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AUG - 6 2013

DEPARTMENT OF REAL ESTATE
BY: 

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BEFORE THE BUREAU OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of)
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)
ALLSTATE FINANCIAL SERVICES INC.,)
doing business as Allstate Lending and Realty; and)
KIMBERLY ANN ELKHATIB, individually and)
as designated officer of Allstate Financial Services Inc.;)
)
Respondents,)
)
)
)
)

No. H-38369 LA

ORDER ACCEPTING VOLUNTARY SURRENDER OF REAL ESTATE LICENSE

On August 23, 2012, an Accusation was filed in this matter against Respondent ALLSTATE FINANCIAL SERVICES INC. On March 26, 2013, Respondent petitioned the Commissioner to voluntarily surrender its real estate broker license rights pursuant to Section 10100.2 of the Business and Professions Code.

IT IS HEREBY ORDERED that Respondent ALLSTATE FINANCIAL SERVICES INC.'s petition for voluntary surrender of its real estate broker license rights 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 March 26, 2013 (attached as Exhibit

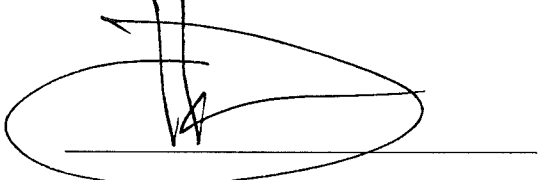
1 Exhibit "A" hereto). Respondent's license certificate, pocket card and any branch office license
2 certificate shall be sent to the below listed address so that they reach the Department on or before
3 the effective date of this Order:
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5 Department of Real Estate
6 Atten: Licensing Flag Section
7 P.O. Box 187000
8 Sacramento, CA 95818-7000

9 This Order shall become effective at 12 o'clock noon on August 26, 2013.

10 DATED: July 29, 2013

11 REAL ESTATE COMMISSIONER

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15 **By: JEFFREY MASON**
16 **Chief Deputy Commissioner**
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EXHIBIT "A"

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of)	
)	
<u>ALLSTATE FINANCIAL SERVICES INC.</u> ,)	No. H-38369 LA
doing business as Allstate Lending and Realty; and)	
)	
KIMBERLY ANN ELKHATIB, individually and)	
as designated officer of Allstate Financial Services Inc.;)	
)	
Respondents,)	

DECLARATION

My name is KIMBERLY ANN ELKHATIB and I am currently licensed as an individual real estate broker and as the designated officer of ALLSTATE FINANCIAL SERVICES INC., which is licensed as a corporate real estate broker. The abovementioned licenses are current and have license rights. I am acting individually and on behalf of ALLSTATE FINANCIAL SERVICES INC. in this matter and I am authorized to sign this declaration on its behalf.

In lieu of proceeding in this matter in accordance with the provisions of the Administrative Procedure Act (Government Code sections 11400 et seq.), ALLSTATE FINANCIAL SERVICES INC. wishes to voluntarily surrender its real estate license issued by

1 the Department of Real Estate ("Department"), pursuant to Business and Professions Code
2 section 10100.2.

3 I understand that by voluntarily surrendering its license, ALLSTATE FINANCIAL
4 SERVICES INC. can only have that license reinstated in accordance with the provisions of
5 section 11522 of the Government Code. I, KIMBERLY ANN ELKHATIB, individually and on
6 behalf of ALLSTATE FINANCIAL SERVICES INC., agree to the following:

7 1. The filing of this Declaration shall be deemed as a petition for voluntary surrender
8 filed on behalf of ALLSTATE FINANCIAL SERVICES INC.

9 2. I, KIMBERLY ANN ELKHATIB, acting on behalf of ALLSTATE FINANCIAL
10 SERVICES INC., waive all rights it may have to require the Commissioner to prove the
11 allegations contained in the Accusation filed in this matter at a hearing held in accordance with
12 the provisions of the Administrative Procedure Act (Government Code sections 11400 et seq.),
13 and that it also waives other rights afforded to it in connection with the hearing such as the right
14 to discovery, the right to present evidence in defense of the allegations in the Accusation and the
15 right to cross-examine witnesses.


16 3. This Declaration is made for the purpose of reaching a resolution of allegations
17 contained in the DRE Case number H-38369 LA, and is expressly limited to this proceeding and
18 any other proceeding or case in which the Department of Real Estate is a party and shall not
19 otherwise be admissible or relied upon by any third parties for any purpose.

20 4. Respondent ALLSTATE FINANCIAL SERVICES INC. stipulates that all affidavits
21 and all relevant evidence obtained by the Department in this matter prior to the Commissioner's
22 acceptance of this petition for voluntary surrender, and all allegations contained in the
23 Accusation filed in the Department's Case No. H-38369 LA may be considered by the
24 Department when deciding whether or not to grant reinstatement of the real estate licenses of
25 Respondents pursuant to Government Code Section 11522.

26 I declare under penalty of perjury under the laws of the State of California that the above
27 is true and correct and that I am acting freely and voluntarily on behalf of ALLSTATE

1 FINANCIAL SERVICES INC., to surrender the corporate real estate broker license issued to
2 ALLSTATE FINANCIAL SERVICES INC., and all license rights attached thereto.

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ALLSTATE FINANCIAL SERVICES INC. by
KIMBERLY ANN ELKHATIB, President,
and as Designated Officer

3/26/2013 Dated