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Bureau of Real Estate 320 West 4th Street, Suite 350 Los Angeles, CA 90013-1105

Telephone: (213) 576-6982

FILED

NOV 18 2013

BUREAU OF REAL ESTATE

By Jn gn

BEFORE THE BUREAU OF REAL ESTATE

STATE OF CALIFORNIA

* *

In the Matter of the Accusation of

No. H-38878 LA OAH L-2013060497

ROSA ESTORGA,

STIPULATION & AGREEMENT

Respondent.

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ESTORAGA (sometimes referred to as "Respondent"), and the Respondent's attorney of record, John Caballero, Esq., and the Complainant, acting by and through Cheryl Keily, Counsel for the Bureau of Real Estate, as follows for the purpose of settling and disposing of the Accusation filed on May 17, 2013, in this

It is hereby stipulated by and between Respondent ROSA

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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

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26 27 Procedure Act (APA), shall instead and in place thereof be submitted solely on the basis of the provisions of this Stipulation and Agreement.

- 2. Respondent has received, read and understands the Statement to Respondent, the Discovery Provisions of the APA and the Accusation filed by the Bureau of Real Estate ("Bureau") in this proceeding.
- 3. On May 30, 2013, Respondent filed a Notice of Defense, pursuant to Section 11506 of the Government Code for the purpose of requesting a hearing on the allegations in the Respondent hereby freely and voluntarily withdraws Accusation. said Notice of Defense. Respondent acknowledges that she understands that by withdrawing said Notice of Defense she will thereby waive her right to require the Commissioner to prove the allegations in the Accusation at a contested hearing held in accordance with the provisions of the APA and that she will waive other rights afforded to her in connection with the hearing, such as the right to present evidence in defense of the allegations in the Accusation and the right to crossexamine witnesses.
- This Stipulation and Agreement is based on the factual allegations contained in the Accusation filed in this proceeding. In the interest of expedience and economy, Respondent chooses not to litigate these allegations at a formal administrative hearing, but to remain silent and understand that, as a result thereof, these factual

allegations, without being admitted or denied, will serve as a prima facie basis for the disciplinary action stipulated to herein. This Stipulation and Agreement and Respondent's decision not to contest the Accusation are hereby expressly limited to this proceeding and made for the sole purpose of reaching an agreed disposition of this proceeding. Respondent's decision not to contest the factual allegations at a formal administrative hearing is made solely for the purpose of effectuating this Stipulation and Agreement and is intended to be non-binding upon Respondent in any action against her by third parties. The Real Estate Commissioner shall not be required to provide further evidence to prove said factual allegations.

- Estate Commissioner may adopt the Stipulation and Agreement as his decision in this matter, thereby imposing the penalty and sanctions on Respondent's real estate licenses and license rights as set forth in the below "Order". In the event that the Commissioner in his discretion does not adopt the Stipulation and Agreement, it shall be void and of no effect, and Respondent shall retain the right to a hearing and proceeding on the Accusation under all the provisions of the APA and shall not be bound by any admission or waiver made herein.
- 6. The Order or any subsequent Order of the Real Estate Commissioner made pursuant to this Stipulation and

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any further administrative or civil proceedings by the Bureau

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of Real Estate with respect to any matters which were not specifically alleged to be causes for accusation in this proceeding.

Agreement shall not constitute an estoppel, merger or bar to

DETERMINATION OF ISSUES

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

The conduct of Respondent is in violation of Business and Professions Code ("Code") Section 10177(b), and is grounds for the suspension or revocation of all of the real estate licenses and license rights of Respondent under the provisions of Code Section 10177 subdivision (d).

ORDER

WHEREFORE, THE FOLLOWING ORDER is hereby made:

1. The real estate salesperson license of Respondent

ROSA ESTORGA is hereby publicly reproved.

BUREAU OF REAL ESTATE

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I have read the Stipulation and Agreement, and its terms are understood by me and are agreeable and acceptable to R

me. I understand that I am waiving rights given to me by the California Administrative Procedure Act (including but not limited to Sections 11506, 11508, 11509 and 11513 of the Government Code), and I willingly, intelligently and voluntarily waive those rights, including the right of requiring the Commissioner to prove the allegations in the Accusation at a hearing at which I would have the right to cross-examine witnesses against me and to present evidence in defense and mitigation of the charges.

Respondent can signify acceptance and approval of the terms and conditions of this Stipulation and Agreement by faxing or e-mailing a copy of its signature page, as actually signed by Respondent, to the Bureau. The fax number for the Bureau is (213) 576-6917. Respondent agrees, acknowledges, and understands that by electronically sending to the Bureau a copy of her actual signature as it appears on the Stipulation and Agreement, that receipt of the electronic copy by the Bureau shall be as binding on Respondent as if the Bureau had received the original signed Stipulation and Agreement.

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

DATED: $\frac{9/3/20/3}{}$

ATED: 09/03/2013

John Caballero, Esq.

ttorney for Respondent

ROSA ESTOR

The foregoing Stipulation and Agreement is hereby adopted as my Decision in this matter and shall become effective at 12 o'clock noon on December 9, IT IS SO ORDERED By: JEFFREY MASON Chief Deputy Commissioner

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