Department of Commerce Professional Licensing Bureau

# 1920 S.E. HULSIZER ANKENY, IOWA

	SORIO / COMMISSIO
IN RE:	
	CASE NUMBER: 13-062 Signal Executive Officer
Benjamin Kinseth	
Salesperson (S56454000)	)
	) COMBINED STATEMENT OF
Lepic Kroeger Realtors, LLC	) CHARGES, INFORMAL
2346 Mormon Trek Blvd	) SETTLEMENT AGREEMENT,
lowa City, IA 52246	) AND CONSENT ORDER IN A
	) DISCIPLINARY CASE
Respondent.	)

The lowa Real Estate Commission (Commission) and Benjamin Kinseth (Respondent) enter into this Combined Statement of Charges, Informal Settlement Agreement, and Consent Order in a Disciplinary Case (Order) pursuant to lowa Code Sections 17A.10(1) and 272C.3(4) (2013).

- 1. The Commission issued the Respondent real estate salesperson license number S56454000 on June 2, 2005. Respondent's license is current and in full force and effect through December 31, 2013. At all times relevant to this matter, the Respondent was a licensed real estate salesperson, assigned to Lepic Kroeger Realtors, LLC, license number F02229000, located in lowa City, lowa.
- 2. The Commission has jurisdiction of this disciplinary matter pursuant to lowa Codé chapters 17A, 272C, and 543B (2013). 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 failing to comply with the mandatory errors and omissions insurance requirement for his lowa real estate salesperson license in violation of lowa Code sections 543B,29(1)(c), 543B.47(1), 543B.47(6) (2013) and 193E lowa Administrative Code sections 18.2(5), 18.14(5)(s), 19.6(5) & (6).

# **CIRCUMSTANCES**

- 4. In April of 2013, the Respondent was sent an audit for his mandatory errors and omissions insurance coverage.
- 5. The Respondent failed to maintain uninterrupted errors and omission while he was actively licensed and could therefore not provide proof of insurance coverage for the time

period of January 1, 2013 to April 19, 2013.

6. In April 2010 the Respondent and the Commission entered into an Informal Settlement Agreement for his failure to comply with the mandatory errors and omissions insurance requirement in 2009. See IREC Case No. 09-347.

#### SETTLEMENT AGREEMENT

- 7. Without admission of wrongdoing or guilt, the Respondent does not contest the violations alleged in the above-stated Statement of Charges. This case shall constitute one violation for purposes of Iowa Code section 543B.29(4) (2013).
- 8. 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 lowa Code section 17A.10 and 193 lowa Administrative Code 7.4.
- 9. 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.
- 10. 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.
- 11. Failure to comply with the terms of this Order shall be prima facie evidence of a violation of lowa Code sections 543B.29(1)(c), 543B.34(2) and 272C.3(2)(a) (2013) 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.
- 12. This Order is not binding on the lowa 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.

13. 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 lowa Code chapter 22 (2013).

# **CONSENT ORDER**

# IT IS THEREFORE ORDERED:

FOR THE RESPONDENT:

- 14. <u>CIVIL PENALTY</u>. The Respondent shall pay a civil penalty to the Commission in the amount of \$2,000 no later than 180 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 13-062.
- 15. <u>FUTURE COMPLIANCE</u>. 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.

Voluntarily agreed to an	nd accepted by <u>Benjamin Kinseth on this</u> day of 13.
	By: BENJAMIN KINSETH, Respondent
State ofA)	
County of Johnson	
Signed and sworn to	before me on this the day of Tuly, 2013, by
KATHI ELDER Notariat Seal - lowa Commission # 730271 My Commission Expires 8.30-(5)	Notary Public, State of Iowa Printed Name: Kath Elder My Commission Expires: x-30-15

IREC Case No. 13-062 Benjamin Kinseth

# FOR THE COMMISSION:

SUSAN J. SANDERS, Chair Iowa Real Estate Commission