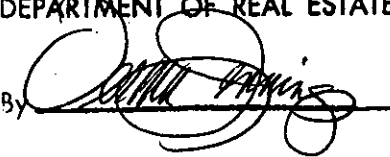


Flag

1 Department of Real Estate  
2 320 W. 4<sup>th</sup> St., Room 350  
3 Los Angeles, California 90013  
4 Telephone: (213) 576-6982

**FILED**  
AUG 26 2009  
DEPARTMENT OF REAL ESTATE  
BY 

8 BEFORE THE DEPARTMENT OF REAL ESTATE  
9 STATE OF CALIFORNIA

10 \* \* \*

11 In the Matter of the Accusation of ) No. H-35853 LA  
12 ) L-2009 040 997  
13 WORLDWIDE BROKERS, INC., )  
14 and GUADALUPE ALVIDREZ )  
15 individually and as )  
16 designated officer of )  
17 the corporation, )  
18 ) STIPULATION AND AGREEMENT  
19 Respondents. )  
20 )

21 It is hereby stipulated by and between GUADALUPE  
22 ALVIDREZ (sometimes referred to as Respondent), and her  
23 attorney, Mary E. Work, and the Complainant, acting by and  
24 through James R. Peel, Counsel for the Department of Real  
25 Estate, as follows for the purpose of settling and disposing of  
26 the Accusation filed on April 10, 2009, in this matter.

27 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

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

4 2. Respondent has received, read and understands the  
5 Statement to Respondent, the Discovery Provisions of the  
6 Administrative Procedure Act ("APA") and the Accusation filed by  
7 the Department of Real Estate in this proceeding.

8 3. On April 20, 2009, Respondent filed a Notice of  
9 Defense pursuant to Section 11506 of the Government Code for the  
10 purpose of requesting a hearing on the allegations in the  
11 Accusation. Respondent hereby freely and voluntarily withdraws  
12 said Notices of Defense. Respondent acknowledges that she  
13 understands that by withdrawing said Notice of Defense she will  
14 thereby waive her right to require the Commissioner to prove the  
15 allegations in the Accusation at a contested hearing held in  
16 accordance with the provisions of the APA and that she will  
17 waive other rights afforded to her in connection with the  
18 hearing, such as the right to present evidence in defense of the  
19 allegations in the Accusation and the right to cross-examine  
20 witnesses.

21 4. This Stipulation is based on the factual  
22 allegations contained in the Accusation filed in this  
23 proceeding. In the interest of expedience and economy,  
24 Respondent chooses not to contest these factual allegations, but  
25 to remain silent and understands that, as a result thereof,  
26 these factual statements, will serve as a prima facie basis for  
27

1 the disciplinary action stipulated to herein. The Real Estate  
2 Commissioner shall not be required to provide further evidence  
3 to prove such allegations.

4 5. This Stipulation and Respondent's decision not to  
5 contest the Accusation is made for the purpose of reaching an  
6 agreed disposition of this proceeding and is expressly limited  
7 to this proceeding and any other proceeding or case in which the  
8 Department of Real Estate ("Department"), the state or federal  
9 government, or an agency of this state, another state or the  
10 federal government is involved.

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

22 7. The Order or any subsequent Order of the Real  
23 Estate Commissioner made pursuant to this Stipulation shall not  
24 constitute an estoppel, merger or bar to any further  
25 administrative or civil proceedings by the Department of Real  
26 Estate with respect to any conduct which was not specifically  
27 alleged to be causes for accusation in this proceeding.

DETERMINATION OF ISSUES

1 By reason of the foregoing stipulations and waivers  
2 and solely for the purpose of settlement of the pending  
3 Accusation without a hearing, it is stipulated and agreed that  
4 the following determination of issues shall be made:  
5

6 The conduct, acts and/or omissions of Respondent  
7 GUADALUPE ALVIDREZ, as set forth in the Accusation, constitutes  
8 cause for the suspension or revocation of all of the real estate  
9 licenses and license rights of Respondent under the provisions  
10 of Section 10177(g) of the Business and Professions Code  
11 ("Code").

ORDER

12  
13 Respondent GUADALUPE ALVIDREZ is hereby publicly  
14 reproved.

15  
16  
17  
18 DATED: July 9, 2009

James R. Peel  
19 JAMES R. PEEL, Counsel for the  
20 Department of Real Estate

21 \* \* \*

22 I have read the Stipulation and Agreement, discussed  
23 it with my Counsel, and its terms are understood by me and are  
24 agreeable and acceptable to me. I understand that I am waiving  
25 rights given to me by the California Administrative Procedure  
26 Act (including but not limited to Sections 11506, 11508, 11509  
27 and 11513 of the Government Code), and I willingly,  
intelligently and voluntarily waive those rights, including the

1 right of requiring the Commissioner to prove the allegations in  
2 the Accusation at a hearing at which I would have the right to  
3 cross-examine witnesses against me and to present evidence in  
4 defense and mitigation of the charges.

5 Respondent can signify acceptance and approval of the  
6 terms and conditions of this Stipulation and Agreement by faxing  
7 a copy of the signature page, as actually signed by Respondent,  
8 to the Department at the following telephone/fax number:  
9 (213) 576-6917. Respondent agrees, acknowledges and understands  
10 that by electronically sending to the Department a fax copy of  
11 his or her actual signature as it appears on the Stipulation and  
12 Agreement, that receipt of the faxed copy by the Department  
13 shall be as binding on Respondent as if the Department had  
14 received the original signed Stipulation and Agreement.

15 Further, if the Respondent is represented, the  
16 Respondent's Counsel can signify his or her agreement to the  
17 terms and conditions of the Stipulation and Agreement by  
18 submitting that signature via fax.

19  
20 DATED: \_\_\_\_\_

\_\_\_\_\_  
GUADALUPE ALVIDREZ  
Respondent

21  
22  
23 DATED: \_\_\_\_\_

\_\_\_\_\_  
MARY E. WORK  
Counsel for Respondent

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FAX NO.

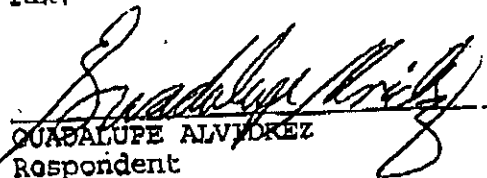
1 right of requiring the Commissioner to prove the allegations in  
 2 the Accusation at a hearing at which I would have the right to  
 3 cross-examine witnesses against me and to present evidence in  
 4 defense and mitigation of the charges.

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 13 shall be as binding on Respondent as if the Department had  
 14 received the original signed Stipulation and Agreement.

15 Further, if the Respondent is represented, the  
 16 Respondent's Counsel can signify his or her agreement to the  
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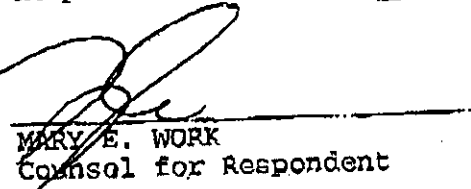
19  
20 DATED:

July 3, 2009

  
 GUADALUPE ALVAREZ  
 Respondent

21  
22  
23 DATED:

July 7, 2009

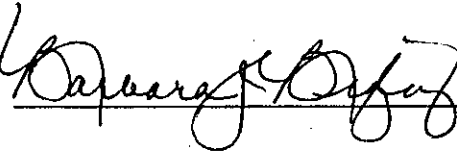
  
 MARY E. WORK  
 Counsel for Respondent

\* \* \*

1                    The foregoing Stipulation and Agreement is hereby  
2                    adopted as my Decision and Order in this matter, and shall  
3                    become effective at 12 o'clock noon on September 15, 2009 .  
4

5                    IT IS SO ORDERED 7-31-09

6                    JEFF DAVI  
7                    Real Estate Commissioner

8  
9                      
10

11                    BY: Barbara J. Bigby  
12                    Chief Deputy Commissioner

FILED  
AUG 26 2009  
DEPARTMENT OF REAL ESTATE

*[Handwritten signature]*

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BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

\* \* \*

In the Matter of the Accusation of	)	No. H-35853 LA
	)	
WORLDWIDE BROKERS, INC.,	)	
	)	
	)	
Respondent.	)	

ORDER ACCEPTING VOLUNTARY SURRENDER OF REAL ESTATE LICENSE

On April 10, 2009, an Accusation was filed in this matter against Respondent WORLDWIDE BROKERS, INC.

On June 29, 2009, Respondent petitioned the Commissioner to voluntarily surrender its real estate broker license pursuant to Section 10100.2 of the Business and Professions Code.

IT IS HEREBY ORDERED that Respondent WORLDWIDE BROKERS's petition for voluntary surrender of its real estate broker license is accepted as of the effective date of this Order as set forth below, based upon the understanding and agreement expressed in Respondent's Declaration dated June 29, 2009



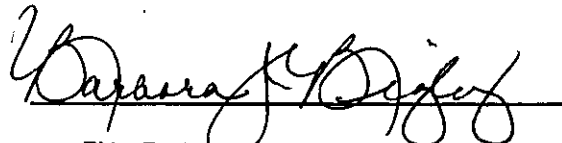
1 (attached as Exhibit "A" hereto). Respondent's license  
2 certificates, pocket cards and any branch office license  
3 certificate shall be sent to the below listed address so that  
4 they reach the Department on or before the effective date of this  
5 Order:

6 DEPARTMENT OF REAL ESTATE  
7 Attn: Licensing Flag Section  
8 P. O. Box 187000  
9 Sacramento, CA 95818-7000

10 This Order shall become effective at 12 o'clock noon  
11 on September 15, 2009.

12 DATED: 7/31, 2009

13 JEFF DAVI  
14 Real Estate Commissioner

15 

16 BY: Barbara J. Bigby  
17 Chief Deputy Commissioner  
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BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

\* \* \*

In the Matter of the Accusation of	)	No. H-35853 LA
	)	
WORLDWIDE BROKERS, INC.,	)	
	)	
	)	
Respondent.	)	

---

DECLARATION

My name is Bill Webb and I am currently an officer of WORLDWIDE BROKERS, INC. which is licensed as a real estate broker and/or has license rights with respect to said license. I am authorized and empowered to sign this declaration on behalf of WORLDWIDE BROKERS, INC. I am acting on behalf of WORLDWIDE BROKERS, INC. in this matter.

In lieu of proceeding in this matter in accordance with the provisions of the Administrative Procedure Act (Sections 11400 et seq., of the Business and Professions Code) WORLDWIDE BROKERS, INC. wishes to voluntarily surrender its real estate

1 license issued by the Department of Real Estate ("Department")  
2 pursuant to Business and Professions Code Section 10100.2.

3 I understand that by so voluntarily surrendering its  
4 license, WORLDWIDE BROKERS, INC. can only have it reinstated in  
5 accordance with the provisions of Section 11522 of the Government  
6 Code. I also understand that by so voluntarily surrendering its  
7 license, WORLDWIDE BROKERS, INC. agrees to the following:

8 (1) The filing of this Declaration shall be deemed as its  
9 petition for voluntary surrender.

10 (2) It shall also be deemed to be an understanding and  
11 agreement by WORLDWIDE BROKERS, INC. that it waives all rights it  
12 has to require the Commissioner to prove the allegations  
13 contained in the Accusation filed in this matter at a hearing  
14 held in accordance with the provisions of the Administrative  
15 Procedure Act (Government Code Sections 11400 et seq.), and that  
16 it also waives other rights afforded to it in connection with the  
17 hearing such as the right to discovery, the right to present  
18 evidence in defense of the allegations in the Accusation and the  
19 right to cross-examine witnesses.

20 (3) I further agree on behalf of WORLDWIDE BROKERS, INC.  
21 that upon acceptance by the Commissioner, as evidenced by an  
22 appropriate order, all affidavits and all relevant evidence  
23 obtained by the Department in this matter prior to the  
24 Commissioner's acceptance, and all allegations contained in the  
25 Accusation filed in the Department Case No. H-35853 LA may be  
26 considered by the Department to be true and correct for the  
27

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FAX NO.

P. 03/03

1 purpose of deciding whether to grant relicensure of WORLDWIDE  
 2 BROKERS's license pursuant to Government Code Section 11522.  
 3 (4) WORLDWIDE BROKERS, INC. freely and voluntarily  
 4 surrenders all of its licenses and license rights under the Real  
 5 Estate Law.

6 I declare under penalty of perjury under the laws of  
 7 the State of California that the above is true and correct and  
 8 that I am acting freely and voluntarily on behalf of WORLWIDE  
 9 BROKERS, INC. to surrender its license and all license rights  
 10 attached thereto.

11 This Declaration is executed on June 29, 2009, at  
 12 RPCA, California.

13   
 14 WORLDWIDE BROKERS, INC.  
 15 By: Bill Webb

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1 purpose of deciding whether to grant relicensure of WORLDWIDE  
2 BROKERS's license pursuant to Government Code Section 11522.

3 (4) WORLDWIDE BROKERS, INC. freely and voluntarily  
4 surrenders all of its licenses and license rights under the Real  
5 Estate Law.

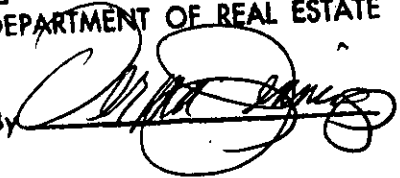
6 I declare under penalty of perjury under the laws of  
7 the State of California that the above is true and correct and  
8 that I am acting freely and voluntarily on behalf of WORLDWIDE  
9 BROKERS, INC. to surrender its license and all license rights  
10 attached thereto.

11 This Declaration is executed on \_\_\_\_\_, 2009, at  
12 \_\_\_\_\_, California.

13  
14 WORLDWIDE BROKERS, INC.  
15 By: Bill Webb  
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SACD.  
Hay

1 JAMES R. PEEL, Counsel (SBN 47055)  
2 Department of Real Estate  
3 320 West Fourth Street, Suite 350  
4 Los Angeles, CA 90013-1105  
5  
6  
7  
8 Telephone: (213) 576-6982  
9 -or- (213) 576-6913 (Direct)

**FILED**  
APR 10 2009  
DEPARTMENT OF REAL ESTATE  
By 

BEFORE THE DEPARTMENT OF REAL ESTATE  
STATE OF CALIFORNIA

\* \* \*

11 In the Matter of the Accusation of ) No. H-35853 LA  
12 )  
13 ) A C C U S A T I O N  
14 )  
15 ) WORLDWIDE BROKERS, INC., )  
16 ) and GUADALUPE ALVIDREZ )  
17 ) individually and as )  
18 ) designated officer of )  
19 ) the corporation, )  
20 ) Respondents. )

21 The Complainant, Robin L. Trujillo, a Deputy Real  
22 Estate Commissioner of the State of California, for cause of  
23 accusation against WORLDWIDE BROKERS, INC. and GUADALUPE  
24 ALVIDREZ, individually and as designated officer of the  
25 corporation, alleges as follows:

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I

The Complainant, Robin L. Trujillo, acting in her official capacity as a Deputy Real Estate Commissioner of the State of California, makes this Accusation against WORLDWIDE BROKERS, INC. and GUADALUPE ALVIDREZ.

II

WORLDWIDE BROKERS, INC. and GUADALUPE AVIDREZ, individually and as designated officer of said corporation (hereinafter referred to as "Respondents"), are presently licensed and/or have license rights under the Real Estate Law (Part 1 of Division 4 of the Business and Professions Code, hereinafter Code).

III

Respondent WORLDWIDE BROKERS, INC. was originally licensed as a real estate broker on January 30, 2006. Pursuant to Code Section 10159.2, Respondent GUADALUPE ALVIDREZ is responsible for the supervision and control of the activities conducted on behalf of the corporation by its officers and employees as necessary to secure full compliance with the provisions of the real estate law, including the supervision of salespersons licensed to the corporation in the performance of acts for which a real estate license is required.

IV

At all times material herein, Respondents engaged in the business of, acted in the capacity of, advertised or assumed to act as a real estate broker in the State of California, within the meaning of Section 10131(d) and (e) of the Code, including

1 soliciting borrowers and lenders and negotiating loans on real  
2 property.

3 V

4 In connection with Respondents' acted in violation of  
5 the Real Estate Law as follows:

6 (1) Violated Section 10146 of the Code by  
7 collecting advance fees from the public and failing to deposit  
8 the fees into a real estate broker trust account.

9 (2) Violated Regulation 2970 by failing to submit to  
10 the Commissioner not less than ten calendar days before  
11 publication or other use, all materials to be used in  
12 advertising, promoting, soliciting and negotiating an agreement  
13 calling for the payment of an advance fee including the form of  
14 advance fee agreement proposed for use.

15 VI

16 The conduct, acts and/or omissions of Respondents,  
17 WORLDWIDE BROKERS, INC., and GUADALUPE ALVIDREZ, as alleged  
18 above, subjects their real estate licenses and license rights to  
19 suspension or revocation pursuant to Sections 10177(d) and/or  
20 10177(g) of the Code.

21 VII

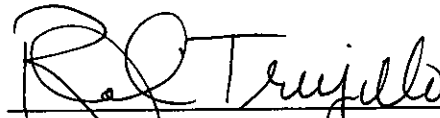
22 The conduct, acts and/or omissions of Respondent  
23 GUADALUPE ALVIDREZ, in failing to ensure full compliance with the  
24 Real Estate Law is in violation of Section 10159.2 of the Code  
25 and subjects his real estate licenses and license rights to  
26 suspension or revocation pursuant to Sections 10177(d), 10177(g)  
27 and/or 10177(h) of the Code.



1           WHEREFORE, Complainant prays that a hearing be  
2 conducted on the allegations of this Accusation and that upon  
3 proof thereof, a decision be rendered imposing disciplinary  
4 action against all licenses and license rights of Respondents  
5 WORLDWIDE BROKERS, INC., and GUADALUPE ALVIDREZ, under the Real  
6 Estate Law (Part 1 of Division 4 of the Business and Professions  
7 Code) and for such other and further relief as may be proper  
8 under other applicable provisions of law.

9 Dated at Los Angeles, California

10 this 18 day of February, 2009.

11  
12 

13 ROBIN L. TRUJILLO  
14 Deputy Real Estate Commissioner  
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23 cc: Worldwide Brokers, Inc.  
24       Guadalupe Alvidrez  
25       Robin L. Trujillo  
26       Sacto.  
27