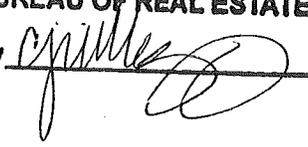


1 Bureau of Real Estate
320 West Fourth Street, #350
2 Los Angeles, California 90013
(213) 576-6982

FILED

JUN 10 2015

BUREAU OF REAL ESTATE

By 

8 BEFORE THE BUREAU OF REAL ESTATE

9 STATE OF CALIFORNIA

10 * * *

11 In the Matter of the Accusation of) CALBRE No. H-39605 LA
12)
13 MARIA ISABEL RAZO-GARCIA,) OAH No. 2014100547
14) STIPULATION AND AGREEMENT
Respondent.)

15
16 It is hereby stipulated by and between MARIA ISABEL RAZO-GARCIA
17 (“Respondent”) and her attorney, Marisol Ocampo, and the Complainant, acting by and through
18 Lissete Garcia, Counsel for the Bureau of Real Estate, as follows for the purpose of settling and
19 disposing of the Accusation filed on September 24, 2014, in this matter:

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

1 2. Respondent has received, read and understands the Statement to Respondent,
2 the Discovery Provisions of the APA and the Accusation, filed by the Bureau of Real Estate
3 (“Bureau”) in this proceeding.

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

12 4. This Stipulation is based on the factual allegations contained in the
13 Accusation filed in this proceeding. In the interest of expedience and economy, Respondent
14 chooses not to contest these factual allegations, but to remain silent and understands that, as a
15 result thereof, these factual statements, will serve as a prima facie basis for the disciplinary
16 action stipulated to herein. The Real Estate Commissioner shall not be required to provide
17 further evidence to prove such allegations.

18 5. Respondent understands that by agreeing to this Stipulation, she agrees to pay
19 pursuant to Business and Professions Code Section 10106, the investigation and enforcement
20 costs which led to this disciplinary action. The total amount of said combined costs is
21 \$3,729.55.

22 6. It is understood by the parties that the Real Estate Commissioner may adopt
23 the Stipulation as his decision in this matter thereby imposing the penalty and sanctions on
24

1 Respondent's real estate license and license rights as set forth in the below "Order". In the
2 event that the Commissioner in his discretion does not adopt the Stipulation, the Stipulation
3 shall be void and of no effect, and Respondent shall retain the right to a hearing on the
4 Accusation under all the provisions of the APA and shall not be bound by any stipulation or
5 waiver made herein.

6 7: The Order or any subsequent Order of the Real Estate Commissioner made
7 pursuant to this Stipulation shall not constitute an estoppel, merger or bar to any further
8 administrative or civil proceedings by the Bureau with respect to any conduct which was not
9 specifically alleged to be causes for accusation in this proceeding.

10 DETERMINATION OF ISSUES

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

14 The conduct, acts and/or omissions of Respondent MARIA ISABEL RAZO-
15 GARCIA, as set forth in the Accusation, constitute cause for the suspension or revocation of all
16 the real estate licenses and license rights of Respondent MARIA ISABEL RAZO-GARCIA
17 under the provisions of Sections 10176(a), 10176(i), and 10177(g) of the Business and
18 Professions Code ("Code").

19 ///
20 ///
21 ///
22 ///
23 ///

1 restricted license until at least three (3) years have elapsed from the effective date of this
2 Decision.

3 4. Respondent shall submit with any application for license under an employing
4 broker, or any application for transfer to a new employing broker, a statement signed by the
5 prospective employing real estate broker on a form approved by the Bureau of Real Estate
6 which shall certify:

7 (a) That the employing broker has read the Order of the Commissioner which
8 granted the right to a restricted license, and

9 (b) That the employing broker will exercise close supervision over the
10 performance by the restricted licensee relating to activities for which a real estate license is
11 required.

12 5. Respondent shall, within nine (9) months from the effective date of this
13 Decision, present evidence satisfactory to the Real Estate Commissioner that Respondent has,
14 since the most recent issuance of an original or renewal real estate license, taken and
15 successfully completed the continuing education requirements of Article 2.5 of Chapter 3 of the
16 Real Estate Law for renewal of a real estate license. If Respondent fails to satisfy this condition,
17 the Commissioner shall order the suspension of the restricted license until the Respondent
18 presents such evidence. The Commissioner shall afford Respondent the opportunity for a
19 hearing pursuant to the Administrative Procedure Act to present such evidence.

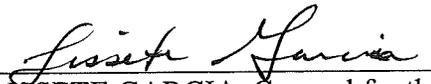
20 6. Respondent shall, prior to the issuance of the restricted license and as a
21 condition of the issuance of said restricted license, pay the sum of \$3,729.55 for the
22 Commissioner's reasonable costs of enforcement and investigation which led to this
23 disciplinary action. Said payment shall be in the form of a cashier's check made payable to the
24

1 Real Estate Fund. The investigative costs must be delivered to the Bureau of Real Estate, Legal
2 & Recovery Account Mail, at P.O. Box 137007, Sacramento, CA 95813-7007, prior to the
3 effective date of this Order.

4 7. If Respondent fails to satisfy condition 6, above, the Commissioner shall
5 order the suspension of the restricted license until the Respondent presents evidence of
6 payment. The Commissioner shall afford Respondent the opportunity for a hearing pursuant to
7 the Administrative Procedure Act to present such evidence that payment was timely made. The
8 suspension shall remain in effect until payment is made in full or until a decision providing
9 otherwise is adopted following a hearing held pursuant to this condition.

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

15 DATED: 5/14/2015


LISSETE GARCIA, Counsel for the
Bureau of Real Estate

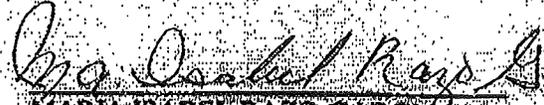
17 * * *

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

1 me and to present evidence in defense and mitigation of the charges.

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

9 DATED: 5/13/2015


MARIA ISABEL RAZO-GARCIA
Respondent

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

14 DATED: 5/13/2015


MARISOL OCAMPO
Attorney for Respondent

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

19 IT IS SO ORDERED _____

REAL ESTATE COMMISSIONER

1 me and to present evidence in defense and mitigation of the charges.

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

9 DATED: _____
10 _____
11 MARIA ISABEL RAZO-GARCIA
12 Respondent

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

14 DATED: _____
15 _____
16 MARISOL OCAMPO
17 Attorney for Respondent

16 * * *

17 The foregoing Stipulation and Agreement is hereby adopted as my Decision in
18 this matter, and shall become effective at 12 o'clock noon on **JUN 30 2015**

19 IT IS SO ORDERED **MAY 29, 2015**

21 REAL ESTATE COMMISSIONER

22 

23 _____
24 By: JEFFREY MASON
Chief Deputy Commissioner