

1 Department of Real Estate
2 P.O. Box 137007
3 Sacramento, CA 95813-7007
4 Telephone: (916) 263-8672

FILED
JUL 14 2022
DEPT. OF REAL ESTATE
By 

8 BEFORE THE DEPARTMENT OF REAL ESTATE
9 STATE OF CALIFORNIA

11 * * *

12 In the Matter of the Accusation of)	
)	DRE Case No. H-42105 LA
13 KENT MORTGAGE CORPORATION;)	
)	<u>STIPULATION AND AGREEMENT</u>
14 ALICE IRENE WILLIAMSON, as)	<u>TO PUBLIC REPROVAL</u>
15 designated officer of Kent Mortgage)	
16 Corporation;)	
)	
17 NICOLE ANNE BABYAK; and)	
)	
18 ROGER KENT WILLIAMSON,)	
)	
19 Respondents)	

20 It is hereby stipulated by and between Respondents KENT MORTGAGE
21 CORPORATION, ALICE IRENE WILLIAMSON, NICOLE ANNE BABYAK , and
22 ROGER KENT WILLIAMSON (“collectively, “Respondents”), all represented by Mary E.
23 Work, Esq./Mary E. Work, A Professional Corporation, and the Complainant, acting by and
24 through Julie L. To, Counsel for the Department of Real Estate (“Department”), as follows for
25 the purpose of settling and disposing of the Accusation filed on September 2, 2021 in this
26 matter:
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1 1. All issues which were to be contested and all evidence which was to be
2 presented by Complainant and Respondents at a formal hearing on the Accusation, which
3 hearing was to be held in accordance with the provisions of the Administrative Procedure Act
4 (“APA”), shall instead and in place thereof be submitted solely on the basis of the provisions
5 of this Stipulation and Agreement to Public Reproval (“Stipulation”).

6 2. Respondents have received, read, and understand the Statement to Respondent,
7 and the Discovery Provisions of the APA filed by the Department in this proceeding.

8 3. On September 14, 2021, Respondents filed their respective Notices of Defense
9 pursuant to Section 11505 of the Government Code for the purpose of requesting a hearing on
10 the allegations in the Accusation. Respondents hereby freely and voluntarily withdraw said
11 Notices of Defense. Respondents acknowledge that they understand that by withdrawing said
12 Notices of Defense, Respondents will thereby waive their right to require the Real Estate
13 Commissioner (“Commissioner”) to prove the allegations in the Accusation at a contested
14 hearing held in accordance with the provisions of the APA, and that Respondents will waive
15 other rights afforded to them in connection with the hearing such as the right to present evidence
16 in defense of the allegations in the Accusation and the right to cross-examine witnesses.

17 4. This Stipulation and Agreement to Public Reproval is made in the interest of
18 expediency and economy. Respondents choose not to contest the Accusation, but to remain
19 silent and understand that, as a result thereof, discipline will be imposed based on a violation
20 of Business and Professions Code Section 10177(g) as set forth further below. The
21 Commissioner shall not be required to provide further evidence to prove such allegations.

22 5. This Stipulation and Agreement to Public Reproval and Respondents’ decision
23 not to contest the Accusation are made for the purpose of reaching an agreed disposition of this
24 proceeding and are expressly limited to this proceeding and any other proceeding or case in
25 which the Department, the state or federal government, an agency of this state, or an agency of
26 another state is involved. Respondents further understand that the sustained violations may be
27 considered in any future administrative or disciplinary matters by the Department.

1 6. Respondents further understand and agree that this Stipulation and Agreement
2 to Public Repeval or any subsequent Order of the Commissioner made pursuant to this
3 Stipulation and Agreement to Public Repeval shall not constitute an estoppel, merger, or bar to
4 any further administrative or civil proceedings by the Department with respect to any matters
5 which were not specifically alleged in Accusation H-42105 LA.

6 7. It is understood by the Respondents that the Real Estate Commissioner may
7 adopt this Stipulation and Agreement to Public Repeval as the Commissioner's Decision in this
8 matter, thereby imposing the penalty and sanctions on Respondents' real estate licenses and license
9 rights as set forth in the below "Order." In the event that the Commissioner in his discretion does
10 not adopt the Stipulation and Agreement to Public Repeval, the stipulation shall be void and of
11 no effect and Respondents shall retain the right to a hearing and proceeding on the Accusation
12 under the provisions of the APA and shall not be bound by any admission or waiver made herein.

13 8. Respondents understand that by agreeing to this Stipulation and Agreement to
14 Public Repeval, Respondents agree to be jointly and severally liable for payment of the cost of
15 the Department's investigation and enforcement costs which led to this disciplinary action. The
16 amount of said costs is \$2,988.00 (comprised of investigation costs in the amount of \$2,076.00
17 and enforcement costs in the amount of \$912.00). The investigation and enforcement costs must
18 be delivered to the Department of Real Estate, Flag Section at P.O. Box 137013, Sacramento,
19 CA 95813-7013 prior to the effective date of the below Order. Said payment shall be in the form
20 of a cashier's check made payable to the Department of Real Estate.

21 9. Respondents further acknowledge that failure to remit timely payment of the
22 investigation and enforcement costs will result in further formal disciplinary action by the
23 Department, including, but not limited to the continued prosecution of Accusation H-42105
24 LA. Respondents shall not be entitled to any repayment nor credit, prorated or otherwise, for
25 money paid to the Department under the terms of this Stipulation and Agreement to Public
26 Repeval.

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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 agreed
4 that the following determination of issues shall be made:

5 The conduct, acts and/or omissions of Respondents KENT MORTGAGE
6 CORPORATION, ALICE IRENE WILLIAMSON, NICOLE ANNE BABYAK and ROGER
7 KENT WILLIAMSON, as described in Paragraph 4, herein above, are in violation of Business
8 and Professions Code Section 10177(g), and are bases for the discipline of the license and license
9 rights of Respondents as a violation of the Real Estate Law.

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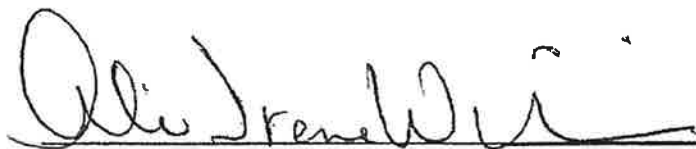
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1 and voluntarily waive those rights, including the right of requiring the Commissioner to prove
2 the allegations in the Accusation at a hearing at which we would have the right to cross-examine
3 witnesses against us and to present evidence in defense and mitigation of the charges.

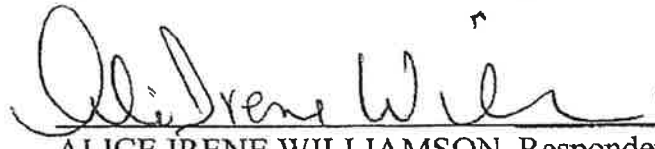
4 MAILING AND E-MAIL

5 Respondents shall send a hard copy of the original signed Stipulation and
6 Agreement to Public Repeval to: Julie L. To, Department of Real Estate, 320 West 4th Street,
7 Suite 350, Los Angeles, CA 90013. In the event of time constraints before an administrative
8 hearing, Respondents can signify acceptance and approval of the terms and conditions of this
9 Stipulation and Agreement by emailing a scanned copy of the signature page(s), as actually signed
10 by Respondents, to the Department of Real Estate counsel assigned to this case. Respondents
11 agree, acknowledge and understand that by electronically sending the Department of Real Estate
12 a scan of Respondents' actual signatures as they appear on the Stipulation and Agreement to
13 Public Repeval, that receipt of the scan by the Department of Real Estate shall be binding on
14 Respondents as if the Department of Real Estate had received the original signed Stipulation and
15 Agreement.


16
17 6-10-22
18 DATED


KENT MORTGAGE CORPORATION, Respondent
By: Alice Irene Williamson, Designated Officer


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20 6-10-22
21 DATED


ALICE IRENE WILLIAMSON, Respondent

22
23 6/10/22
24 DATED


NICOLE ANNE BABYAK, Respondent

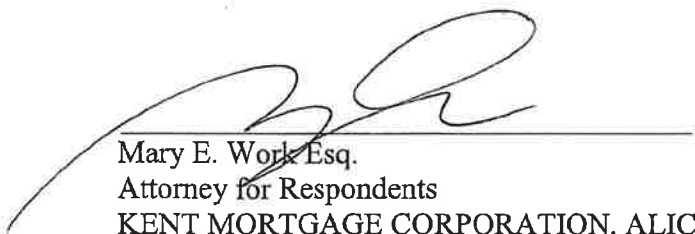
25
26 6/10/2022
27 DATED


ROGER KENT WILLIAMSON, Respondent

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I have reviewed the Stipulation and Agreement as to form and have advised my clients accordingly.

6/10/22
DATED

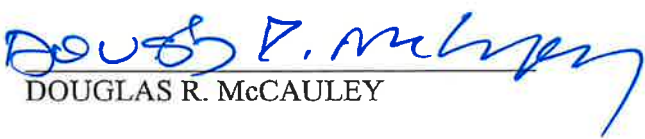


Mary E. Work Esq.
Attorney for Respondents
KENT MORTGAGE CORPORATION, ALICE
IRENE WILLIAMSON, NICOLE ANNE
BABYAK, and ROGER KENT WILLIAMSON

The foregoing Stipulation and Agreement to Public Repeal is hereby adopted as my Decision in this matter and shall become effective at 12 o'clock noon on AUG 15 2022.

IT IS SO ORDERED 7.8.22

REAL ESTATE COMMISSIONER


DOUGLAS R. McCAULEY