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2	FILED		
3	JUN 17 2021		
4	DEPT. OF REAL ESTATE		
5	By configure		
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9	BEFORE THE DEPARTMENT OF REAL ESTATE		
10	STATE OF CALIFORNIA		
11	In the Matter of the Accusation of) No. H-41774 LA		
12) OAH No. 2020100914 MAYBELENE ARROYO,)		
13) <u>STIPULATION AND</u> Respondent.) <u>AGREEMENT</u>		
14			
15	It is hereby stipulated by and between Respondent MAYBELENE ARROYO		
16	("Respondent"), represented by John Alan Cohan, and the Complainant, acting by and through		
17	Kathy Yi, Counsel for the Department of Real Estate ("Department"), as follows for the		
18	purpose of settling and disposing of the Accusation filed on October 6, 2020, in this matter:		
19	1. All issues which were to be contested and all evidence which was to be		
20	presented by Complainant and Respondent at a formal hearing on the Accusation, which		
21	hearing was to be held in accordance with the provisions of the Administrative Procedure Act		
22	("APA"), shall instead and in place thereof be submitted solely on the basis of the provisions of		
23	this Stipulation and Agreement ("Stipulation").		
24	2. Respondent has received, read and understands the Statement to		
25	Respondent, the Discovery Provisions of the APA, and the Accusation filed by the Department		
26 27	of Real Estate in this proceeding.		
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1 3. Respondent filed a Notice of Defense pursuant to Section 11506 of the 2 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 3 acknowledges that Respondent understands that by withdrawing said Notice of Defense, 4 Respondent will thereby waive Respondent's right to require the Real Estate Commissioner 5 ("Commissioner") to prove the allegations in the Accusation at a contested hearing held in 6 accordance with the provisions of the APA and that Respondent will waive other rights 7 8 afforded to Respondent in connection with the hearing such as the right to present evidence in 9 defense of the allegations in the Accusation and the right to cross-examine witnesses.

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

¹³ 5. It is understood by the parties that the Real Estate Commissioner may
¹⁴ adopt the Stipulation as his Decision in this matter, thereby imposing the penalty and sanctions
¹⁵ on Respondent's real estate license and license rights as set forth in the below Order. In the
¹⁶ event that the Commissioner in his discretion does not adopt the Stipulation, it shall be void
¹⁷ and of no effect, and Respondent shall retain the right to a hearing and proceeding on the
¹⁸ Accusation under all the provisions of the APA and shall not be bound by any admission or
¹⁹ waiver made herein.

6. The Order or any subsequent Order of the Commissioner made pursuant
to this Stipulation shall not constitute an estoppel, merger or bar to any further administrative or
civil proceedings by the Department with respect to any matters which were not specifically
alleged to be causes for the Accusation in this proceeding.

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1	DETERMINATION OF ISSUES	
2	By reason of the foregoing stipulations, admissions, and waivers, and solely for	
3	the purpose of settlement of the pending Accusation without a hearing, it is stipulated and	
4	agreed that the following Determination of Issues shall be made:	
5	The conduct, acts, or omissions of Respondent MAYBELENE ARROYO, as	
6	described in the Accusation, constitute cause for the suspension or revocation of all real estate	ľ
7	licenses and license rights of Respondent MAYBELENE ARROYO under California Business	
8	and Professions Code ("Code") sections 490 and 10177(b)(1).	
9	ORDER	
10	All licenses and licensing rights of Respondent MAYBELENE ARROYO under	
11	the Real Estate Law are revoked; provided, however, a restricted real estate broker license shall	
12	be issued to Respondent pursuant to Section 10156.5 of the Code if Respondent makes	
13	application therefor and pays to the Department the appropriate fee for the restricted license	
14	within ninety (90) days from the effective date of this Decision. The restricted license issued to	
15	Respondent shall be subject to all of the provisions of Section 10156.7 of the Code and to the	
16	following limitations, conditions, and restrictions imposed under Section 10156.6 of the Code:	
17	1. The restricted license issued to Respondent may be suspended prior to	
18	hearing by Order of the Real Estate Commissioner in the event of Respondent's conviction,	
19	plea of guilty, or plea of nolo contendere to a crime which is substantially related to	
20	Respondent's fitness or capacity as a real estate licensee.	
21	2. The restricted license issued to Respondent may be suspended prior to	
22	hearing by Order of the Real Estate Commissioner on evidence satisfactory to the	
23	Commissioner that Respondent has violated provisions of the California Real Estate Law, the	
24	Subdivided Lands Law, Regulations of the Real Estate Commissioner, or the conditions	
25	attaching to this restricted license.	
26	3. Respondent shall not be eligible to apply for the issuance of an	
27	unrestricted real estate license nor for the removal of any of the conditions, limitations or	
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restrictions of a restricted license until at least three (3) years have elapsed from the effective
date of this Decision and Order.

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> 3 4. Respondent shall, within nine (9) months from the effective date of this 4 Decision and Order, present evidence satisfactory to the Commissioner that Respondent has, 5 since the most recent issuance of an original or renewal real estate license, taken and 6 successfully completed the continuing education requirements of Article 2.5 of Chapter 3 of the 7 Real Estate Law for renewal of a real estate license. If Respondent fails to satisfy this 8 condition, Respondent's real estate license shall automatically be suspended until Respondent 9 presents evidence satisfactory to the Commissioner of having taken and successfully completed the continuing education requirements. Proof of completion of the continuing education 10 11 courses must be delivered to the Department of Real Estate, Flag Section at P.O. Box 137013, 12 Sacramento, CA 95813-7013.

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

6. Respondent shall pay the sum of \$1,512.60 for the Commissioner's 20 reasonable cost of the investigation and enforcement which led to this disciplinary action. Said 21 payment shall be in the form of a cashier's check made payable to the Department of Real 22 23 Estate. The investigative and enforcement costs must be delivered to the Department of Real Estate, Flag Section at P.O. Box 137013, Sacramento, CA 95813-7013, prior to the 24 25 effective date of this Decision and Order. Payment of investigation and enforcement costs should not be made until the Stipulation has been approved by the Commissioner. 26 27 7. If Respondent fails to satisfy condition 6, above, Respondent's restricted

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license shall be suspended until Respondent presents evidence of payment. The Commissioner
shall afford Respondent the opportunity for a hearing pursuant to the Administrative Procedure
Act to present such evidence that payment was timely made. The suspension shall remain in
effect until payment is made in full or until a decision providing otherwise is adopted following
a hearing held pursuant to this condition.

7 DATED: 04/28/2021

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Kathy Yi, Counsel

Department of Real Estate

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Respondent has read the Stipulation and Agreement and understands that
Respondent is waiving rights given to Respondent by the California Administrative Procedure
Act, (including but not limited to Sections 11521 and 11523 of the Government Code), and
Respondent willingly, intelligently, and voluntarily waives those rights, including the right to
seek reconsideration and the right to seek judicial review of the Commissioner's Decision and
Order by way of a writ of mandate.

17 Respondent agrees, acknowledges, and understands that Respondent cannot 18 rescind or amend this Stipulation and Agreement. Respondent can signify acceptance and 19 approval of the terms and conditions of this Stipulation and Agreement by electronically e-20 mailing a copy of the signature page, as actually signed by Respondent, to the Department. 21 Respondent agrees, acknowledges, and understands that by electronically sending to the 22 Department an electronic copy of Respondent's actual signature, as it appears on the 23 Stipulation, that receipt of the emailed copy by the Department shall be as binding on 24 Respondent as if the Department had received the original signed Stipulation. By signing this 25 Stipulation, Respondent understands and agrees that Respondent may not withdraw 26 Respondent's agreement or seek to rescind the Stipulation prior to the time the Commissioner 27 considers and acts upon it or prior to the effective date of the Stipulation and Order.

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Respondent can signify acceptance and approval of the terms and conditions of 1 this Stipulation and Agreement by mailing the original signed Stipulation and Agreement to: 2 Kathy Yi, Department of Real Estate, 320 West 4th Street, Suite 350, Los Angeles, California 3 4 90013-1105. 5 DATED: 04/20/2021 6 7 Respond 8 * * * 9 I have reviewed the Stipulation and Agreement as to form and content, and have 10 advised my client accordingly. 11 12 DATED: 4-28-21 13 John Alan Cohan 14 Counsel for Respondent 15 * * * 16 17 The foregoing Stipulation and Agreement is hereby adopted by me as my 18 Decision in this matter as to Respondent MAYBELENE ARROYO and shall become effective 19 JUL 0 8 2021 at 12 o'clock noon on _ 20 Cr IT IS SO ORDERED 21 22 DOUGLAS R. McCAULEY **REAL ESTATE COMMISSIONER** 23 24 P. pulger 25 26 27 H-41774 LA - MAYBELENE ARROYO - STIPULATION AND AGREEMENT •6-