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DEPARTMENT OF STALESTATE

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

In the Matter of the Accusation of) NO. H-36438 LA L-2010030188 WILLIAM DAVID ROBIN,) Respondent.

ORDER DENYING RECONSIDERATION

On October 19, 2010, a Decision pursuant to

Stipulation and Agreement was rendered in the above-entitled

matter. Said Decision was to become effective on November 16,

2010, and was stayed by separate Order to December 16, 2010.

On November 15, 2010, Respondent petitioned for reconsideration of the Decision of October 19, 2010.

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I have given due consideration to the petition of Respondent. I find no good cause to reconsider the Decision of October 19, 2010, and reconsideration is hereby denied.

IT IS SO ORDERED 12/15/2010

JEFF DAVI

Real Estate Commissioner

BY: Barbara J. Bigby Chief Deputy Commissioner

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DEPARTMENT OF YEAL ESTATE

BY:

BEFORE THE DEPARTMENT OF REAL ESTATE STATE OF CALIFORNIA

* * * *

In the Matter of the Accusation of) NO. H-36438 LA)
WILLIAM DAVID ROBIN,) L-2010030188)
Respondent.)

ORDER STAYING EFFECTIVE DATE

On October 19, 2010, a Decision was rendered in the above-entitled matter to become effective November 16, 2010.

IT IS HEREBY ORDERED that the effective date of the Decision of October 19, 2010, is stayed for a period of thirty (30) days to allow Respondent WILLIAM DAVID ROBIN to file a petition for reconsideration.

The Decision of October 19, 2010, shall become effective at 12 o'clock noon on December 16, 2010.

DATED: November 16, 2010.

JEFF DAVI Real Estate Commissioner

By:

ROBIN TRUJILLO

Managing Deputy Commissioner

. Kryla

Department of Real Estate 320 West 4th Street, Suite 350 Los Angeles, CA 90013-1105

Telephone: (213) 576-6982

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DEPARTMENT OF REAL ESTATE

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BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

In the Matter of the Accusation of) $\,$

PACIFIC VANTAGE REAL ESTATE
INC.; and WILLIAM DAVID ROBIN,
individually, and as designated officer of Pacific

Vantage Real Estate Inc.,

Respondents.

NO. H-36438 LA L-2010030188

STIPULATION AND AGREEMENT

It is hereby stipulated by and between WILLIAM DAVID ROBIN (sometimes referred to as "Respondent") and Respondent's attorney, Thomas Saltarelli, Esq., and the Complainant, acting by and through Cheryl Keily, Counsel for the Department of Real Estate, as follows for the purpose of settling and disposing of the Accusation filed on January 25, 2010, 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 was to be held in accordance with the provisions of the Administrative Procedure Act (APA), shall instead and in place thereof be submitted solely on the basis of the provisions of this Stipulation and Agreement.

- 2. Respondent has received, read and understood the Statement to Respondent, the Discovery Provisions of the APA and the Accusation filed by the Department of Real Estate ("Department") in this proceeding.
- 3. On February 9, 2010, Respondent filed a Notice of Defense, pursuant to Section 11506 of the Government Code for the purpose of requesting a hearing on the allegations in the Accusation. Respondent hereby freely and voluntarily withdraws said Notice of Defense. Respondent acknowledges that he understands that by withdrawing said Notice of Defense he will thereby waive his right to require the Commissioner to prove the allegations in the Accusation at a contested hearing held in accordance with the provisions of the APA and that he will waive other rights afforded to him in connection with the hearing, such as the right to present evidence in defense of the allegations in the Accusation and the right to cross-examine witnesses.
- 4. This Stipulation is based on the factual allegations contained in the Accusation. In the interest of

expedience and economy, Respondent chooses not to contest these allegations, but to remain silent and understands that, as a result thereof, these factual allegations, without being admitted or denied, will serve as a prima facie basis for the disciplinary action stipulated to herein. The Real Estate Commissioner shall not be required to provide further evidence to prove said factual allegations.

- 5. This Stipulation is made for the purpose of reaching an agreed disposition of this proceeding and is expressly limited to this proceeding and any other proceeding or case in which the Department of Real Estate ("Department"), the state or federal government, or any agency of this state, another state or federal government is involved, and otherwise shall not be admissible in any other criminal or civil proceedings.
- 6. The Order or any subsequent Order of the Real Estate Commissioner made pursuant to this Stipulation and Agreement shall not constitute an estoppel, merger or bar to any further administrative or civil proceedings by the Department of Real Estate with respect to any matters which were not specifically alleged to be causes for accusation in this proceeding.

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DETERMINATION OF ISSUES

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

The conduct, acts or omissions of Respondent WILLIAM DAVID ROBIN, as set forth in the Accusation, constitute cause to suspend or revoke the real estate license and license rights of Respondent WILLIAM DAVID ROBIN under the provisions of Code Section 10176(b).

ORDER

WHEREFORE, THE FOLLOWING ORDER is hereby made:

- I. All licenses and license rights of Respondent
 WILLIAM DAVID ROBIN under the Real Estate Law are suspended for
 a period of ninety (90) days from the effective date of this
 Decision.
- A. Provided, however, that if Respondent requests, the initial thirty (30) days of said suspension (or a portion thereof) shall be stayed upon condition that:
- 1. Respondent pays a monetary penalty pursuant to
 Section 10175.2 of the Code at the rate of \$166.00 per day for
 each day of the suspension for a total monetary penalty of
 \$5,000.

4. If Respondent fails to pay the monetary penalty in accordance with the terms of the Decision, the Commissioner may, without a hearing, order the immediate execution of all or any part of the stayed suspension, in which event the Respondent shall not be entitled to any repayment or credit, prorated or otherwise, for money paid to the Department under the terms of this Decision.

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

B. The remaining sixty (60) days of the ninety (90) day suspension shall be stayed for two (2) years upon the following terms and conditions:

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 California;

1. Respondent WILLIAM DAVID ROBIN shall obey all laws, rules and regulations governing the rights, duties and

responsibilities of a real estate licensee in the State of

2. No final subsequent determination is made, after

hearing or upon stipulation, that cause for disciplinary action occurred within two (2) years of the effective date of this Decision. Should such a determination be made, the Commissioner may, in his discretion, vacate and set aside the stay order and reimpose all or a portion of the stayed suspension. Should no such determination be made, the stay imposed herein shall become permanent.

DATED: 2010

CHERYL D. KEILY, Counsel DEPARTMENT OF REAL ESTATE

* *

I have read the Stipulation and Agreement, and its terms are understood by me and are agreeable and acceptable to me. I understand that I am waiving rights given to me by the California Administrative Procedure Act (including but not limited to Sections 11506, 11508, 11509 and 11513 of the Government Code), and I willingly, intelligently and voluntarily 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 its 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 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.

DATED: 7/23/10

WILLIAM DAVID ROBIN,

Respondent

I have reviewed the Stipulation and Agreement as to form and content and have advised my client accordingly.

DATED: 7 19 2010

Thomas R. Saltarelli, Esq. Attorney for Respondent

WILLIAM DAVID ROBIN

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1	The foregoing Stipulation and Agreement is hereby
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3	adopted as my Decision in this matter and shall become
4	effective at 12 o'clock noon on NOV 16 2010 , 2010.
5	IT IS SO ORDERED /0/19, 2010.
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8	JEFF DAVI Real Estate Commissioner
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DEPARTMENT OF AEAL ESTATE

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of No. H-36438 LA

PACIFIC VANTAGE REAL ESTATE INC.; L-2010030188

and WILLIAM DAVID ROBIN,
Individually, and as designated
Officer for Pacific Vantage Real
Estate Inc.,

Respondent.

ORDER ACCEPTING VOLUNTARY SURRENDER OF REAL ESTATE LICENSE

On January 25, 2010, an Accusation was filed in this matter against Respondent PACIFIC VANTAGE REAL ESTATE INC.

On July 22, 2010, Respondent petitioned the Commissioner to voluntarily surrender its real estate officer license(s) pursuant to Section 10100.2 of the Business and Professions Code.

IT IS HEREBY ORDERED that Respondent PACIFIC VANTAGE

REAL ESTATE INC.'s petition for voluntary surrender of its real

estate officer license(s) is accepted as of the effective date of

this Order as set forth below, based upon the understanding and

agreement expressed in Respondent's Declaration dated July 22,

1	2010 (attached as Exhibit "A" hereto). Respondent's license
2	certificate(s), pocket card(s) and any branch office license
3	certificate(s) shall be sent to the below listed address so that
4	they reach the Department on or before the effective date of thi
5	Order:
6	DEPARTMENT OF REAL ESTATE
7	Attn: Licensing Flag Section P. O. Box 187000
8	Sacramento, CA 95818-7000
9	This Order shall become effective at 12 o'clock noon
10	on NOV 1 6 2010 , 2010.
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12	DATED:, 2010
13	JEFF DAVI
14	Real Estate Commissioner
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Exhibit "A"

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

on of) No. H-36438 LA

In the Matter of the Accusation of)

PACIFIC VANTAGE REAL
ESTATE INC.; and WILLIAM
DAVID ROBIN, individually,
and as designated officer
for Pacific Vantage Real
Estate Inc.,

Respondents.

DECLARATION

My name is William David Robin. PACIFIC VANTAGE REAL ESTATE INC. is licensed as a real estate corporation and/or has license rights with respect to said license. I am currently an officer of PACIFIC VANTAGE REAL ESTATE INC., and am authorized and empowered to sign this declaration on behalf of PACIFIC VANTAGE REAL ESTATE INC.

In lieu of proceeding in this matter in accordance with the provisions of the Administrative Procedure Act (Sections

11400 et seq., of the Government Code) PACIFIC VANTAGE REAL ESTATE INC. wishes to voluntarily surrender its real estate license issued by the Department of Real Estate ("Department"), pursuant to the provisions of Business and Professions Code Section 10100.2.

I understand that PACIFIC VANTAGE REAL ESTATE INC., by so voluntarily surrendering its license, may be relicensed as a broker only by petitioning for reinstatement pursuant to Section 11522 of the Government Code. I also understand that by so voluntarily surrendering its license, PACIFIC VANTAGE REAL ESTATE INC. agrees to the following:

- The filing of this Declaration shall be deemed as the petition of PACIFIC VANTAGE REAL ESTATE INC. for voluntary surrender.
- agreement by PACIFIC VANTAGE REAL ESTATE INC. that it waives all rights it has to require the Commissioner to prove the allegations contained in the Accusation filed in this matter at a hearing held in accordance with the provisions of the Administrative Procedure Act (Government Code Sections 11400 et seq.), and that PACIFIC VANTAGE REAL ESTATE INC. also waives other rights afforded to it in connection with the hearing such as the right to discovery, the right to present evidence in defense of the allegations in the Accusation and the right to cross-examine witnesses.
- 3. PACIFIC VANTAGE REAL ESTATE INC. further agrees that upon acceptance by the Commissioner, as evidenced by an

- 2 -

appropriate order, all affidavits and all relevant evidence obtained by the Department in this matter prior to the Commissioner's acceptance, and all allegations contained in the Accusation filed by the Department in Case No. H-36438 LA, may be considered by the Department to be true and correct for the purpose of deciding whether to grant relicensure or reinstatement of PACIFIC VANTAGE REAL ESTATE INC.'s license pursuant to Government Code Section 11522.

4. I am acting freely and voluntarily on behalf of

4. I am acting freely and voluntarily on behalf of PACIFIC VANTAGE REAL ESTATE INC. to surrender its license and all license rights attached thereto.

I declare under penalty of perjury under the laws of the State of California that the above is true and correct.

7-22-10 /ucupa)
Date and Place (A

William David Robin

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CHERYL D. KEILY, SNB# 94008 Department of Real Estate 320 West Fourth Street, Ste. 350 Los Angeles, California 90013

Telephone: (213) 576-6982 (Direct) (213) 576-6905 FILED

JAN 2 5 2010

DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

In the Matter of the Accusation

No.H-36438 LA

ACCUSATION

PACIFIC VANTAGE REAL ESTATE INC.; and WILLIAM DAVID ROBIN, individually, and as designated officer for Pacific Vantage Real Estate Inc.,

Respondents.

The Complainant, Robin Trujillo, a Deputy Real Estate Commissioner of the State of California, for cause of Accusation against PACIFIC VANTAGE REAL ESTATE INC. ("PACIFIC") and WILLIAM DAVID ROBIN ("ROBIN"), individually, and as designated officer for Pacific Vantage Real Estate Inc., is informed and alleges as follows:

1.

The Complainant, Robin Trujillo, a Deputy Real Estate

Commissioner of the State of California, makes this Accusation in her official capacity.

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2.

Respondent PACIFIC 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"), as a real estate corporation acting by and through Respondent ROBIN as its designated broker-officer.

3.

Respondent ROBIN is presently licensed and/or has license rights under the Real Estate Law as a real estate broker and as designated broker-officer of Respondent PACIFIC.

4.

All further references to respondents herein include Respondents PACIFIC and ROBIN, and also include officers, directors, employees, agents and real estate licensees employed by or associated with PACIFIC and ROBIN, and who at all times herein mentioned were engaged in the furtherance of the business or operations of Respondents PACIFIC and ROBIN, and who were acting within the course and scope of their authority and employment.

5.

At all times relevant herein Respondent ROBIN, as the officer designated by Respondent PACIFIC pursuant to Section 10211 of the Code, was responsible for the supervision and control of the activities conducted on behalf of Respondent PACIFIC by its officers and employees as necessary to secure full

compliance with the Real Estate Law as set forth in Section 10159.2 of the Code.

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6.

Respondent ROBIN ordered, caused, authorized or participated in the conduct of Respondent PACIFIC, as is alleged in this Accusation.

7.

At all times material herein, Respondents were engaged in the business of, acted in the capacity of, advertised or assumed to act as real estate brokers and/or real estate corporations in the State of California, within the meaning of Code Section 10131(a) and 10131(d) of the Code. Said activity included soliciting sellers and buyers for the listing, sale and purchase of real property and negotiating the sale and purchase of real property on behalf of buyers and sellers, as well as soliciting borrowers and lenders and negotiating the terms of loans secured by real property between borrowers and third party lenders for or in expectation of compensation.

FIRST CAUSE OF ACCUSATION

(Code Section 10176(a), 10176(b), 10176(i) and/or 10177(j)

8.

In 2007 Respondents engaged in a course of conduct to fraudulently induce buyers to enter into agreements for the purchase of real property with the false promise that Respondents would provide financial assistance to permit the buyers to consummate their purchases. Respondents presented either one of two programs to potential buyers based on the individual buyer's

circumstances. Respondents represented to buyers that the two programs would operate as follows:

The equity share program ("Equity Share Program") was represented to potential buyers as an agreement between the buyer and Respondents under which Respondents would for a period of three years pay half the payments due under the terms of a mortgage loan obtained by the buyer to purchase the property. The prospective buyer was not obligated to provide a down payment or to pay any closing costs on the transaction as Respondents took a promissory note from the buyer for costs advanced by Respondents. Once the buyer obtained title to the property he or she would be required to transfer title to 50% of the property to Respondents. Respondents represented to potential buyers that the buyer was obligated to send his or her one-half share of the mortgage payment to Respondents each month. Respondents would then transmit the buyer's payment along with Respondents' own one-half share of the payment to the lender. As represented to buyers by Respondents at the end of the initial three-year period the buyer could buy out Respondents' share in the property or the property could be sold and the proceeds shared between the buyer and Respondents.

b. The guaranteed sale program ("Guaranteed Sale
Program") was represented to potential buyers as one where buyers
who needed to sell their existing home prior to purchasing a new
home would be guaranteed a sale of their existing home by
Respondents. Respondents represented that if Respondents could

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not sell the buyer's existing home within thirty days of the buyer's close of escrow on the new property, Respondents would take over payment of the mortgage on the existing property. If Respondents could not sell the existing property within ninety days, then Respondents would purchase the existing property at the listed sales price.

9.

Respondents knew their financial ability to perform their obligations to participant buyers under both the Equity Sharing Program and the Guaranteed Sale Program was dependent upon Respondents' continuous and ongoing receipt of commissions arising both from the sale of properties and from Respondents' brokering of mortgage loans, the proceeds of which were used to purchase the properties.

10.

Respondents also knew that they would be unable to fulfill their obligations to participant buyers in either program in the event of a decline in the availability of what was at the time plentiful mortgage financing on highly attractive terms.

Despite this knowledge Respondents failed to disclose the existence of this significant risk to potential buyers, and instead assured them there was little or no risk associated with the buyers' becoming obligated on mortgage loans which were unaffordable without Respondents' participation.

11.

In or around October, 2007, the availability of

mortgage financing dramatically declined, and as a consequence Respondents were unable to continue to sell real property so as to generate the commission income necessary to fulfill their obligations to buyers participating in either the Equity Sharing Program or the Guaranteed Sale Program.

12.

In reliance on the representations made by Respondents as alleged in Paragraph 8, above, the following individuals were induced to enter into transactions with Respondents as follows:

- a. In July, 2007, Lee Lynch ("Lynch") purchased the property at 5577 Sugar Maple Way, Fontana, California 92336 with the understanding that Respondents would fulfill the obligations described in their Equity Sharing Program. In accordance with his agreement with Respondents, Lynch sent his portion of the mortgage payment to Respondents. In or around November, 2007, Lynch learned that Respondents had not paid his lender the amount of the October, 2007, payment. Thereafter, on or about December 17, 2007, Respondents advised Lynch that they would make no further payments toward payment of the mortgage. As a result of Lynch's inability to make the entirety of the mortgage payments without Respondents' agreed upon participation, the property was lost when the lender foreclosed.
- b. In or around September, 2007, Ann Furr ("Furr")

 purchased the property at 40347 Amesbury Lane, Temecula,

 California 92591 with the understanding that Respondents would

 fulfill the obligations described in their Guaranteed Sale

Program. In or around October, 2007, on the date scheduled for the sale of Furr's existing home to Respondents, Respondent ROBIN advised Furr that Respondents could not purchase her existing property as they did not have the funds to do so. c. On or about November 8, 2007, Dennis and Estella Gavin (the "Gavins") purchased the property at 7863 Dalen Street, Downey, California 90242 with the understanding that Respondents 7 would fulfill the obligations described in the Equity Share 8 Program. In accordance with their agreement with Respondents, the 9 Gavins sent their portion of the mortgage payment to Respondents. 10 Other than the payment due for November 30, 2007, Respondents 11 12 made no contributions to the payment of the Gavins' mortgage 13 loan. 14 d. In or around November, 2007, Diane Petrucci 15 ("Petrucci") purchased the property at 43485 Corte Benavente, 16 Temecula, California 92592 with the understanding that 17 Respondents would fulfill the obligations described in the Equity 18 In accordance with their agreement with Share Program. 19 Respondents, Petrucci sent her portion of the mortgage payment to 20 Respondents for the first mortgage payment which was to come due 21 on January 1, 2008. Respondents made no contributions toward the 22 payment of Petrucci's mortgage loan. 23 e. On or about December 28, 2007, Aaron and Kristie 24 Burchit (the "Burchits") purchased the property at 8737 Kentville 25 Street, Riverside, California 92508 with the understanding that 26 Respondents would fulfill the obligations described in the Equity 27 - 7 -

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Share Program. Respondent made no contributions toward the payment of the Burchits' mortgage loan, announcing that it had no funds to do so.

f. On or about May 1, 2007, David and Michelle Bosson (the "Bossons") purchased the property at 28308 Parkdale Lane,

Menifee, California 92584 with the understanding that Respondents would fulfill the obligations described in the Equity Share Program. In accordance with their agreement with Respondents, the Bossons sent their portion of the mortgage payment to Respondents. In or around November, 2007, the Bossons learned that Respondents had not timely paid their lender the amount of the October and November, 2007, payments. Thereafter, on or about December 17, 2007, Respondents advised the Bossons that they would make no further contribution toward payment of the Bossons' mortgage loan.

13.

The conduct, acts and/or omissions of Respondents as described herein above, constitute making a substantial misrepresentation, the making of false promise(s) of a character likely to influence, persuade or induce, and/or fraud or dishonest dealing, and is cause for the suspension or revocation of all real estate licenses and license rights of of Respondents under the provisions of Code Sections 10176(a), 10176(b), 10176(i), and/or 10177(j).

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SECOND CAUSE OF ACCUSATION (Failure to Supervise)

14.

Complainant incorporates by this reference the allegations set forth in Paragraphs 1 through 13, above.

15.

The conduct, acts and/or omissions of Respondent ROBIN in failing to exercise reasonable supervision over the activities of Respondent PACIFIC, as more fully set forth above, are cause for the suspension or revocation of the licenses and license rights of Respondent ROBIN pursuant to Code sections 10177(d), (g) and/or (h) for violation of Code section 10159.2.

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WHEREFORE, Complainant prays that a hearing be conducted on the allegations of this Accusation and that upon proof thereof, a decision be rendered imposing disciplinary action against all the licenses and license rights of Respondent PACIFIC VANTAGE REAL ESTATE INC. and WILLIAM DAVID ROBIN, under the Real Estate Law (Part 1 of Division 4 of the Business and Professions Code), and for such other and further relief as may be proper under other applicable provisions of law.

Dated at Los Angeles, California this 19 day of January, 2010.

Robin Trujillo

Deputy Real Estate Commissioner

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Sacto.

cc: Pacific Vantage Real Estate Inc.
William David Robin Trujillo
Robin Trujillo