

BEFORE THE IOWA REAL ESTATE COMMISSION  
1920 S.E. HULSIZER  
ANKENY, IOWA

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INRE:	)	
	)	CASE NUMBER: 07-046
Harriette Cooper	)	
Broker (B22832)	)	
	)	STIPULATION AND VOLUNTARY
EXPIRED	)	SURRENDER OF SALESPERSON
	)	LICENSE
1946 Higley Ave SE	)	
Cedar Rapids, Iowa 52403	)	
RESPONDENT	)	

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The Iowa Real Estate Commission (Commission) and Harriette Cooper (Respondent) enter into this Combined Statement of Charges, Informal Settlement Agreement, and Consent Order in a Disciplinary Case (Order) pursuant to Iowa Code Sections 17A.10(1) and 272C.3(4) (2005 & 2007).

1. The Commission issued the Respondent a real estate broker license number B22832 on March 1, 2001. Respondent's license expired December 31, 2006. At all times relevant to this matter, the Respondent was a licensed broker associate, assigned to Iowa Realty, a licensed real estate firm in the state of Iowa, license number F00710.

2. The Commission has jurisdiction of this disciplinary matter pursuant to Iowa Code chapters 17A, 272C, and 543B (2005 & 2007). Licenses issued by the Commission are subject to the laws of the State of Iowa and to the administrative rules of the Commission.

STATEMENT OF CHARGES

COUNT I

3. The Respondent is charged with having been convicted of Structuring a Financial Transaction in violation of 31 U.S.C. §§324(a)(3) & (c) (hereto attached) in the United States District Court of Northern Iowa, a violation of Iowa Code sections 543B.1S(3)(2007), 543B.29(S), and/or 272C.10(S) (2007). See 193E Iowa Admin. Code §§ 18.2(1) & (4).

CIRCUMSTANCES

4- Pursuant to the terms of a negotiated plea agreement, the Respondent pleaded guilty on August 9, 2007 in the United States District Court for Northern Iowa, to Count 9 of the Superseding Indictment to the charge of Structuring a Financial Transaction in violation of 31 United States Code sections 5324(a)(3) & (c).

5. Subsequent to the plea agreement, the Respondent was sentenced to a term of

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twenty-seven (27) months in prison, a \$10,000 fine, and two (2) years of supervised release upon release from prison.

#### SETILEMENT AGREEMENT

6. The Respondent does not contest the allegations delineated in the above-stated Statement of Charges.

7. Respondent acknowledges that she has a right to receive notice of the above-stated charges and to request a hearing before the Commission on the merits of the charges. By freely and voluntarily entering into this Order, the Respondent waives her right to notice and a hearing and all attendant rights, including the right to seek judicial review. This Order constitutes discipline against the Respondent, and is the final agency order in this contested case pursuant to Iowa Code section 17A.10 and 193 Iowa Administrative Code 7.4.

8. Respondent agrees that the State's attorney and/or Commission staff may present this Order to the Commission and may have *ex parte* communications with the Commission while presenting it. Respondent waives any right of notice of this meeting or any right that the Respondent might have to participate in the discussion of this Order among the Commission, the Commission staff and the State's attorney.

9. This Order shall be part of the permanent record of Respondent and shall be considered by the Commission in determining the nature and severity of any future disciplinary action to be imposed in the event of any future violations of the laws and rules governing the practice of real estate by the Respondent.

10. Failure to comply with the terms of this Order shall be prima facie evidence of a violation of Iowa Code sections 543B.29(3), 543B.34(2) and 272C.3(2)(a) (2007) and shall be grounds for further disciplinary action. However, no action may be taken against the Respondent for violations of this Order without a hearing, or waiver of hearing.

11. This Order is not binding on the Iowa Real Estate Commission until it has been formally approved by a majority of the Commission members.

- (a) In the event that this Order is rejected by the Commission it shall be of no force or effect to either party, and it shall not be admissible for any purpose in further proceedings in this matter.
- (b) If the Commission approves this Order, it shall fully dispose of all issues in this case.

12. Upon acceptance by both the Commission and Respondent, this Combined Statement of Charges, Informal Settlement and Consent Order shall be a public record

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available for inspection and copying in its entirety in accordance with the requirements of Iowa Code chapter 22 (2007).

CONSENT ORDER

IT IS THEREFORE ORDERED:

13. IT IS THEREFORE ORDERED: Respondent's reciprocal Iowa Real Estate Broker License B22832 is voluntarily SURRENDERED for an indefinite time and not less than five years upon successful completion of all terms of her sentencing. See Iowa Code § S42B.IS(3) as amended by H.F. 924 (2007).

14. RESPONDENT FURTHER ACKNOWLEDGES that Iowa law requires that the Respondent must qualify as a salesperson starting over as if never licensed, AND that reapplication may or may not be granted by the Iowa Real Estate Commission and that the violation of law herein may provide a basis for denial. See Iowa Code § S43B.IS(3) as amended by H.F. 924 (2007); 193 Iowa Admin. Code § 7.38.

WHEREFORE, the terms of this Combined Statement of Charges, Informal Settlement Agreement, and Consent Order are agreed to and accepted by the Iowa Real Estate Commission and the Respondent.

FOR THE RESPONDENT:

Voluntarily agreed to and accepted by Harriette Cooper on this 21<sup>st</sup> day of DECEMBER, 2007.

[Redacted Signature]

HARRIETTE COOPER, Respondent

State of Kentucky  
County of Fayette

Signed and sworn to before me on this 23<sup>rd</sup> day of December, 07, by

[Redacted Signature]

Notary Public, State of Kentucky  
Printed Name; Vicki K. Crump  
My Commission Expires: 06-28-2010

FOR THE COMMISSION:

Voluntarily agreed to and accepted by the IOWA REAL ESTATE COMMISSION on this \_\_\_\_\_ day of \_\_\_\_\_, 2007.

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**JAMES E. HUGHES, Chair**

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