

1 DEPARTMENT OF REAL ESTATE  
2 320 West 4th Street, Suite 350  
3 Los Angeles, California 90013-1105  
4 Telephone: (213) 620-2072

FILED

OCT 13 2021

DEPT. OF REAL ESTATE

By 

8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 \* \* \* \*

11 In the Matter of the Accusation against

12 STANDING STONE REAL ESTATE, INC.,  
13 SUSAN A. RAMOS, individually and as  
14 designated officer for Standing Stone  
15 Real Estate, Inc., and JESIKAH DANIELLE  
16 ALVARADO,

17 Respondents.

DRE No. H-41911 LA  
OAH No. 2021070690

**STIPULATION AND**  
**AGREEMENT IN SETTLEMENT**  
**AND ORDER**

17 It is hereby stipulated by and between Respondents Standing Stone Real Estate, Inc.,  
18 Susan A. Ramos, and Jesikah Danielle Alvarado (collectively "Respondents"), all Respondents  
19 are represented by attorney Timothy S. Camarena, Esq., and the Complainant, acting by and  
20 through Lissete Garcia, Counsel for the Department of Real Estate ("Department"), as follows  
21 for the purpose of settling and disposing the Accusation filed on June 9, 2021, with Department  
22 Case No. H-41911 LA ("Accusation") in this matter:

23 1. All issues which were to be contested and all evidence which was to be presented  
24 by Complainant and Respondents at a formal hearing on the Accusation, which hearing was to be

Stipulation and Agreement  
H-41911 LA

1 held in accordance with the provisions of the Administrative Procedure Act ("APA"), shall  
2 instead and in place thereof be submitted on the basis of the provisions of this Stipulation and  
3 Agreement in Settlement and Order ("Stipulation").

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

6       3.       Respondents filed a Notice of Defense pursuant to Section 11506 of the  
7 Government Code for the purpose of requesting a hearing on the allegations in the Accusation.  
8 Respondents hereby freely and voluntarily withdraw said Notice of Defense. Respondents  
9 acknowledge and understand that by withdrawing said Notice of Defense, Respondents will  
10 thereby waive Respondents' rights to require the Real Estate Commissioner ("Commissioner") to  
11 prove the allegations in the Accusation at a contested hearing held in accordance with the  
12 provisions of the APA and that Respondents will waive other rights afforded to Respondents in  
13 connection with the hearing such as the right to present evidence in defense of the allegations in  
14 the Accusation and the right to cross-examine witnesses.

15       4.       This Stipulation is based on the factual allegations contained in the Accusation  
16 filed in this proceeding. In the interest of expedience and economy, Respondents choose not to  
17 contest these factual allegations, but to remain silent and understand that, as a result thereof,  
18 these factual statements, will serve as a prima facie basis for the disciplinary action stipulated to  
19 herein. The Real Estate Commissioner shall not be required to provide further evidence to prove  
20 such allegations.

21       5.       This Stipulation and Respondents' decision not to contest the Accusation are  
22 made for the purpose of reaching an agreed disposition of this proceeding and are expressly  
23 limited to this proceeding and any other proceeding or case in which the Department, or another  
24 licensing agency of this state, another state or if the federal government is involved and



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II.

The conduct, acts and/or omissions of Respondent JESIKAH DANIELLE ALVARADO as set forth herein above in Paragraph 4, constitute cause for the suspension or revocation of all real estate licenses and license rights of Respondent JESIKAH DANIELLE ALVARADO pursuant to the provisions of Code section 10176, subdivision (a), and Code section 10177, subdivisions (d) and (g), for violation of Code sections 10137 and 10145, subdivision (c).

III.

The conduct, acts and/or omissions of Respondent SUSAN A. RAMOS as set forth herein above in Paragraph 4, constitute cause for the suspension or revocation of all real estate licenses and license rights of Respondent SUSAN A. RAMOS pursuant to the provisions of Code section 10177, subdivision (h).

ORDER

I.

All licenses and license rights of Respondents STANDING STONE REAL ESTATE, INC. and SUSAN A. RAMOS are hereby publicly reprovod.

II.

All licenses and licensing rights of Respondents STANDING STONE REAL ESTATE, INC. and SUSAN A. RAMOS shall indefinitely be suspended unless or until Respondents STANDING STONE REAL ESTATE, INC. and SUSAN A. RAMOS pay, jointly or severally, the sum of \$2,231.40 for one-half of the Commissioner's reasonable cost of the investigation and enforcement which led to this disciplinary action. 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 P.O. Box 137013, Sacramento, CA 95813-7013, prior to the effective date of this Decision**

1 **and Order. Payment of investigation and enforcement costs should not be made until the**  
2 **Stipulation has been approved by the Commissioner.**

3 III.

4 All licenses and licensing rights of Respondent JESIKAH DANIELLE ALVARADO  
5 under the Real Estate Law are revoked; provided, however, a restricted real estate salesperson  
6 license shall be issued to Respondent JESIKAH DANIELLE ALVARADO pursuant to Section  
7 10156.5 of the Code if Respondent makes application therefor and pays to the Department the  
8 appropriate fee for the restricted license within 90 days from the effective date of this Decision  
9 and Order. The restricted license issued to Respondent JESIKAH DANIELLE ALVARADO  
10 shall be subject to all of the provisions of Section 10156.7 of the Code and to the following  
11 limitations, conditions and restrictions imposed under authority of Section 10156.6 of that Code:

- 12 1. The restricted license issued to Respondent may be suspended prior to hearing by  
13 Order of the Commissioner in the event of Respondent's conviction or plea of nolo  
14 contendere to a crime which is substantially related to Respondent's fitness or capacity as  
15 a real estate licensee.
- 16 2. The restricted license issued to Respondent may be suspended prior to hearing by  
17 Order of the Real Estate Commissioner on evidence satisfactory to the Commissioner that  
18 Respondent has violated provisions of the California Real Estate Law, the Subdivided  
19 Lands Law, Regulations of the Real Estate Commissioner or conditions attaching to the  
20 restricted license.
- 21 3. Respondent shall not be eligible to petition for the issuance of any unrestricted  
22 real estate license nor for removal of any of the conditions, limitations or restrictions of a  
23 restricted license until two (2) years have elapsed from the effective date of this Decision  
24

1 and Order. Respondent shall not be eligible to apply for any unrestricted licenses until all  
2 restrictions attaching to the license have been removed.

3 4. Respondent shall submit with any application for license under an employing  
4 broker, or any application for transfer to a new employing broker, a statement signed by  
5 the prospective employing real estate broker on a form approved by the Department  
6 which shall certify:

7 (a) That the employing broker has read the Decision and Order of the  
8 Commissioner which granted the right to a restricted license; and

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

12 5. All licenses and licensing rights of Respondent JESIKAH DANIELLE  
13 ALVARADO are indefinitely suspended unless or until Respondent JESIKAH  
14 DANIELLE ALVARADO pays the sum of \$2,231.40 for one-half of the Commissioner's  
15 reasonable cost of the investigation and enforcement which led to this disciplinary action.  
16 Said payment shall be in the form of a cashier's check made payable to the Department of  
17 Real Estate. **The investigative and enforcement costs must be delivered to the**  
18 **Department of Real Estate, Flag Section at P.O. Box 137013, Sacramento, CA**  
19 **95813-7013, prior to the effective date of this Decision and Order. Payment of**  
20 **investigation and enforcement costs should not be made until the Stipulation has**  
21 **been approved by the Commissioner.**

22 6. Respondent JESIKAH DANIELLE ALVARADO shall, **within sixty (60) days**  
23 **from the effective date of this Decision and Order**, provide proof satisfactory to the  
24 Commissioner, of having paid the amount of \$1,000.00 as restitution to Nathaniel

1 Williams. Proof of satisfaction of this requirement includes: a certified copy of the  
2 satisfaction of judgment; a letter from an attorney or certified public accountant  
3 testifying under penalty of perjury to the fact that said judgment has been paid by  
4 Respondent; a copy of a cancelled check to the victim(s); and/or a letter from the  
5 victim(s) attesting that repayment of funds has been received. **Proof of payment must**  
6 **be delivered to the Department of Real Estate, Flag Section at P.O. Box 137013,**  
7 **Sacramento, CA 95813-7013 or by fax at 916-263-8758, within sixty (60) days from**  
8 **the effective date of this Decision and Order. A copy of the proof must also be**  
9 **delivered to DRE Counsel Lissete Garcia, Attention: Legal Section, Department of**  
10 **Real Estate, 320 W. Fourth St., Room 350, Los Angeles, California 90013-1105. If**  
11 Respondent fails to satisfy this condition in a timely manner as provided for herein,  
12 Respondent's real estate license shall automatically be suspended until Respondent  
13 complies with this condition, or until a decision providing otherwise is adopted  
14 following a hearing held pursuant to this condition.


15 7. Respondent JESIKAH DANIELLE ALVARADO shall, **within nine (9) months**  
16 **from the effective date of this Decision and Order,** present evidence satisfactory to the  
17 Commissioner that Respondent has, since the most recent issuance of an original or  
18 renewal real estate license, taken and successfully completed the continuing education  
19 requirements of Article 2.5 of Chapter 3 of the Real Estate Law for renewal of a real  
20 estate license. The continuing education courses must include the course on trust fund  
21 accounting and handling specified in paragraph (3) of subdivision (a) of Section 10170.5  
22 of the Business and Professions Code. Proof of satisfaction of these requirements  
23 includes evidence that Respondent has successfully completed the trust fund account and  
24 handling continuing education courses, no earlier than 120 days prior to the effective date

1 of the Decision and Order in this matter. If Respondent JESIKAH DANIELLE  
2 ALVARADO fails to satisfy this condition, Respondent's real estate license shall  
3 automatically be suspended until Respondent presents evidence satisfactory to the  
4 Commissioner of having taken and successfully completed the continuing education  
5 requirements. **Proof of completion of the continuing education courses must be**  
6 **delivered to the Department of Real Estate, Flag Section at P.O. Box 137013,**  
7 **Sacramento, CA 95813-7013.**

8 8. Respondent shall, **within twelve (12) months from the effective date of this**  
9 **Decision and Order**, take and pass the Professional Responsibility Examination  
10 administered by the Department including the payment of the appropriate examination  
11 fee. If Respondent fails to satisfy this condition, Respondent's real estate license shall  
12 automatically be suspended until Respondent passes the examination.

13 \* \* \*

14 DATED: 9/3/2021

  
\_\_\_\_\_  
Lissete Garcia, Counsel  
Department of Real Estate

15 \* \* \*

16 We have read this Stipulation and its terms are understood by us and are agreeable and  
17 acceptable to us. We understand that we are waiving rights given to us by the California APA  
18 (including, but not limited to, Sections 11506, 11508, 11509, and 11513 of the Government  
19 Code), and we willingly, intelligently, and voluntarily waive those rights, including the right of  
20 requiring the Commissioner to prove the allegations in the Accusation at a hearing at which we  
21 would have the right to cross-examine witnesses against us and to present evidence in defense  
22 and mitigation of the charges.  
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1 Respondents can signify acceptance and approval of the terms and conditions of this  
2 Stipulation and Agreement by electronically e-mailing a copy of the signature page, as actually  
3 signed by Respondents, to the Department. Respondents agree, acknowledge, and understand  
4 that by electronically sending to the Department an electronic copy of Respondents' actual  
5 signatures, as they appear on the Stipulation, that receipt of the emailed copy by the Department  
6 shall be as binding on Respondents as if the Department had received the original signed  
7 Stipulation. By signing this Stipulation, Respondents understand and agree that Respondents  
8 may not withdraw Respondents' agreement or seek to rescind the Stipulation prior to the time the  
9 Commissioner considers and acts upon it or prior to the effective date of the Stipulation and  
10 Order.

11 **MAILING**

12 Respondents and Respondents' counsel shall, within five (5) business days from signing  
13 the Stipulation, mail the original signed signature page(s) of the Stipulation herein to Lisette  
14 Garcia, Attention: Legal Section, Department of Real Estate, 320 W. Fourth St., Room 350, Los  
15 Angeles, California 90013-1105.

16 Respondents' signature below constitutes acceptance and approval of the terms and  
17 conditions of this Stipulation. Respondents agree, acknowledge, and understand that by signing  
18 this Stipulation, Respondents are bound by its terms as of the date of such signature and that this  
19 agreement is not subject to rescission or amendment at a later date except by a separate Decision  
20 and Order of the Real Estate Commissioner.

21 DATED: 9/1/2021

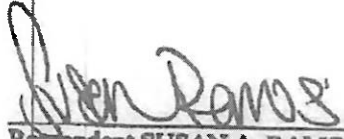
Standing Stone Real Estate  
Respondent **STANDING STONE REAL ESTATE, INC.**

By (Printed Name): Susan Ramos

Title: Broker / Owner

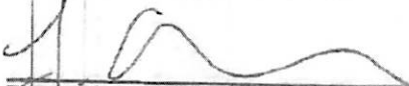
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DATED: 9/1/2021



Respondent SUSAN A. RAMOS

DATED: 9/3/2021



Respondent JESIKA DANIELLE ALVARADO

DATED: 9/3/2021



Timothy S. Camarena, Esq., Counsel for Respondents  
*Approved as to Form*

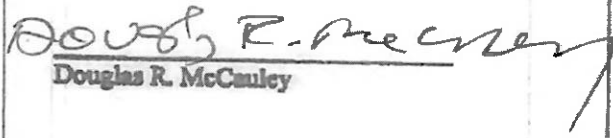
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The foregoing Stipulation and Agreement in Settlement and Order is hereby adopted by  
me as my Decision in this matter and shall become effective at 12 o'clock noon  
on 11/12/2021.

IT IS SO ORDERED

10.1.21

REAL ESTATE COMMISSIONER

  
Douglas R. McCauley