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**FILED**

**NOV 06 2018**

**DEPT. OF REAL ESTATE**

By John C. Garcia

8 BEFORE THE DEPARTMENT OF REAL ESTATE  
9 STATE OF CALIFORNIA

10 \* \* \*

11 In the Matter of the Application of  
12 GLORIA M. ANDIA,  
13 Respondent.

DRE No. H-41203 LA

**STATEMENT OF ISSUES**

Mortgage Loan Originator (MLO)  
License Endorsement

16 The Complainant, Chika Sunquist, a Supervising Special Investigator of the State of  
17 California, for cause of Statement of Issues against GLORIA M. ANDIA (Respondent), aka  
18 Gloria Maria Andia, Gloria Maria Andia-Docherty, Gloria Andiadocher, and Gloria M.  
19 Docherty, alleges as follows:

20 1.

21 The Complainant, Chika Sunquist, a Supervising Special Investigator of the Department  
22 of Real Estate<sup>1</sup> (Department), State of California, makes this Statement of Issues in her official  
23 capacity.

24  
<sup>1</sup> Between July 1, 2013 and July 1, 2018, the Department of Real Estate operated as the Bureau of Real Estate under the Department of Consumer Affairs.

2.

Respondent is presently licensed and/or has license rights under the Real Estate Law, Part 1 of Division 4 of the Business and Professions Code (Code) as a real estate salesperson, License ID 02038055.

Conviction

3.

On or about April 25, 1995, before the Municipal Court of California, County of Orange, Case No. 95SM07878, Respondent pled guilty to and was convicted of violating California Welfare and Institutions Code section 10980, subdivision (c)(2), (willfully and knowingly, with intent to deceive, by means of false statement, failing to disclose a material fact, or other fraudulent device, obtained aid), a misdemeanor. Respondent was sentenced to 36 months probation and ordered to pay restitution. The underlying facts of this crime are substantially related under Title 10, Chapter 6, section 2910, California Code of Regulations (Regulations), to the qualifications, functions or duties of a real estate licensee.

Applications

4.

On or about May 30, 2017, Respondent submitted an application for a real estate salesperson license to the Department. Respondent failed to disclose the conviction described above in Paragraph 3.

5.

On July 5, 2017, the Department issued a real estate salesperson license to Respondent, License ID 02038055.

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6.

On or about September 6, 2017, Respondent submitted an application (MU4) for an individual mortgage loan originator (MLO) endorsement to the Nationwide Mortgage Licensing System and Registry (NMLS). The section of the application entitled "Criminal Disclosure," which is found in the "Disclosure Questions," section, contained the following question: (H)(1) "Have you ever been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to committing or conspiring to commit a misdemeanor involving: (i) financial services or a financial services-related business, (ii) fraud, (iii) false statements or omissions, (iv) theft or wrongful taking of property, (v) bribery, (vi) perjury, (vii) forgery, (viii) counterfeiting, or (ix) extortion?"

7.

In the license endorsement application that Respondent submitted to NMLS, Respondent answered "No" to the question set forth in Paragraph 6, above, in which Respondent was asked if Respondent had ever been convicted of a misdemeanor. Respondent's failure to reveal the existence of the misdemeanor conviction described in Paragraph 3, above, constitutes withholding information and/or making a material misstatement in an application for a MLO license endorsement.

8.

Respondent has prior financial and professional conditions that impact Respondent's ability to meet the requirements of Code section 10166.05, subdivision (c), and Regulation 2758.3 including, but not limited, to: 1) bankruptcy filing; and 2) civil judgment in Case No. 34-2010-90000995, before the Superior Court of California, County of Sacramento.

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1 cc: Gloria M. Andia  
2 Vadim V. Danilin  
3 Chika Sunquist  
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