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REAL ESTATE AGENCY BEFORE THE REAL ESTATE COMMISSIONER

In the Matter of the Real Estate License of SETTLEMENT AGREEMENT AND **ELIZABETH ZUANICH** STIPULATED FINAL ORDER The Oregon Real Estate Agency (OREA) and Elizabeth Zuanich (Zuanich) do hereby agree and stipulate as follows: 1. In the Settlement Letter dated March 22, 2013, OREA notified Zuanich that it intended to take administrative action against her license based on one violation of law. As a result of this letter, Zuanich requested a settlement conference in a timely manner. 2. OREA and Zuanich are willing to resolve this matter by stipulated agreement. 3. Zuanich does not desire to contest or defend against the alleged violation and agrees that OREA may enter an order revoking Zuanich's license. 4. Zuanich and the OREA agree that the OREA will enter an order revoking Zuanich's real estate license. The revocation shall be permanent. Zuanich may not reapply at a later date for an Oregon real estate license.

STIPULATION AND WAIVER

I, Elizabeth Zuanich, have read and reviewed the above settlement agreement which has been submitted to me by OREA and further, the order that follows hereafter. I understand that this agreement, stipulation and waiver embody the full and complete agreement and stipulation between OREA and me. I further understand that if I do not agree with this stipulation I have the right to request a hearing before an Administrative Law Judge from the

 Office of Administrative Hearings, on behalf of the Commissioner, on this matter and to be represented by legal counsel at such a hearing. Hearings are conducted in accordance with the procedures set forth in ORS Chapter 183 and in accordance with the Rules of Practice and Procedure adopted by the Attorney General of the State of Oregon. I freely and voluntarily waive my rights to a hearing and to any OREA or judicial review of this matter. I freely and voluntarily waive my rights to representation by legal counsel at any hearing.

I hereby agree and stipulate to the above and understand that the order that follows hereafter may be completed and signed by the Real Estate Commissioner or may be rejected by the Real Estate Commissioner, in which case an amended Settlement Agreement and Stipulated Final Order may be issued in this matter. I understand that in accordance with the provisions of ORS 696.445(3), notice of this order shall be published in the Oregon Real Estate News Journal.

ORDER

Based on the settlement agreement, which is incorporated herein, the Oregon Real Estate Commissioner orders that the real estate license of Zuanich is hereby permanently revoked.

STIPULATED AND AGREED:	STIPULATED, AGREED AND ORDERED:
Expert a front	EST
ELIZABETH ZUAMICH	GENE BENTLEY
$\mathcal{O}_{\mathcal{I}}$	Real Estate Commissioner
Date: 4/21/13	Date: <u>৭.3</u> ১. \3
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•	Date of service:4 -30-/3