime bears a substantial
6 relationship to the qualifications, functions or duties of a
7 real estate licensee under Section 2910, Title 10, Chapter 6,
8 California Code of Regulations.

9 III

10 The crime of which Respondent was convicted, as
11 alleged in Paragraph II above, constitutes cause for denial of
12 Respondent's application for a real estate license under
13 Business and Professions Code Sections 475(a)(2), 480(a), and
14 10177(b).

15 These proceedings are brought under the provisions of
16 Section 10100, Division 4 of the Business and Professions Code
17 of the State of California and Sections 11500 through 11528 of
18 the California Government Code.

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WHEREFORE, the Complainant prays that the above-entitled matter be set for hearing and, upon proof of the charges contained herein, that the Commissioner refuse to authorize the issuance of, and deny the issuance of, a real estate salesperson license to Respondent, MARIE LOUISE LO, and for such other and further relief as may be proper in the premises.

Dated at Los Angeles, California
this 28 day of August, 2009.



ROBIN TRUJILLO
Deputy Real Estate Commissioner

cc: Marie Louise Lo
Robin Trujillo
Sacto.