

FILED

OCT 24 2024

DEPT. OF REAL ESTATE

By



BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of

H-42802-LA

CHRISTOPHER RAMOS,

STIPULATION AND AGREEMENT

Respondent.

It is hereby stipulated and agreed by and between Respondent CHRISTOPHER RAMOS ("Respondent"), and his attorney of record, Frank Buda, Esq., and the Complainant, acting by and through Laurence Haveson, Counsel for the Department of Real Estate ("Department"), as follows for the purpose of settling and disposing of the Accusation filed on January 29, 2024 ("Accusation") in this matter:

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

2. Respondent has received, read, and understands the Statement to Respondent, the Discovery Provisions of the APA, and the Accusation filed by the Department of Real Estate in this proceeding.

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1 3. On February 7, 2024, Respondent filed a Notice of Defense pursuant to section 11506
2 of the Government Code for the purpose of requesting a hearing on the allegations in the Accusation.
3 Respondent hereby freely and voluntarily withdraws his Notice of Defense. Respondent
4 acknowledges that he understands that by withdrawing his Notice of Defense, Respondent will
5 thereby waive his right to require the Real Estate Commissioner ("Commissioner") to prove the
6 allegations in the Accusation at a contested hearing held in accordance with the provisions of the
7 APA and that Respondent will waive other rights afforded to him in connection with the hearing such
8 as the right to present evidence in defense of the allegations in the Accusation and the right to cross-
9 examine witnesses.

10 4. This Stipulation is based on the factual allegations contained in the Accusation. In the
11 interest of expedience and economy, Respondent chooses not to contest these allegations, but to
12 remain silent and understands that, as a result thereof, these factual allegations, without being
13 admitted, will serve as a prima facie basis for the disciplinary action stipulated to herein. The Real
14 Estate Commissioner shall not be required to provide further evidence to prove said factual
15 allegations.

16 5. This Stipulation and Respondent's decision not to contest the Accusation are made
17 for the purpose of reaching an agreed settlement of this proceeding and are expressly limited to this
18 proceeding and any other proceeding or case brought by the Department, or another agency of this
19 state, another state, or the federal government, and otherwise shall not be admissible in any criminal
20 or civil proceedings.

21 6. It is understood by the parties that the Real Estate Commissioner may adopt the
22 Stipulation as her Decision in this matter, thereby imposing the penalty and sanctions on
23 Respondent's real estate license and license rights as set forth in the below Order. In the event that
24 the Commissioner in her discretion does not adopt the Stipulation, it shall be void and of no effect,
25 and Respondent shall retain the right to a hearing and proceeding on the Accusation under all the
26 provisions of the APA and shall not be bound by any admission or waiver made herein.

27 7. The Order or any subsequent Order of the Commissioner made pursuant to this
28 Stipulation shall not constitute an estoppel, merger, or bar to any further administrative or civil

1 proceedings by the Department with respect to any matters which were not specifically alleged to be
2 causes for the Accusation in this proceeding.

3 8. Respondent understands that by agreeing to this Stipulation, Respondent agrees to
4 pay, pursuant to Business and Professions Code Section 10106, the cost of the investigation and
5 enforcement of this matter. The amount of the investigation costs is \$1,114.10 and the amount of the
6 enforcement costs is \$697.20, for a total of \$1,811.30.

7 DETERMINATION OF ISSUES

8 By reason of the foregoing stipulations, admissions, and waivers, and solely for the purpose
9 of settlement of the pending Accusation without a hearing, it is stipulated and agreed that the
10 following Determination of Issues shall be made:

11 The conduct, acts, and/or omissions of Respondent as described in the Accusation, constitute
12 cause for the suspension or revocation of all real estate licenses and license rights of Respondent
13 under California Business and Professions Code ("Code") sections 490, 10177(b), and 10177(k).

14 ORDER

15 WHEREFORE, THE FOLLOWING ORDER is hereby made:

16 All licenses and licensing rights of Respondent RAMOS under the Real Estate Law are
17 revoked; provided, however: a restricted real estate salesperson license shall be issued to Respondent
18 pursuant to Section 10156.5 of the Code if Respondent makes application therefore and pays to the
19 Department the appropriate fee for a restricted license within ninety (90) days from the effective date
20 of this Decision and Order. The restricted license issued to Respondent shall be subject to all of the
21 provisions of Section 10156.7 of the Code and to the following limitations, conditions and restrictions
22 imposed under authority of Section 10156.6 of the Code:

23 1. The restricted license issued to Respondent may be suspended prior to hearing by
24 Order of the Commissioner in the event of Respondent's conviction, or entry of a plea of guilty or
25 no contest, for a crime that is substantially related to the qualifications, functions, or duties of a real
26 estate licensee.

27 2. The restricted license issued to Respondent may be suspended prior to hearing by
28 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.

3. Respondent shall not be eligible to apply for the issuance of unrestricted real estate licenses nor for 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 submit with any application for license under an employing broker, or any application for transfer to a new employing broker, a statement signed by the prospective employing real estate broker, on a form approved by the Department of Real Estate, which shall certify:

a. That the employing broker has read the Decision of the Commissioner which granted the right to a restricted license; and

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

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 651 Bannon Street, Suite 504, Sacramento, CA 95811. 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 \$1,811.30, for the Commissioner's reasonable cost of the investigation and enforcement which led to the filing of the Accusation in this disciplinary action, **within one-hundred and eighty (180) days from the effective date of this Decision and Order.** Said payment shall be in the form of a cashier's check made payable to the Department of Real Estate. **The investigative and enforcement costs must be delivered to the Department of Real Estate, Flag Section at 651 Bannon Street, Suite 504, Sacramento, CA 95811. Payment of investigation and enforcement costs should not be made until the Stipulation has been**

1 **approved by the Commissioner.** If Respondent fails to satisfy this condition in a timely manner as
2 provided for herein, Respondent's real estate license shall automatically be suspended until payment
3 is made in full, or until a decision providing otherwise is adopted following a hearing held pursuant
4 to this condition.

5 7. Respondent's signature indicates full agreement to the terms of this Stipulation and
6 Agreement and to the terms set forth herein.

8 DATED: 09/10/2024

Laurence D. Haveson

Digitally signed by Laurence D.
Haveson
Date: 2024.09.19 15:17:30 -07'00'

Laurence D. Haveson
Counsel for Complainant

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12 **EXECUTION OF THE STIPULATION**

13 I have read the Stipulation and Agreement. I understand its terms and they are agreeable and
14 acceptable to me. I understand that I am waiving rights given to me by the California Administrative
15 Procedure Act (including but not limited to Sections 11506, 11508, 11509 and 11513 of the
16 Government Code), and I willingly, intelligently and voluntarily waive those rights, including the
17 right of requiring the Commissioner to prove the allegations in the Accusation at a hearing at which
18 I would have the right to cross-examine witnesses against me and to present evidence in defense and
19 mitigation of the charges.

20 Respondent can signify acceptance and approval of the terms and conditions of this
21 Stipulation and Agreement by causing to be e-mailed the Stipulation and Agreement with
22 Respondent's digital signature to Laurence Haveson, Real Estate Counsel at
23 Laurence.Haveson@dre.ca.gov, or by sending a hard copy of the original signed signature page of
24 the Stipulation herein to Laurence D. Haveson, Department of Real Estate, Legal Section, 320 W.
25 Fourth St., Suite 350, Los Angeles, CA 90013-1105. In the event of time constraints before an
26 administrative hearing, Respondent can signify acceptance and approval of the terms and conditions
27 of this Stipulation and Agreement by faxing or e-mailing a scanned copy of the signature page, as
28 actually signed by Respondent, to the Department counsel assigned to this case. Respondent agrees,

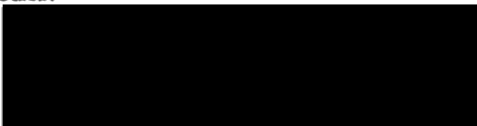
1 acknowledges, and understands that by electronically sending the Stipulation and Agreement to the
2 Department with Respondent's digital signature or a scan of Respondent's actual signature as it
3 appears on the Stipulation and Agreement, that receipt of the Stipulation and Agreement with
4 Respondent's digital signature or a scan of his actual signature by the Department shall be as binding
5 on Respondent as if the Department had received the original signed Stipulation and Agreement. By
6 signing this Stipulation and Agreement, Respondent understands and agrees that Respondent may
7 not withdraw his agreement or seek to rescind the Stipulation and Agreement prior to the time the
8 Commissioner considers and acts upon it or prior to the effective date of the Stipulation and Order.

9 MAILING

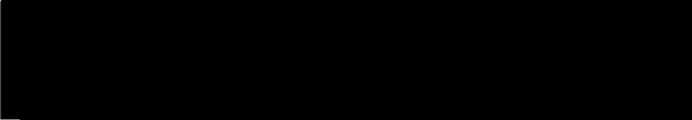
10 In the event that Respondent declines to digitally sign the Stipulation, Respondent
11 shall, within five (5) business days from signing the Stipulation, mail the original signed signature
12 page(s) of the Stipulation herein to Laurence Haveson, Attention: Legal Section, Department of
13 Real Estate, 320 W. Fourth St., Room 350, Los Angeles, California 90013-1105.

14 Respondent's signature below constitutes acceptance and approval of the terms and
15 conditions of this Stipulation. Respondent agrees, acknowledges, and understands that by signing
16 this Stipulation Respondent is bound by its terms as of the date of such signature and that this
17 agreement is not subject to rescission or amendment at a later date except by a separate Decision and
18 Order of the Real Estate Commissioner.

19
20 DATED: 9/10/24


Respondent CHRISTOPHER RAMOS

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23 DATED: 9-10-24


Frank Buda
Attorney for Respondent CHRISTOPHER RAMOS
Approved as to Form

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The foregoing Stipulation and Agreement in Settlement and Order is hereby adopted by me
as my Decision in this matter and shall become effective at 12 o'clock noon on
November 13, 2024.

IT IS SO ORDERED 10/22/2024.

CHIKA SUNQUIST
REAL ESTATE COMMISSIONER



By: Marcus L. McCarther
Chief Deputy Real Estate Commissioner