

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

IN RE:)	
)	CASE NUMBER: 12-371
Betty J. Kunkel)	
Salesperson (S34533))	
)	COMBINED STATEMENT OF
RESPONDENT)	CHARGES, INFORMAL
ISB Real Estate, Inc.)	SETTLEMENT AGREEMENT,
215 East State Street)	AND CONSENT ORDER IN A
Algona, Iowa 50511)	DISCIPLINARY CASE
)	

The Iowa Real Estate Commission (Commission) and **Betty J. Kunkel** (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) (2011).

1. The Commission issued the Respondent a real estate salesperson license number S34533 on January 5, 1994. Respondent's license is Active and in full force and effect until December 31, 2014. At all times relevant to this matter, the Respondent was licensed real estate salesperson assigned to ISB Real Estate, Inc, a licensed real estate firm, license number F03660 located in Algona, Iowa.

2. The Commission has jurisdiction of this disciplinary matter pursuant to Iowa Code chapters 17A, 272C, and 543B (2011). 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 submitting, or causing to be submitted; whether intentional or otherwise, incorrect information on a renewal application. See Iowa Code sections 272C.10(1); 543B.15(5); 543B.29(1), 543B.34(1) & (11) (2011); and 193E Iowa Administrative Code section 16.2(2); 16.4(2); 16.5(4) and 18.14(5)(s).

CIRCUMSTANCES

4. On November 2, 2011, the Respondent submitted her on-line renewal application for an Iowa real estate salesperson license. On the renewal, the Respondent attested that she had completed the required thirty six hours of continuing education required by 193E Iowa Administrative Rule 16.2(2).

5. In November of 2012, the Respondent was chosen for a random audit for her continuing education for her 2011 license renewal.

6. The Respondent included as a part of her audit the six (6) hour "Neighbor vs Neighbor" class completed in May of 2012 and outside of the 2009, 2010, 2011 license renewal period.

7. Accurate and truthful attestation of one's continuing education history is essential to the Commission's determination of whether an applicant meets all requirements for renewing an Iowa real estate broker license. See Iowa Code § 543.15(5) (2011). The Respondent's failure to complete all required continuing education within the renewal period as attested on her Iowa real estate broker license renewal application constituted a false statement of material fact.

SETTLEMENT AGREEMENT

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

9. 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.

10. 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.

11. 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.

12. 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) (2011) 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.

13. 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.

14. 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 (2011).

CONSENT ORDER

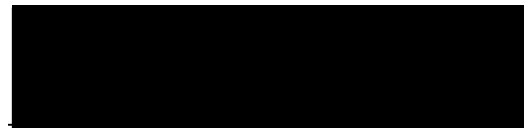
15. CIVIL PENALTY. The Respondent shall pay a civil penalty to the Commission in the amount of \$500 no later than 30 calendar days after acceptance of this Order by the Commission. The civil penalty must come under a cover letter addressed to the Commission's Executive Officer and refer to case 12-371.

16. 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 is agreed to by the Iowa Real Estate Commission and the Respondent.

FOR THE RESPONDENT:

Voluntarily agreed to and accepted by **Betty J. Kunkel** on this 2nd day of January, 2013.



By: **Betty J. Kunkel**, Respondent

12-371

Betty J. Kunkel

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State of Iowa)

County of Kossuth)

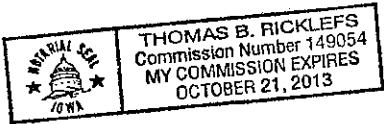
Signed and sworn to before me on this 7th day of January, 2013, by

[Redacted Signature]

Notary Public, State of Iowa

Printed Name: Thomas B. Ricklefs

My Commission Expires: 10/31/13



FOR THE COMMISSION:

Voluntarily agreed to and accepted by the IOWA REAL ESTATE COMMISSION on this 7 day of Feb., 2013.

[Redacted Signature]

JUDITH STEVENS, Chair
Iowa Real Estate Commission