REAL ESTATE AGENCY 1 BEFORE THE REAL ESTATE COMMISSIONER 2 3 4 In the Matter of the Real Estate License of 5 STIPULATED FINAL ORDER ANGELA MARRIE ROWLAND 6 7 8 9 10 The Oregon Real Estate Agency (Agency) and Angela Rowland (Rowland) do hereby 11 agree and stipulate to the following: 12 FINDINGS OF FACT 13 AND 14 CONCLUSIONS OF LAW 15 1. 16 **First Findings of Fact:** 17 1.1 Rowland is licensed as a broker with the Agency. Her license was initially 18 associated with KW Capital City on September 27, 2016. On March 28, 2018, Rowland's license 19 became disassociated with KW Capital City, and then on March 28, 2019, her license was 20 reassociated with KW Capital City. On March 11, 2020, Rowland's license was disassociated from 21 KW Capital City. Rowland's license later was associated with a different registered business name 22 and on March 4, 2022, her license was disassociated from it and Rowland's license became 23 inactive. On September 1, 2022, Rowland's license expired and currently remains expired. 24 1.2 On January 10, 2022, the Agency received a complaint from Jennifer Woodward 25 (Woodward) against Rowland and an investigation was opened. 26 1.3 Rowland represented Woodward in a transaction to purchase property located at 27 521 Inverness Dr, Salem OR 97306 (subject property) in March 2019. Dan Enos (Enos) was the 28 seller's broker in the transaction. The transaction went under contract on March 28, 2019. 29 On March 28, 2019, Enos emailed Rowland. The email appears to show that Enos 30 submitted the seller's property disclosures to Rowland along with the signed sale agreement. The

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 same email thread showed Enos sent Rowland an email on April 8, 2019, to follow up with her, as he had not received the signed seller's property disclosures from her.

- 1.5 On April 9, 2019, Rowland emailed Enos stating Woodward had asked for clarification on four questions that arose from the seller's property disclosures. Enos responded later that day, with what he thought might have happened. Rowland then emailed Enos requesting that the sellers correct their answers and resend the property disclosures.
- 1.6 Enos emailed Rowland, later that evening, stating the sellers did not need to make corrections if they didn't want to, as the five-business day period applied.
 - 1.7 Per the Seller's Property Disclosure, Lines 32-34 states in part:
 - "Buyer has five business days from the seller's delivery of this seller's disclosure statement to revoke buyer's offer by delivering buyer's separate signed written statement of revocation to the seller disapproving the seller's disclosure statement, unless buyer waives this right at or prior to entering into a sale agreement."
- 1.8 Based on a delivery date to Rowland of March 28, 2019, for the Seller's Property Disclosure Statement, the written statement of revocation would have been due to the sellers on April 4, 2019.
- 1.9 According to Woodward, she received the seller's property disclosures during the inspection period. A review of the sale agreement showed the inspection period was five business days. The inspection period for the subject property transaction would have been between March 28, 2019, and April 4, 2019.
 - 1.10 On April 12, 2019, Woodward signed a Termination Agreement.
- 1.11 Woodward could not recall when she instructed Rowland to submit a written statement of revocation disapproving the seller's disclosure statement.
- 1.12 Dated June 19, 2019, in a promissory note in which Rowland agreed to compensate Woodward, Rowland stated in part the following, "Due to my failure of sending Sellers [sic] agent an unconditional disapproval before the inspection period ended and sending termination. I will pay Jennifer out of escrow from our next pending future transaction that I represent her as a realtor."
- (1) Conclusion of Law: By failing to draft a termination agreement for the buyer within the time frame specified in the Seller's Property Disclosure Statement and/or by failing to inform Woodward of the specific time frame to terminate the transaction as specified in the Seller's

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Property Disclosure Statement Rowland violated ORS 696.301(3) as it incorporates ORS 696.810(2)(b) and ORS 696.810(3)(a) (2019 Edition).

- 1.13 On April 3, 2019, the inspection occurred. That same day Addendum A was signed by Woodward requesting to extend the inspection period to April 9, 2019. The addendum was signed by the sellers on April 6, 2019.
- 1.14 On April 9, 2019, the Buyer's Repair Addendum was signed by Woodward. The sellers declined to perform the repairs and signed the addendum the same day.
- 1.15 On April 9, 2019, Addendum B was signed by Woodward at 4:48pm. In the addendum, Woodward requested to extend the inspection period to April 10, 2019. The sellers declined to extend the inspection period and signed the addendum on April 10, 2019.
- 1.16 In Enos' email he stated Addendum B was not delivered until 4:50PM on April 9, 2019, which did not allow enough time to respond and referenced lines 189-192 of the sales agreement.
 - 1.17 According to the sales contract, Line 189 states in part:
 - "If Buyer fails to provide Seller with written unconditional disapproval of any inspection report(s) by 5:00P.M. of the final day of the Inspection Period, Buyer shall be deemed to have accepted the condition of the Property. Note that if, prior to the expiration of the Inspection Period, written agreement is reached with Seller regarding Buyer's requested repairs, the Inspection Period shall automatically terminate, unless the parties agree otherwise in writing."
 - 1.18 Rowland did not provide a written unconditional disapproval of the inspection report to Enos by the end of the extended inspection date of April 9, 2019.
- (2) Conclusion of Law: Rowland failed to draft a written unconditional disapproval of the inspection report and deliver to the seller's agent within the time frame specified in the Purchase and Sale Agreement in violation of ORS 696.301(3) as it incorporates ORS 696.810(2)(b) and ORS 696.810(3)(a) (2019 Edition).
- 1.19 John Ford was the principal broker in charge at Keller Williams Capital City during this transaction. Ford stated he did not receive any paperwork from Rowland relating to this transaction.

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- **Conclusion of Law:** By not submitting any transaction documents relating to the subject property to her principal broker, Rowland violated ORS 696.301(3) as it incorporates OAR 863-015-0250(2) (1-1-2019 Edition).
- 1.20 On April 12, 2019, Woodward signed a Termination Agreement. The Termination Agreement instructed the escrow agent to disburse the \$5,000 earnest money to the buyer. The sellers did not sign it.
- 1.21 On April 12, 2019, the sellers signed a counter Termination Agreement instructing the escrow agent to disburse the \$5,000 earnest money to the sellers. Woodward did not sign it.
- 1.22 On June 5, 2019, the sellers signed a Termination Agreement instructing the escrow agent to disburse the earnest money evenly, with \$2,500.00 going to the sellers and \$2,500.00 to the buyer. Woodward signed the agreement on June 19, 2019.
- 1.23 On June 19, 2019, Rowland signed a promissory note in which she promised to pay Woodward \$2,500.00 in compensation for the loss of Woodward's earnest money. In her interview with Agency Financial Investigator/Auditor Cidia Nañez (Nañez) on April 22, 2022, Woodward stated she was still trying to collect the \$2,500.00 Rowland promised to pay her.
- 1.24 In her complaint, Woodward stated that Rowland promised to pay her \$2,500.00 if Woodward would release the \$2,500.00 to the sellers.
- 1.25 On August 7, 2020, through the Circuit Court of Marion County- Small Claims Department, a judgment was awarded to Woodward against Rowland for a total of \$2,837.00 (which consisted of a \$2,500 money award, \$225 prejudgment interest and \$112.00 costs and service expense). Rowland failed to report the adverse judgment to the Agency as required.
- (4) Conclusion of Law: By failing to report the adverse judgment to the Agency, Rowland violated ORS 696.301(3) as it incorporates OAR 863-015-0175(1)(b) (1-1-2019 Edition).
- 1.26 Agency records received April 27, 2023, show Rowland ultimately submitted payment to Woodward in the amount of \$2,837.00 with cashier's check #1110743486 dated September 30, 2022.
- 1.27 All of the above demonstrates conduct below the standard of care for the practice of professional real estate activity in Oregon and incompetence or untrustworthiness in performing acts for which Rowland is required to hold a license.

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(5) **Conclusion of Law:** Based on the foregoing, Licensee is subject to discipline under ORS 696.301(12) and (15) (2019 Edition).

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- 2.1 The forgoing violations are grounds for discipline pursuant to ORS 696.301.
- 2.2 The Agency reserves the right to investigate and pursue additional complaints that may be received in the future regarding the licensee.
- 2.3 In establishing the violations alleged above, the Agency may rely on one or more of the definitions contained in ORS 696.010.

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STIPULATION AND WAIVER

I, Angela Rowland, have read and reviewed this Stipulated Final Order and its Findings of Fact, Statements of Law and Conclusions of Law. I understand that the Findings of Fact, Conclusions of Law and this Stipulation and Waiver of Hearing rights embody the full and complete agreement and stipulation between the Agency and me. I further understand that if I do not agree with this stipulation, I have the right to request a Hearing on this matter and to be represented by legal counsel at such a Hearing. I also understand that any Hearing would be 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. By signing this Stipulated Final Order, I freely and voluntarily waive my rights to a Hearing, to representation by legal counsel at such a Hearing, and to judicial review of this matter.

I hereby agree and stipulate to the above Findings of Fact and Conclusions of Law and understand that the Order which follows hereafter, which I have also read and understand, may be completed and signed by the Real Estate Commissioner or may be rejected by the Real Estate Commissioner. I further 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.

In addition to all of the above, I agree that once the Commissioner executes this Stipulated Final Order, I will accept service of the Stipulated Final Order by email, and hereby waive the right to challenge the validity of service.

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2	IT IS HEREBY ORDERED that Angela	Rowland's license be, and hereby is
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7	IT IS SO STIPULATED:	IT IS SO ORDERED:
8	Correction DocuSigned by:	
9	Ingela Marrie Rowland 7505002FC6284BA	Anna Highy
10		ZD00FC5078644DF
11	ANGELA MARRIE ROWLAND	Anna Higley, Deputy Commissioner on
12		Behalf of Steven Strode Real Estate
13	5/4/2023 5:45 PM EDT	Commissioner 5/4/2023 2:46 PM PDT
14	Date	Date
15		05/04/2023
16		Date of Service:
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