

8. This Stipulation and Consent Order shall be made a part of the record of the Respondent and may be considered by the Commission in determining the nature and severity of any disciplinary action to be imposed on the Respondent for any future violations of the laws and rules governing the practice of real estate.

9. Failure to comply with the terms of this Stipulation and Consent Order shall be prima facie evidence of a violation of Iowa Code sections 543B.29(3), 543B.34(2) and 272C.3(2)(a) (2005).

10. This Stipulation and Consent Order shall be presented to the Commission in closed session by the prosecuting attorney and/or Commission staff. Respondent waives any right of notice of this meeting or any right which the Respondent might have to participate in the discussion of this Stipulation and Consent Order among the Commission, the Commission staff and the prosecuting attorney.

11. This Stipulation and Consent Order is not binding on the Iowa Real Estate Commission until it has been formally approved by a majority of the Commission members. In the event that this Stipulation and Consent Order is rejected by the Commission it shall be of no force or effect to either party.

THEREFORE IT IS ORDERED that the Respondent's Salesperson License number S42546 is hereby **SUSPENDED** for a period of one (1) year, effective immediately upon acceptance of this stipulation by the Commission. **IT IS FURTHER ORDERED** that the one-year suspension is **IMMEDIATELY STAYED**.


IT IS FURTHER ORDERED that the pay to the Commission the sum of \$ 2,500 no later than 30 calendar days after acceptance of this settlement by the Commission. The civil penalty must come under a cover letter addressed to the Commission's Executive Officer and refer to case 05-035.

IT IS FURTHER ORDERED The Respondent shall personally attend the twelve (12) hour commission approved education course: "Developing Professionalism and Ethical Practices." These hours shall be in addition to any real estate continuing education required by law for license renewal. The original certificate of attendance must be submitted to the Iowa Real Estate Commission within twelve (12) months of the signing of this agreement by the Commission and must come under a cover letter addressed to the Commission's Executive Officer and refer to case 05-035.

IT IS FURTHER ORDERED AND AGREED that at all future times Respondent shall fully and promptly comply with all pertinent Orders of the Commission and the statutes and Commission rules regulating the practice of real estate

FOR THE RESPONDENT:

This Stipulation and Consent Order is voluntarily entered into by **JENNIFER L. HANSON** on this 15th day of November, 2005.

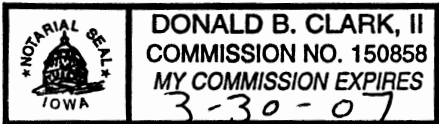



JENNIFER L. HANSON, Respondent

State of Iowa)

County of POLK)

Signed and sworn to before me on this 15th day of November, 2005, by

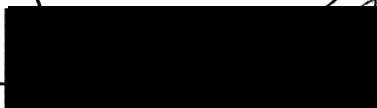




Notary Public, State of Iowa
Printed Name: Donald B. Clark II
My Commission Expires: 3-30-07

FOR THE COMMISSION:

This Stipulation and Consent Order is accepted by the Iowa Real Estate Commission on this 14th day of DECEMBER, 2005.



James E. Hughes, Chair
Iowa Real Estate Commission

**BEFORE THE IOWA REAL ESTATE COMMISSION
1920 SE HULSIZER
ANKENY, IOWA**

IN RE:

JENNIFER L. HANSON
Salesperson (S42546)

EQUISAVE FLAT FEE BROKER
1975 NW 92ND COURT STE B
CLIVE, IA 50325

CASE NUMBER 05-035

**STATEMENT
OF
CHARGES**

The Iowa Real Estate Commission has jurisdiction of this matter pursuant to Iowa Code chapters 17A, 543B, and 272C (2004).

Licenses issued by the Commission are subject to the laws of the state of Iowa and to the administrative rules of the Commission.

JENNIFER L. HANSON was at all material times, during the following events, a licensed salesperson, assigned to Iowa Realty, Inc. a licensed real estate firm, license number F00710, in West Des Moines, Iowa. Her license, number S42546 was issued May 1, 2002 and is in full force and effect through 12-31-2007.

COUNT I

The Respondent, as buyer's agent, is charged with engaging in practices harmful or detrimental to the public, knowingly making misleading, deceptive, untrue, or fraudulent representations, and failing to diligently exercise reasonable care in providing brokerage services to all parties by completing and signing an employer's name to a "Request for Verification of Employment," in violation of Iowa Code sections 543B.29(3)(practice harmful or detrimental to the public and knowingly making misleading, deceptive, untrue, or fraudulent representations), 543B.34(1), 543B.56(1)(a) & (b), 543B.56(2)(a), (2004), and 193E IAC 12.4(1)(b) & (c), 18.14(5)(s).

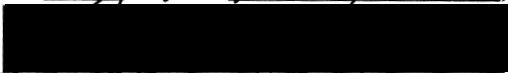
CIRCUMSTANCES OF THE COMPLAINT

1. On or about September 3, 2004, Respondent, acting as agent for the buyer, drafted an offer for \$93,125 with contingencies for the property located at 905 7th Avenue SE Unit 9, Altoona, Iowa. The offer was accepted on or about September 15, 2004.
2. The Buyer applied for financing. On or about January 19, 2005, the Respondent completed the employment and earnings information requested on the "Request for Verification of Employment," form regarding the buyer, and signed the employer's name, making it appear the employer had provided the information and had signed the form.
3. The form was subsequently provided to the lender and used to determine the buyer's loan qualifications and grant the loan.
3. On or about February 4, 2005, the transaction closed.

FINDING OF PROBABLE CAUSE

On September 8, 2005 the Iowa Real Estate Commission found probable cause to file this Statement of Charges and to order that a hearing be set in this case.

Executed this 14th day of DECEMBER, 2005.



Roger L. Hansen, Executive Officer
Iowa Real Estate Commission