

1 REAL ESTATE AGENCY
2 BEFORE THE REAL ESTATE COMMISSIONER
3

4 In the Matter of the Real Estate License of)
5)
6)

7 ANGELA MAE ANDERSON)
8 _____)

ORDER ON DEFAULT

9 1.

10 1.1 On June 16, 2015, the Real Estate Commissioner issued, by certified mail, a
11 notice of intent to revoke the real estate broker license of Angela Mae Anderson (Anderson).
12 The Real Estate Agency (OREA) sent the notice of intent to Anderson's last known address of
13 record with the OREA. The notice of intent was also mailed to Anderson by regular first class
14 mail in a handwritten envelope.

15 1.2 The certified mailing of the notice of intent and the first class mailing were sent to
16 Anderson at 461 SW 5th Avenue, Canby, OR 97013. No mailings have been returned to
17 OREA.

18 1.3 Over twenty (20) days have elapsed since the mailing of the notice issued in this
19 matter and no written request for hearing has been received.

20 1.4 Copies of the entire investigation file are designated as the record for purposes
21 of default, including any submission from respondent and all information in the administrative
22 file relating to the mailing of notices and any responses received.

23 2.

24 Based upon the foregoing and upon a review of the above described investigation
25 reports, documents and files, the Real Estate Commissioner finds:

26 2.1 Oregon Administrative Rule 863-001-0006 states, in part, that a notice of intent is
27 properly served when deposited in the United States mail, registered or certified mail,
28 addressed to the real estate licensee or to any other person having an interest in a proceeding
29 before the Commissioner at the licensee's or other person's last known address of record with
30 OREA.

1 October 2011 so I was confused as to why she was included, since she missed both audit
2 dates. Let me know if I should correct anything.”

3 3.7 On December 2, 2013, Sorg emailed Alvarado a copy of the OnlineEd LARRC
4 certificate for Anderson. Sorg noted, “You will notice the completion date is November 5,
5 2013, not October 22, 2013 like the one you questioned. In the certificate I attached, down at
6 the bottom, just above the OnlineEd logo, you will see a hyperlink you can click to verify our
7 database information that should be printed on the certificate. This information does not match
8 the supplied certificate.” Sorg also noted, “I’ve also attached my Course Enrollment
9 Notification, which shows her enrollment date for this course as November 5, 2013, which is
10 after the completion date printed on the certificate. Ms. Anderson did complete a prior LARRC
11 with us, but that completion date was October 27, 2011.”

12 **Violation:** By changing the date on the OnlineEd, Law and Rule Required Course
13 (LARRC) CE certificate from November 5, 2013 to October 22, 2013, Anderson violated ORS
14 696.301(3) as it incorporates OAR 863-020-0010(2)(b) (4-1-2013) which states, to renew an
15 active license, a real estate licensee must truthfully certify on an Agency-approved form that
16 the licensee has completed the Board approved three-hour law and rule required course on
17 recent changes in real estate rule and law. Additionally, Anderson committed an act of fraud or
18 engaged in dishonest conduct substantially related to the fitness of the applicant or licensee to
19 conduct professional real estate activity, in violation of ORS 696.301(14) (2013 Edition).

20 3.8 All of Anderson’s CE certificates were submitted to Sorg for review.

21 3.9 On November 27, 2013, Sorg, emailed Alvarado. Sorg wrote, “The verification
22 links at the bottom of each certificate are the same and point to the 2013 LARRC certificate
23 you originally questioned. There isn’t anyway this could happen on an authentic certificate and
24 each verification link would be unique. Also, the Certificate Authentication Numbers at the
25 bottom of the certificate, just above the verification link, are not legitimate. Finally, we have no
26 enrollment notice or paid invoice matching her name or email address between her October
27 26, 2011 purchase for course she completed October 26 and 27, 2011 and her 2013 LARRC
28 she enrolled in and completed on November 5, 2011.” (The correct date is November 5, 2013,
29 not 2011.)

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1 **Violation:** By altering the 2013 OnlineEd LARRC certificate to produce false continuing
2 education certificates for her renewal and submitting these false certificates to OREA,
3 Anderson violated ORS 696.301(3) as it incorporates OAR 863-020-0010(2)(a) (4-1-2013
4 Edition), which requires for active license renewal, the licensee must truthfully certify on an
5 Agency-approved form that the licensee has completed at least 27 hours of real estate
6 continuing education during the two years proceeding renewal.

7 3.10 On January 7, 2014, OREA sent a letter to Anderson requesting that she send
8 OREA proof that she met the CE requirements for her license renewal.

9 3.11 On January 22, 2014, Anderson sent OREA a letter about her CE certificates.
10 Anderson stated her bank had notified her in December 2013 that her account had been
11 compromised, and her card was deactivated and she would receive a new one. Anderson said
12 she checked her account but did not notice any strange activity. Anderson stated she looked
13 into the matter further regarding the company she took her continuing education from. She
14 said the website was no longer accessible and the phone number from her bank related to the
15 charge for the education was not a valid number. She implied that she took education from a
16 company that she believed was OnlineEd, however, the bank charge was paid to "Education
17 Online OR."

18 3.12 After several attempts of contacting Anderson by phone and no response, on
19 April 21, 2014, OREA Compliance Coordinator, Deanna Hewitt (Hewitt) emailed Anderson,
20 notifying her that she had been assigned her file. The email addressed Sorg's response to the
21 OnlineEd certificates Anderson submitted to OREA. She was asked to explain how the
22 "Education Online OR" company could have used the same verification link used on her
23 certificates that matched the verification link on her OnlineEd 2013 LARRC certificate.
24 Anderson was also asked to address, how the OnlineEd LARRC certificate could be dated
25 October 22, 2013, when she had completed the course on November 5, 2013.

26 3.13 Anderson did not respond to Hewitt's questions.

27 3.14 A settlement conference was held with Anderson on October 16, 2014.
28 Anderson was asked to submit her October and November 2013 bank statements as a result
29 from the settlement conference for further review. The request was to verify that Anderson
30 had paid for an online CE course through "Education Online OR."

1 3.15 On October 22, 2014, Anderson submitted her bank statements from account
2 ending in #8810 at Clackamas Federal Credit Union (CFCU). On the October 2013 bank
3 statement, there is an entry on October 23, 2013, for Education Online OR Aurora CO for
4 \$125.00.

5 3.16 The November 2013 bank statement for account ending in #8810, contained no
6 charges relating to CE courses.

7 3.17 Hewitt reviewed the bank statements and found several inconsistencies. To
8 verify the statements were correct, OREA issued a subpoena to CFCU requesting the October,
9 and November 2013 statements for account ending in #8810.

10 3.18 On April 9, 2015, OREA received the requested documents from CFCU. The
11 statements provided from the bank were completely different from the statements produced by
12 Anderson. The October 2013 statement for account ending in #8810 provided by CFCU
13 shows no transactions for this time period. Therefore, there was no charge for "Education
14 Online OR Aurora Co" for \$125.00.

15 3.19 The November 2013 statement for account ending in #8810 provided by CFCU
16 shows no activity as well.

17 3.20 On April 27, 2015, OREA compliance specialist, Carolyn Kalb (Kalb) contacted
18 Alicia Finch (Finch), Risk Manager for Clackamas Federal Community Union, to ask if she
19 would review the bank statements submitted by Anderson to help explain the discrepancies
20 between the two sets of statements.

21 3.21 On April 27, 2015, Kalb emailed Finch the statements that were provided to
22 OREA by Anderson. That same day, Kalb received a phone call from Finch. Finch had
23 reviewed the statements and said they were not related to the accounts held by Anderson at
24 CFCU. Finch said she could not find any activity matching the activity provided on the
25 statements from Anderson. Finch said the statements that Anderson provided to OREA were
26 not issued by CFCU.

27 **Violation:** By Anderson certifying on her renewal application, that she met the CE
28 requirements for renewal, when Anderson had not, she committed an act of fraud or engaged
29 in dishonest conduct substantially related to the fitness of the applicant or licensee to conduct
30 professional real estate activity, in violation of ORS 696.301(14) (2013 Edition).

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4.1 The above violations are grounds for discipline pursuant to ORS 696.301. Based on these violations, OREA is revoking Anderson's broker license. Based on these violations, a revocation of Anderson's real estate license is appropriate for violations of ORS 696.301(14) (2013 Editions). A revocation is appropriate under ORS 696.396(2)(c)(C). According to ORS 696.396, OREA may revoke a real estate license if the material facts establish a violation of a ground for discipline under ORS 696.301 that exhibits dishonesty or fraudulent conduct.

4.2 OREA reserves the right to investigate and pursue additional complaints that may be received in the future regarding this licensee.

ORDER

IT IS HEREBY ORDERED that Anderson's broker license is revoked.

Dated this 22nd day of July, 2015.

OREGON REAL ESTATE AGENCY



GENE BENTLEY

Real Estate Commissioner

DATE of service: 7-22-2015

NOTICE: You are entitled to judicial review of this order. Judicial review may be obtained by filing a petition for review within 60 days from the date of service of this order. Judicial review is pursuant to the provisions of ORS 183.482.