

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

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| IN RE: |) | |
| |) | CASE NUMBER: 10-181 |
| Ruhl/American Commercial Co. Firm (F03957) |) | |
| |) | COMBINED STATEMENT OF CHARGES, INFORMAL SETTLEMENT AGREEMENT, AND CONSENT ORDER IN A DISCIPLINARY CASE |
| 2115 J.F.K. Road Dubuque, Iowa 52002 |) | |
| Respondent |) | |

The Iowa Real Estate Commission (Commission) and **Ruhl/American Commercial Co.** (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)(2009).

1. The Commission issued the Respondent real estate brokerage firm license number F003957 on April 1, 1998. Respondent's firm was canceled on May 25, 2010. At all times relevant to this matter, Gregory L. Reddick, Broker License Number B38171, was the licensed real estate broker officer in charge of the Respondent real estate brokerage firm.

2. The Commission has jurisdiction of this disciplinary matter pursuant to Iowa Code chapters 17A, 272C, and 543B (2005)(2009). 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 engaging in a practice that is harmful or detrimental to the public by operating a real estate brokerage firm while said firm's license was inactive, lapsed, or expired in violation of Iowa Code sections 543B.1, 543B.2, 543B.29(1)(c)(2009); and 193E Iowa Administrative Code sections 3.3(2), 7.2(1), 18.2(5), 18.14(5)(s).

CIRCUMSTANCES

4. The Respondent's Iowa real estate brokerage firm license expired on December 31, 2009. The Respondent's firm license was renewed on or about April 20, 2010.

5. The Respondent conducted business as a real estate brokerage firm while its firm license was expired between January 1, 2010 and April 20, 2010.

SETTLEMENT AGREEMENT

6. Respondent admits each and every allegation in the above-stated Statement of Charges.

7. Respondent acknowledges that he 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 his 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) (2005)(2009) 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 available for inspection and copying in its entirety in accordance with the requirements of Iowa Code chapter 22(2005)(2009).

10-181

In re: Ruhl/American Commercial Co.

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CONSENT ORDER

IT IS THEREFORE ORDERED:

13. CIVIL PENALTY. The Respondent shall pay a civil penalty to the Commission in the amount of \$500 no later than 30 calendar days after acceptance of this Order by the Commission. The civil penalty must come under a cover letter addressed to the Commission's Executive Officer and refer to case 10-179.

14. FUTURE COMPLIANCE. The Respondent shall at all future times fully and promptly comply with all pertinent Orders of the Commission and the statutes and Commission rules regulating the practice of real estate.

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:

12th Voluntarily agreed to and accepted by **Ruhl/American Commercial Company** on this day of July, 2010.

[Redacted Signature]

By: **Gregory L. Reddick**, Broker Officer

State of Iowa)

County of Dubugue)

Signed and sworn to before me on this 12th day of July, 2010, by

[Redacted Signature]

Debra Frommelt
Iowa Notary Seal

Commission number 187335
My Commission Expires 11/01/11

Notary Public, State of Iowa

Printed Name: Debra Frommelt

My Commission Expires: 11-1-11



FOR THE COMMISSION:

Voluntarily agreed to and accepted by the **IOWA REAL ESTATE COMMISSION** on this 21 day of July, 2010.

[Redacted Signature]

LAURIE DAWLEY, Chair
Iowa Real Estate Commission