

FILED

SEP 19 2017

BUREAU OF REAL ESTATE

By Atty. General

BEFORE THE BUREAU OF REAL ESTATE
STATE OF CALIFORNIA

In the Matter of the Accusation of	)	No. H-40343 LA
	)	
LUZ YOLANDA GREENEMEIER,	)	OAH No. 2017020866
	)	
Respondent.	)	
	)	

STIPULATION AND AGREEMENT AND DECISION AFTER REJECTION

It is hereby stipulated by and between Respondent LUZ YOLANDA GREENEMEIER ("Respondent"), individually, represented by Christopher Gonzales, and the Complainant, acting by and through Steve Chu, Counsel for the Bureau of Real Estate ("Bureau"), as follows for the purpose of settling and disposing of the Accusation filed on August 11, 2016, in this matter:

1. On April 27, 2017, a formal hearing was held on the Accusation in accordance with the provisions of the Administrative Procedure Act ("APA") before Administrative Law Judge Glynda Gomez ("ALJ Gomez") where, after evidence and testimony were received, the record was closed and the matter was submitted for decision.
2. On June 6, 2017, ALJ Gomez issued a Proposed Decision.
3. On July 6, 2017, the Commissioner rejected the Proposed Decision.
4. The parties wish to settle this matter without further proceedings.

1 5. Respondent, pursuant to the limitations set forth below, hereby admits
2 that the factual allegations in the Accusation filed in this proceeding are true and correct and the
3 Commissioner shall not be required to provide further evidence to prove such allegations.

4 6. It is understood by the parties that the Commissioner may adopt the
5 Stipulation and Agreement and Decision After Rejection ("Stipulation and Agreement") as his
6 decision in this matter thereby imposing the penalty and sanctions on Respondent's real estate
7 license and license rights as set forth in the below Order. In the event the Commissioner, in his
8 discretion, does not adopt the Stipulation and Agreement, the Stipulation and Agreement shall
9 be void and of no effect. If that occurs, the Commissioner will proceed pursuant to
10 Section 11517(c)(2)(E) of the California Government Code.

11 7. The Order or any subsequent Order of the Commissioner made pursuant
12 to this Stipulation and Agreement shall not constitute an estoppel, merger or bar to any further
13 administrative or civil proceedings by the Bureau with respect to any matters which were not
14 specifically alleged to be causes for the Accusation in this proceeding as admitted or
15 withdrawn.

16 DETERMINATION OF ISSUES

17 By reason of the foregoing stipulations, admissions, and waivers, and solely for
18 the purpose of settlement of the pending Accusation without further proceedings, it is stipulated
19 and agreed that the following Determination of Issues shall be made:

20 The conduct, acts, or omissions of Respondent LUZ YOLANDA
21 GREENEMEIER, as described in the Accusation, constitute cause for the suspension or
22 revocation of all real estate licenses and license rights of Respondent LUZ YOLANDA
23 GREENEMEIER under California Business and Professions Code ("Code") Sections 490,
24 10177(a), and 10177(b).

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GREENEMEIER under the Real Estate Law are revoked; provided, however, a restricted real estate designated officer license and restricted mortgage loan originator license endorsement shall be issued to Respondent pursuant to Section 10156.5 of the Code if Respondent makes application therefor and pays to the Bureau the appropriate fee for the restricted licenses within ninety (90) days from the effective date of this Decision. The restricted licenses issued to Respondent shall be subject to all of the provisions of Section 10156.7 of the Code and to the following limitations, conditions, and restrictions imposed under Section 10156.6 of the Code:

1. The restricted licenses issued to Respondent may be suspended prior to
hearing by Order of the Real Estate Commissioner in the event of Respondent's conviction,
plea of guilty, or plea of nolo contendere to a crime which is substantially related to
Respondent's fitness or capacity as a real estate licensee.

2. The restricted licenses issued to Respondent may be suspended prior to
hearing by Order of the Real Estate Commissioner on evidence satisfactory to the
Commissioner that Respondent has violated provisions of the California Real Estate Law, the
Subdivided Lands Law, Regulations of the Real Estate Commissioner, or the conditions
attaching to this restricted license.

3. Respondent shall not be eligible to apply for the issuance of an
unrestricted real estate license nor for the removal of any of the conditions, limitations or
restrictions of a restricted license until four (4) years have elapsed from the effective date of this
Decision and Order.

4. Respondent shall, within nine (9) months from the effective date of this
Decision and Order, present evidence satisfactory to the Commissioner that Respondent has,
since the most recent issuance of an original or renewal real estate license, taken and
successfully completed the continuing education requirements of Article 2.5 of Chapter 3 of the
Real Estate Law for renewal of a real estate license. If Respondent fails to satisfy this

1 condition, Respondent's real estate license shall automatically be suspended until Respondent
2 presents evidence satisfactory to the Commissioner of having taken and successfully completed
3 the continuing education requirements. Proof of completion of the continuing education
4 courses must be delivered to the Bureau of Real Estate, Flag Section at P.O. Box 137013,
5 Sacramento, CA 95813-7013.

6 5. Respondent shall notify the Commissioner in writing within 72 hours of
7 any arrest by sending a certified letter to the Commissioner at the Bureau of Real Estate,
8 Flag Section at P.O. Box 137013, Sacramento, CA 95813-7013. The letter shall set forth the
9 date of Respondent's arrest, the crime for which Respondent was arrested and the name and
10 address of the arresting law enforcement agency. Respondent's failure to timely file written
11 notice shall constitute an independent violation of the terms of the restricted license and shall
12 be grounds for the suspension or revocation of that license.

13 6. All licenses and licensing rights of Respondent are indefinitely
14 suspended unless or until Respondent pays the sum of \$1,369.92 for the Commissioner's
15 reasonable cost of the investigation and enforcement which led to this disciplinary action. Said
16 payment shall be in the form of a cashier's check made payable to the Bureau of Real Estate.
17 The investigative and enforcement costs must be delivered to the Bureau of Real Estate,
18 Flag Section at P.O. Box 137013, Sacramento, CA 95813-7013, prior to the effective date of
19 this Decision and Order.

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21 DATED: 8-21-2017


Steve Chu, Counsel
Bureau of Real Estate

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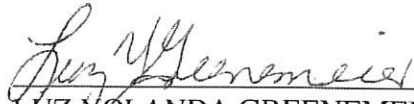
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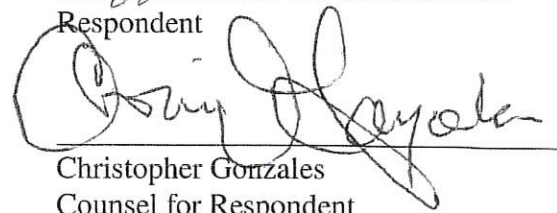
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2 I have read the Stipulation and Agreement. I understand that I am waiving rights
3 given to me by the California Administrative Procedure Act, (including but not limited to
4 Sections 11521 and 11523 of the Government Code), and I willingly, intelligently, and
5 voluntarily waive those rights, including the right to seek reconsideration and the right to seek
6 judicial review of the Commissioner's Decision and Order by way of a writ of mandate. I can
7 signify acceptance and approval of the terms and conditions of this Stipulation and Agreement
8 by mailing the original signed Stipulation and Agreement to: Steve Chu, Bureau of Real Estate,
9 320 West 4th Street, Suite 350, Los Angeles, California 90013-1105.

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11 DATED: 8/16/2017


LUZ YOLANDA GREENEMEIER
Respondent

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14 DATED: 8/16/2017

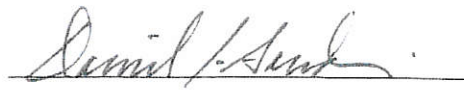

Christopher Gonzales
Counsel for Respondent
Approved as to Form

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18 The foregoing Stipulation and Agreement is hereby adopted by me as my
19 Decision in this matter as to Respondent LUZ YOLANDA GREENEMEIER, and shall become
20 effective at 12 o'clock noon on 08/16/2017

21 IT IS SO ORDERED 9/8/17

22 WAYNE S. BELL
23 REAL ESTATE COMMISSIONER

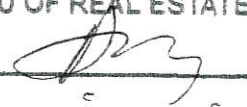
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25 By: DANIEL J. SANDRI
26 Chief Deputy Commissioner
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BUREAU OF REAL ESTATE

By 

BEFORE THE BUREAU OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of	)	CalBRE No. H-40343 LA
	)	
LUZ YOLANDA GREENEMEIER,	)	OAH No. 2017020866
	)	
Respondent.	)	

NOTICE

TO: LUZ YOLANDA GREENEMEIER, Respondent, and CHRISTOPHER J. GONZALES.

YOU ARE HEREBY NOTIFIED that the Proposed Decision herein dated June 6, 2017, of the Administrative Law Judge is not adopted as the Decision of the Real Estate Commissioner. A copy of the Proposed Decision dated June 6, 2017, is attached hereto for your information.

In accordance with Section 11517(c) of the Government Code of the State of California, the disposition of this case will be determined by me after consideration of the record herein including the transcript of the proceedings held on Thursday, April 27, 2017, and any written argument hereafter submitted on behalf of respondent and complainant.

Written argument of respondent to be considered by me must be submitted within 15 days after receipt of the transcript of the proceedings of Thursday, April 27, 2017, at the Los Angeles office of the Bureau of Real Estate unless an extension of the time is granted for good

1 cause shown.

2 Written argument of complainant to be considered by me must be submitted within
3 15 days after receipt of the argument of respondent at the Los Angeles Office of the Bureau of Real
4 Estate unless an extension of the time is granted for good cause shown.

5 DATED: 7/6/17.

6 WAYNE S. BELL
7 REAL ESTATE COMMISSIONER

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9 By: 
10 DANIEL J. SANDRI
11 Chief Deputy Commissioner
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BEFORE THE
BUREAU OF REAL ESTATE
DEPARTMENT OF CONSUMER AFFAIRS
STATE OF CALIFORNIA

In the Matter of the Application of

LUZ YOLANDA GREENEMEIER,

Respondent.

Case No. H-40343 LA

OAH No. 2017020866

PROPOSED DECISION

This matter came on regularly for hearing on April 27, 2017, at Los Angeles, California, before Glynda B. Gomez, Administrative Law Judge, Office of Administrative Hearings, State of California.

Steve Chu, Real Estate Counsel, represented Veronica Kilpatrick (Complainant).

Christopher J. Gonzalez, Attorney at law, represented Respondent Luz Yolanda Greenemeier (Respondent).

Oral and documentary evidence was received. The record remained open until May 18, 2017 for Complainant to file an updated license certification by May 11, 2017 and Respondent to file any objections to the license certification by May 18, 2017. Complainant timely filed a current license certification which was marked and admitted as Exhibit 13. Respondent filed a notice of non-objection which was marked as Exhibit C. The record was closed and the matter was submitted for decision on May 18, 2017.

FACTUAL FINDINGS

1. Complainant filed the Accusation on August 10, 2016, while acting in her official capacity as a Supervising Special Investigator for the State of California. Respondent timely filed a notice of defense and request for hearing.

2. The Bureau originally issued a Real Estate Salesperson to Respondent license on March 22, 2003, which expired on March 21, 2011. On April 18, 2011, the Bureau issued a Real Estate Broker license to Respondent as an Officer of A Plus Financial Services, Inc. with fictitious business names of A Plus Realtors and Green Home Funding. Respondent's Broker/Officer license expired on April 17, 2015 and was subsequently renewed on April 18, 2015. The license will expire on April 17, 2019, unless renewed. Respondent also holds an Individual Mortgage Loan Originator License Endorsement.

3. On August 28, 2013 (2013 Conviction), in the Superior Court of California, County of Orange, Case No.13NM03083, Respondent was convicted, upon her guilty plea, of violating California Penal Code section 602, subdivision (k) (Trespass), a misdemeanor. Respondent was sentenced to three years of informal probation and ordered to pay fines and fees. The facts and circumstances of the 2013 Conviction are that on March 5, 2013, Respondent stole \$23 worth of children's clothing from a Goodwill Thrift Store.

4. On January 12, 2016 (2016 Conviction), in the Superior Court of California, County of Orange, Case No.15NM11365, Respondent was convicted, upon her guilty plea, of violating California Penal Code section 484, subdivision (a)-488 (Petty Theft), a misdemeanor. Respondent was sentenced to three years of informal probation and ordered to pay fines and fees. The facts and circumstances of the 2016 Conviction are that on July 11, 2015, Claimant stole \$31 worth of merchandise from Home Depot.

5. Respondent's convictions are substantially related to the qualifications, functions and duties of a real estate salesperson, pursuant to California Code of Regulations, title 10, section 2910, subdivisions (a)(1) and (a)(10).

6. On April 2, 2015, Respondent certified and submitted her Officer Renewal Application (Application). Question 17, under the Background Information section of the Application, provides in pertinent part:

WITHIN THE SIX-YEAR PERIOD PRIOR TO FILING THIS APPLICATION, HAVE YOU EVER BEEN CONVICTED (SEE PARAGRAPH ABOVE) OF ANY VIOLATION OF THE LAW AT THE MISDEMEANOR OR FELONY LEVEL? IF YES, COMPLETE ITEM 23 WITH INFORMATION OF EACH CONVICTION.

7. Respondent answered "No" and failed to disclose the 2013 conviction. She asserted that she thought the 2013 conviction was "like a ticket" and did not realize it was a misdemeanor. (Exhibit 1.)

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Mitigation /Rehabilitation

8. Respondent credibly testified about her shoplifting addiction. She has undertaken a course of therapy with therapist Terrance Shulman, an expert in shoplifting behavior. She has also read multiple books about shoplifting including, "Something for Nothing: Shoplifting Addiction and Recovery" by Terrance Shulman and "Why Unusually Honest People Steal" by Dr. Will Cupchik. She completed an online theft prevention class by National Association for Shoplifting Prevention. She also attends a 12 step program known as Cleptomaniacs and Shoplifters Anonymous (C.A.S.A.) on Sundays and participates in a C.A.S.A. a weekly phone group meeting and has registered for and participated in Mr. Shulman's private C.A.S.A. email support group with hundreds of "recovering shoplifters" from all over the country. Respondent established and facilitates as 12 step meeting of C.A.S.A. every week in Orange County which is the first such meeting established in Orange County. (Testimony of Respondent; Exhibit B.)

9. Respondent credibly testified about growing up in a poverty stricken area of Columbia. At the age of five, Respondent was an accomplice to her Aunt's shoplifting for family necessities. As the oldest child in the family, she was always expected to take on an adult role in her family and to help support her family financially. At the age of 20, she immigrated to the United States. She has been married for 30 years and has raised three children. Her husband is employed and she owns her own real estate/mortgage brokerage. Although she is financially stable, Respondent reports always being financially fearful. She attributes her shoplifting problem to her upbringing and to psychological issues for which she has been in therapy.

10. Respondent was ashamed of her actions and her convictions. She did not tell her family about the 2013 theft until she was arrested a second time for her thefts from Home Depot in 2016. She has advised her husband and her three children of her convictions and the struggles she has had with her shoplifting addiction. She expressed that she was humiliated by her experiences and felt that she had failed her children as a role model. She is deeply remorseful.

11A. Respondent provided letters of reference in support of her good character and rehabilitation.

11B. In a letter dated April 24, 2017, her 17 year old daughter writes of her mother:

She not only has gone above and beyond starting with going to therapy and meetings but she has reached her full potential to then running the meetings every Sunday trying to help more and more people recover from this haunting struggle. She has done everything in her power to try and change and not only become a better citizen but a

better mother, wife, friend [...] Not only have we seen a change in the way she is as a person but in her everyday life she tries to become better not only for herself but for everyone around her which is not an easy thing to do.

(Exhibit A.)

11C. In a letter dated April 25, 2017, one of Respondent's adult sons described her as:

an extremely sweet, generous, kind hearted, loving...honest woman [...] loyal, devoted wife and mother of three. She is passionate about helping others [...].

(Exhibit A.)

11D. In an undated letter, her other adult son wrote:

My mom is one of the very few people I know that is genuinely a great person and for good or for worse tends to see only the positive in people [...] She came from a very humble beginning from what people would consider 'third world'. She has overcome so many obstacles in her life that I'm not sure I could have gone through and came out on top. I know everyone says they look up to their mother or father but I mean it when I say that my mother is someone I look up to and definitely someone I happily strive to emulate.

(Exhibit A.)

11E. Respondent's friend of 20 years, Robert Naranjo, and Martha Jimenez, an escrow officer, who has known Respondent for 5 years, wrote letters attesting to her good moral character. (Exhibit A.)

11F. Cindy Do, a participant in the C.A.S.A. meetings that Respondent facilitates, wrote a letter dated April 25, 2017 in which she praised Respondent's rehabilitation and outreach to others who also have gotten into trouble for issues related to shoplifting. (Exhibit A.)

11G. Antoinette Medina, another participant in the C.A.S.A. meetings that Respondent facilitates on Sundays, wrote a letter dated April 24, 2017 in which she also praises Respondent for the assistance and guidance she has provided in the C.A.S.A. meetings. (Exhibit A.)

11H. Terrence Daryl Shulman, Respondent's therapist, wrote reports in August and September of 2015, in which he detailed her progress and opined that Respondent has little chance of relapse and resuming her prior shoplifting habits. He

detailed her efforts to change her relationships with others, to educate herself and to recognize the triggers for her behavior. (Exhibit A,)

Costs

12. Complainant submitted evidence of the reasonable costs of investigation and enforcement of this matter, comprised of the costs of investigation of \$657.92 and legal costs of \$712 for a grand total of \$1369.92.

LEGAL CONCLUSIONS AND DISCUSSION

Based upon the foregoing factual findings, the Administrative Law Judge makes the following legal conclusions:

1. The standard of proof for the Bureau to prevail on the Accusation is clear and convincing evidence to a reasonable certainty. (*Borror v. Dept. of Real Estate* (1971) 15 Cal.App.3d 531.)

Cause for Discipline

2. There is cause to suspend or revoke Respondent's real estate broker license pursuant to Business and Professions Code section 10177, subdivision (a), because Respondent failed to disclose the 2013 Conviction on the Application.

3. There is cause to suspend or revoke Respondent's real estate broker license pursuant to Business and Professions Code section 490 and 10177, subdivision (b), because Respondent was convicted of crimes that are substantially related to the qualifications, functions or duties of real estate broker as set forth in California Code of Regulations, title 10, Section 2910.

Disciplinary Considerations

4. California Code of Regulations, title 10, section 2911 sets forth the Bureau's criteria for rehabilitation to be used in determining whether an applicant is sufficiently rehabilitated to be granted the privilege of licensure. The regulation provides in pertinent part:

The following criteria have been developed by the Bureau pursuant to Section 482(a) of the Business and Professions Code for the purpose of evaluating the rehabilitation of an applicant for issuance or for reinstatement of a license in considering whether or not to deny the issuance or reinstatement on account of a crime or act committed by the applicant:

(a) The passage of not less than two years since the most recent criminal conviction or act of the applicant that is a basis to deny the Bureau action sought. (A longer period will be required if there is a history of acts or conduct substantially related to the qualifications, functions or duties of a licensee of the Bureau.)

(b) Restitution to any person who has suffered monetary losses through "substantially related" acts or omissions of the applicant.

(c) Expungement of criminal convictions resulting from immoral or antisocial acts.

(d) Expungement or discontinuance of a requirement of registration pursuant to the provisions of Section 290 of the Penal Code.

(e) Successful completion or early discharge from probation or parole.

(f) Abstinence from the use of controlled substances or alcohol for not less than two years if the conduct which is the basis to deny the Bureau action sought is attributable in part to the use of controlled substances or alcohol.

(g) Payment of the fine or other monetary penalty imposed in connection with a criminal conviction or quasi-criminal judgment.

(h) Stability of family life and fulfillment of parental and familial responsibilities subsequent to the conviction or conduct that is the basis for denial of the Bureau action sought.

(i) Completion of, or sustained enrollment in, formal education or vocational training courses for economic self-improvement.

(j) Discharge of, or bona fide efforts toward discharging, adjudicated debts or monetary obligations to others.

(k) Correction of business practices resulting in injury to others or with the potential to cause such injury.

(l) Significant or conscientious involvement in community, church or privately-sponsored programs designed to provide social benefits or to ameliorate social problems.

(m) New and different social and business relationships from those which existed at the time of the conduct that is the basis for denial of the departmental action sought.

(n) Change in attitude from that which existed at the time of the conduct in question as evidenced by any or all of the following:

(1) Testimony of applicant.

(2) Evidence from family members, friends or other persons familiar with applicant's previous conduct and with his subsequent attitudes and behavioral patterns.

(3) Evidence from probation or parole officers or law enforcement officials competent to testify as to applicant's social adjustments.

(4) Evidence from psychiatrists or other persons competent to testify with regard to neuropsychiatric or emotional disturbances.

(5) Absence of subsequent felony or misdemeanor convictions that are reflective of an inability to conform to societal rules when considered in light of the conduct in question.

5A. The criterion are analyzed as follows: (a) Only one year has elapsed since Respondent's last conviction; (b) Respondent has paid all fines, fees and restitution ordered by the criminal court for her misdemeanor convictions and the value of the items she stole was small; (c) Respondent's convictions have not been expunged; (d) Respondent was not required to register in any way; (e) Respondent remains on probation for her 2016 conviction and will so remain until 2019; (f) alcohol and drugs were not factors; (g) Respondent has paid all court ordered fines and penalties; (h) Respondent has a stable home life with her husband and children and has their support; (i) Respondent has enrolled in courses to remediate her

shoplifting addiction and has undertaken serious self-study; (j) Respondent has been very involved in the 12 step community of C.A.S.A. and has established a meeting in her own community which she facilitates; (k) Respondent's business practices were not at issues; (l) Respondent's involvement has been limited to the 12 step community of C.A.S.A., but that has been a significant involvement; and (m) through her work with C.A.S.A., Respondent has engaged in new and different social relationships and has established a support network for herself in the community.

5B. Respondent has not had any new convictions since the 2016 Conviction. Finally, and most significantly, Respondent's testimony and the evidence presented by way of letters from family, friends and business associates, and therapist evidences a change in attitude as is required by criteria (n) of the rehabilitation factors.

6. The statutes relating to licensing of professions generally are designed to protect the public from dishonest, untruthful and disreputable licensees. (*Arneson v. Fox* (1980) 28 Cal.3d 440, 451.) Such proceedings are not for the primary purpose of punishing an individual. (*Camacho v. Youde* (1979) 95 Cal.App.3d 161, 165.) Rather, in issuing and disciplining licenses, a state agency is primarily concerned with protection of the public, maintaining the integrity and high standards of the profession, and preserving public confidence in licensure. (*Ibid.*, See also, *Fahmy v. Medical Bd. of California* (1995) 38 Cal.App.4th 810, 817.)

7. Fully acknowledging the wrongfulness of past actions is an essential step towards rehabilitation. (*Seide v. Committee of Bar Examiners* (1989) 49 Cal.3d 933, 940.) Respondent is mid-way through a three year term of probation. Typically, the recentness of Respondent's last conviction and her probationer status would militate in favor of revocation of her license. However, Respondent has sufficiently rehabilitated to warrant a restricted license. The Bureau must have the opportunity to oversee Respondent's conduct for a period of time in order to ensure public protection and that Respondent remains on her current path.

Costs

8A. In *Zuckerman v. State Board of Chiropractic Examiners* (2002) 29 Cal.4th 32, the Supreme Court rejected a constitutional challenge to a cost recovery provision similar to Code section 10106. In so doing, however, the Court directed the administrative law judge and the licensing agency to evaluate several factors to ensure that the cost recovery provision did not deter individuals from exercising their right to a hearing. The Bureau must consider a licensee's ability to pay, and the Bureau may not assess disproportionately large investigation and prosecution costs when it has conducted a disproportionately large investigation to prove that a licensee engaged in relatively innocuous misconduct. (*Id.* at p. 45.)

8B. In this case, the reasonable costs of investigation and enforcement are \$1369.92. There is no evidence that Respondent is unable to pay those costs.

ORDER

Respondent Luz Yolanda Greenemeier's application for renewal of a broker/officer license is granted and the license is immediately revoked. All licenses and licensing rights of Respondent under the Real Estate Law are revoked; provided, however, a restricted real estate broker/officer license shall be issued to Respondent pursuant to Business and Professions Code section 10156.5 if respondent makes application therefor and pays to the Department of Real Estate the appropriate fee for the restricted license within 90 days from the effective date of this Decision. The restricted license issued to Respondent shall be subject to all of the provisions of Business and Professions Code section 10156.7 and to the following limitations, conditions and restrictions imposed under authority of Business and Professions Code section 10156.6:

The restricted license issued to Respondent may be suspended prior to hearing by Order of the Real Estate Commissioner in the event of respondent's conviction or plea of nolo contendere to a crime which is substantially related to Respondent's fitness or capacity as a real estate licensee.

The restricted license issued to Respondent may be suspended prior to hearing by Order of the Real Estate Commissioner on evidence satisfactory to the Commissioner that respondent has violated provisions of the California Real Estate Law, the Subdivided Lands Law, Regulations of the Real Estate Commissioner or conditions attaching to the restricted license.

Respondent shall not be eligible to apply for the issuance of an unrestricted real estate license nor for the removal of any of the conditions, limitations or restrictions of a restricted license until two years have elapsed from the effective date of this Decision.

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

Respondent shall pay \$1369.92 in costs to the Bureau of Real Estate within 90 days of the effective date of this decision.

Dated: June 6, 2017

DocuSigned by:

Glynda B. Gomez

BB367A214FA8483

GLYNDA B. GOMEZ

Administrative Law Judge

Office of Administrative Hearings