

REAL ESTATE BULLETIN

PETE WILSON, *Governor*

CLARK WALLACE, *Real Estate Commissioner*

Spring 1994



A Pilot Program DRE Participation in Continuing Education Courses

by Thomas L. Mabry, *Manager, Education and Research Section*

Commissioner Wallace has implemented a one-year pilot program which, for the first time, will permit key DRE employees to participate in approved Continuing Education (CE) courses. Employee participation is subject to the following guidelines:

1. DRE reserves the right to determine when we will or will not participate in a CE program.
2. The sponsor is to pay all travel and lodging expenses.
3. The subject addressed by DRE staff must be a timely topic of concern to the industry and DRE and within DRE's jurisdiction.
4. The course must not be in direct competition with typical CE courses. The course should be of a specialized nature and not a regular ongoing CE course.
5. Participation is subject to staff availability and workload demands.
6. DRE participation will be limited to

the role as guest speaker to address a special focus area.

7. Requests from providers must be timely and submitted in writing to DRE and contain the following minimum information:
 - a. Subject matter;
 - b. Date and location;
 - c. Size of audience; and
 - d. Length of presentation, including Q&A, if any.
8. DRE participation will be a one-year pilot program which will be evaluated after six months and at the conclusion of one year. Based on the final evaluation, a decision will be made by DRE whether to continue this program.
9. DRE reserves the right to cancel this program at any time.

All requests received for DRE participation in CE courses must be in compliance with the above guidelines and should be directed to the employee or section being requested to participate. 🏠

1994 Revision Real Estate Law Book

DRE anticipates availability of the 1994 *Real Estate Law* book in April. Availability will be subject, in part, to production scheduling at the Office of State Printing. We will appreciate the patience of those who order early. As indicated on the order form in this *Bulletin*, the price of the book will remain \$15.00.

The new book will not include the Subdivision Map Act, case annotations, and the chronologies/histories of the Commissioner's Regulations, the Real Estate Law and the Subdivided Lands Law. We may make the histories available at a later date as a separate publication, at a nominal charge.

Condominiums Require Special Care by Agents

There are many aspects of ownership in a condominium or other common interest development which cannot be observed from an inspection of the property but which may be just as relevant to ownership and use as the physical condition of the property. This is particularly true with respect to the "governing instruments" for a common interest subdivision. For the reasons set forth below, most buyers should be advised to carefully read these documents and to discuss with an attorney or accountant any questions they may have about the documents' meaning and content.

Documents for the buyer

A seller of a unit in a common interest development is required to furnish the buyer with copies of the following documents as soon as practicable, but before transfer of title to the unit:

1. The declaration of covenants, conditions and restrictions ("CC&Rs") for the development.
2. A statement relative to the enforceability of any age restriction which does not comply with Civil Code Section 51.3.
3. Articles of incorporation or association for the owners' association.
4. Bylaws for the owners' association.
5. Any other instrument which establishes or defines the rights and responsibilities of the owners or lessees of interests in the development as members or shareholders in the owners' association.
6. Financial statements relative to the association's budget, reserve account and assessments, including: the cur-

Special Care, continued on page 4

REAL ESTATE BULLETIN

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STATE OF CALIFORNIA

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Mello-Roos Disclosures

by Robert Gilmore, *Subdivision Compliance Manager*

The 1982 Mello-Roos Community Facilities District Act authorizes the formation of community facilities districts (CFD's) as a means of providing alternative financing for public infrastructure, usually for new developments. The Act permits local agencies or districts to finance certain public facilities and services through the issuance of bonds secured by real property and the levy of special taxes to pay back these bonds over time (usually 20 to 30 years).

Government Code Section 53341.5 provides that sales agents for a subdivision project which is subject to a Mello-Roos special tax are prohibited from selling or leasing (for a term exceeding five years) any lot or unit unless prospective purchasers are given a "notice of special tax". The notice must also be signed by the prospective purchaser. The subdivider who employs the agents may be subject to damages and fines if he allows a purchaser to sign a purchase contract before he has furnished the required disclosure information.

The required disclosure information or "Notice" must include, among other things, the following:

- (1) a statement that the property being purchased is subject to a special tax in addition to other taxes;
- (2) a statement that the special tax is imposed on the property because it is a new development, and that the tax may not be imposed generally upon property outside of the new development;
- (3) a statement that failure to pay by the purchaser may result in foreclosure;
- (4) a statement that the tax is used to provide facilities or services that are likely to particularly benefit the property;
- (5) a statement that the purchaser should take this tax—and the benefits from the facilities and services for which it pays—into account in deciding whether to buy the property;
- (6) the maximum annual amount of the special tax, the number of years for which it will be levied, and the amount of annual increases, if any;
- (7) the specific facilities or services which are being financed;
- (8) the fact that the authorized facilities may not yet have been constructed or acquired and it is possible that some may never be constructed or acquired; and
- (9) a statement that the purchaser may terminate the contract to purchase or

Mello-Roos, continued on page 12

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Questions and Answers

New Continuing Education Requirements

The Winter 1993 edition of the *Real Estate Bulletin* contained an article which explained the new continuing education requirements which were recently signed into law. Under the new law, all real estate licensees will be required to take separate 3-hour continuing education courses in *trust fund handling* and *fair housing* in order to renew their licenses on or after January 1, 1996. The law also sets forth new requirements for the second and all subsequent renewals after January 1, 1996. It is hoped that the following series of questions and answers will help you to better understand the new requirements.

Q. It is my understanding that Section 10170.5 of the Business and Professions Code has been amended and that, effective January 1, 1996, there will be two additional mandatory continuing education courses (fair housing and trust fund handling) that real estate licensees must complete in order to renew their license. Who will be affected by this new law?

A. The new law will affect **all** real estate salespersons and brokers who renew their real estate licenses on or after January 1, 1996. This includes existing licensees as well as all individuals who initially obtain a real estate license on or after January 1, 1996. It should be noted that, for renewal purposes, licenses that show an expiration date of December 31, 1995 will have a renewal date of January 1, 1996 and will be subject to the new requirements.

Q. On or after January 1, 1996, what will the renewal requirements be for a real estate salesperson who is renewing for the first time, and how do they differ from current law?

A. The requirements for a real estate salesperson who is renewing for the first time are different than the renewal requirements for all other real estate licensees.

Due to the fact that real estate salespersons are required to initially qualify for licensure by submitting evidence of completing a course in *real estate principles* and by completing two additional college-level courses before or within 18 months of licensure, these individuals are not required to complete the full 45 hours of continuing education for their first renewal. Under current law, these individuals must complete a 3-hour course in *agency* and a 3-hour course in *ethics* in order to renew their license. On or after January 1, 1996, a real estate salesperson who is renewing for the first time must complete separate 3-hour courses in *agency*, *ethics*, *trust fund handling*, and *fair housing* in order to qualify for renewal.

Q. On or after January 1, 1996, what will the initial renewal requirements be for all real estate brokers and for real estate salespersons who have been licensed for more than one term?

A. Salespersons, with the exception of those renewing for the first time, and all real estate broker licensees are required to complete a full 45 hours of continuing education for each license renewal. For the initial renewal on or after January 1, 1996, these licensees will be required, as part of the 45 hours of continuing education, to complete the following four mandatory 3-hour courses: *agency*, *ethics*, *trust fund handling*, and *fair housing*. These licensees will also be required to complete a minimum of 18 additional hours of courses related to consumer protection. The remaining 15 hours required to complete the 45 hours of continuing education may be related to either consumer service or consumer protection, at the option of the licensee.

Q. If a license is due for renewal on or after January 1, 1996, and the licensee has already earned 45 hours of con-

tinuing education credit (including 3-hour courses in *agency* and *ethics*), will the licensee also have to complete the 3-hour courses in *trust fund handling*, and *fair housing* prior to renewal?

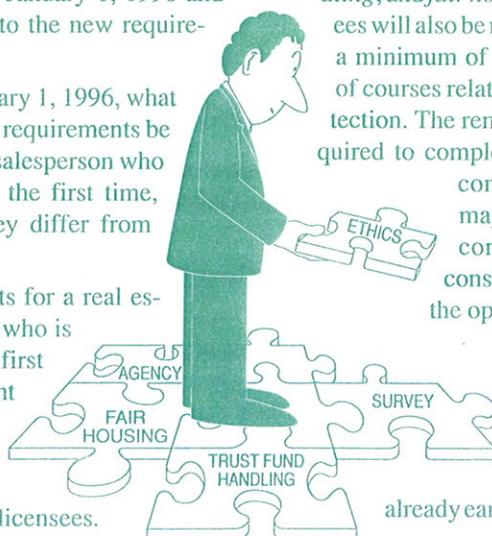
A. Yes. Even though the credits earned will exceed 45 hours of continuing education, the law requires that all four of the mandatory courses in *agency*, *ethics*, *trust fund handling*, and *fair housing* be completed in order to renew a license on or after January 1, 1996.

Q. What will the renewal requirements be for licensees who renew for the second time after January 1, 1996.

A. All licensees, when renewing their licenses for the second time after January 1, 1996 (on and after January 1, 2000), will be required to complete, as part of the standard 45 hours of continuing education (which includes the minimum 18 hours of consumer protection courses), either a 4-hour survey course covering the four mandatory subjects of *agency*, *ethics*, *trust fund handling* and *fair housing*, or separate 3-hour courses in any two of the four mandatory courses.

Q. What will the renewal requirements be for licensees on their third renewal after January 1, 1996 (on and after January 1, 2004) and for all subsequent renewals?

A. For the third and all subsequent renewals after January 1, 1996, licensees must complete, as part of the 45 hours of continuing education (which includes the minimum 18 hours of consumer protection courses), either a 4-hour survey course covering all four of the mandatory subjects, or separate 3-hour courses in the two mandatory subjects that were not used to qualify for the previous renewal. If full courses in the mandatory subjects are taken to qualify for each subsequent renewal, the courses must be alternating. For example, if *ethics* and *trust fund handling* courses are used (as part of the 45



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rent regular and special (if any) assessments and fees; approved, but not yet due, changes in the regular and special assessments and fees; and any delinquent assessments and related charges which may become a lien on the unit being sold.

Pink Flags

It is essential that a buyer carefully examine these documents, especially the CC&Rs, association rules and any architectural guidelines, prior to purchasing a unit in a common interest subdivision. Any one of these documents may reveal to the buyer what may be called "pink flags", as opposed to the "red flags" associated with physical defects. These are items which may not be material in the sense of affecting the *value* of a unit, but they may be extremely important to a purchaser's future plans for *using* the unit.

An age restriction provision is just one pink flag for the buyer to look for in the use restrictions. Buyers should also be looking for restrictions on types of vehicles allowed, or whether there are restrictions on pets, architectural design, fence height and location and other limitations, such as parking or working on cars in the driveway. These restrictions are found in many governing documents. In some instances, there are restrictions on such mundane matters as the color one can use to paint the exterior of a house or even the shade of drapes.

While many of these provisions are ostensibly designed to protect the value of the property, they may nevertheless be of a kind that may push the wrong button and cause an otherwise reasonable person to become quite assertive and aggressive, even to the point of filing a lawsuit. Issues such as a prohibition on pets or limiting the number or size of pets are frequent sources of conflict between owners and/or owners and the association. Many owners become quite passionate about the enforcement of such rules.

When reviewing CC&Rs, a buyer should look for a right of first refusal which may vest in the owners' association. Litigation could arise if a prospective purchaser, who has been led to believe his offer

has been accepted, is later told that the party holding the first purchase right has decided to act upon it.

A careful review of the governing documents by a buyer is also important so that he or she can learn about the duties and responsibilities of ownership within the development. For example, who is responsible for internal and external maintenance of a unit? And, who has the responsibility to maintain insurance for certain components of a unit? Further, the financial documents pertaining to the operation and maintenance of the common area may include important information relative to future assessment obligations.

When a buyer has questions about any of these documents, a licensee should refer the buyer to an attorney or other professional, or perhaps a member of the board of directors of the association. It is not advisable for licensees to take on the responsibility of interpreting legal or accounting documents.

Lawsuits

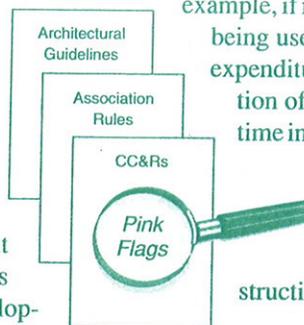
In these days when many persons are filing lawsuits to protect their rights, it is important for the buyer to find out whether or not the association is involved in a lawsuit, or whether a lawsuit involving the association, or a seller's interest, is imminent or contemplated. A lawsuit may have a deleterious effect on ownership. For

example, if reserves have been used, or are being used, to pay litigation costs, that expenditure could result in the imposition of a special assessment at some time in the future. A lawsuit may also make it difficult to refinance or sell a unit, particularly if the lawsuit involves an allegation of construction defects.

How does a buyer find out about lawsuits? Many common interest developments have newsletters which discuss such controversies. In any event, a buyer may want to consider talking to a member of the board of directors, as well as the managing agent for the development, to get a better picture of past and future ownership experience and expectations for the development.

Professional advice recommended

The point of this article is that an agent should not just settle for providing a principal with advice following a physical inspection of a unit in a common interest development. An agent should also strongly advise the buyer to carefully review the management documents and to seek legal or other professional advice, if and when necessary, for answers to questions pertaining to the governing instruments or financial statements. This advice may help avoid future misunderstandings between a licensee and a buyer about the expectations associated with the purchase of a unit in a common interest development. 🏠



Operating Cost Manual

The Operating Cost Manual for Homeowners Associations (OCM) is designed to aid budget preparers and homeowner associations in the preparation of budgets for common interest subdivisions.

The OCM is being revised and should be available for purchase on or about April 1, 1994.

It may be purchased in person from any of the Department's District Offices or it may be ordered through the mail. To order by mail, send a request to Department of Real Estate, Book Orders, P.O. Box 187006, Sacramento, CA 95818-7006.

The cost of the manual is \$10 plus sales tax. Make personal check, cashier's check or money order payable to: Department of Real Estate.

DISCIPLINARY ACTION — SEPTEMBER 1993 TO NOVEMBER 1993

- ✓ A list of actions is not published in this *Bulletin* until the 30-day period allowed for court appeal has expired, or if an appeal is taken and the disciplinary action is stayed, until the stay is dissolved. Names of persons to whom licenses are denied on application are not published.
- ✓ Licensees are listed alphabetically by the District Office region of responsibility.
- ✓ The license type is listed in parentheses after the licensee's name. [REB — Real estate broker; RREB — Restricted real estate broker; RES — Real estate salesperson; RRES — Restricted real estate salesperson; PRLS — Prepaid rental listing service; RPRLS — Restricted prepaid rental listing service; REO — Real estate officer; REC — Real estate corporation]
- ✓ The following are brief summaries of the numerical code sections listed. The full text of the various sections is found in the Business and Professions Code and the Regulations of the Real Estate Commissioner, both of which are printed in the *Real Estate Law* book. The *Real Estate Law* book is available for purchase from the Department of Real Estate.



Commissioner's Regulations

2715	Broker's failure to maintain current address with DRE	10177(e)	Willfully using term "realtor" or any trade name or insignia of membership in any real estate organization of which the licensee is not a member
2725	Failure of broker to review and initial agreements	10177(f)	Conduct that would have warranted denial of a license
2726	Failure to have broker-salesperson agreements	10177(g)	Negligence or incompetence as licensee
2731	Unauthorized use of fictitious business name	10177(h)	Failure to supervise salespersons or corporation
2752	Broker's failure to notify DRE of new salesperson	10177(j)	Fraud or dishonest dealing not in licensed capacity
2785(a)(4)	Misrepresentations regarding licensee's relationship with an individual broker, corporate broker or franchised brokerage company	10177(k)	Violation of restricted license condition
2785(b)(2)	False representation to lender/purchaser about borrower's ability to repay loan	10177.5	Civil fraud judgment based on licensed acts
2830	Failure to maintain trust fund account	10231.1	Retaining lender's funds for more than 60 days
2831	Inadequate trust fund records	10231.2	Failure to give self-dealing notice
2831.1	Inadequate trust fund records	10232	Failure to notify DRE of threshold status
2831.2	Inadequate trust fund records	10232.2	Failure to file annual MLB reports
2832	Failure to comply with specific provisions for handling trust funds	10232.25	Failure to file trust fund status report
2832.1	Broker's failure to obtain permission to disburse trust funds from an account involving multiple beneficiaries	10232.4	Failure to give lender/purchaser disclosure
2833	Violation of escrow trust fund handling	10234	Failure of broker to record trust deed in loan transaction or to cause recorded assignment of trust deed in sale of note secured by trust deed
2834	Trust account withdrawals by unauthorized person	10240	Failure to give mortgage loan disclosure statement
2842.5	Failure to obtain borrower's signature on a mortgage loan disclosure statement	10240(a)	Failure to deliver mortgage loan disclosure form
2910	Crime or act done in perpetration of a crime substantially related to qualifications, functions or duties of the real estate profession	11013.2(a)	Violation of subdivision blanket encumbrance impound requirements
2950	Violation of broker-controlled escrow		
2950(g)	Violation of broker-controlled escrow		
2951	Record keeping requirements for broker handled escrows		
2970	Misleading advance fee advertising material		

Business and Professions Codes

480(c)	Denial of license on grounds of false statement in license application
490	Relationship of conviction to licensed activity
10086	Violation of order to desist and refrain
10130	Acting without license
10137	Unlawful payment of compensation
10142	Failure to deliver copy of agreement to signatory
10145	Trust fund handling
10145(a)	Trust fund handling
10145(c)	Failure by salesperson to deliver trust funds to broker
10145(d)	Trust fund handling
10146	Failure to handle advance fees as trust funds or to furnish verified accounting to principal
10148	Failure to retain records and make available for inspection
10159.2	Failure by designated officer to supervise licensed acts of corp.
10159.5	Failure to obtain license with fictitious business name
10161.8	Failure of broker to notify Commissioner of salesperson employment
10162	Failure to maintain a place of business
10165	Covers various violations
10176(a)	Making any substantial misrepresentation
10176(b)	Making false promise
10176(c)	Commingling trust funds
10176(g)	Secret profit or undisclosed compensation
10176(i)	Fraud or dishonest dealing in licensed capacity
10177(a)	Procuring a real estate license by misrepresentation or material false statement
10177(b)	Conviction of crime
10177(d)	Violation of real estate law or regulations

LICENSES REVOKED

Fresno Region

Arnold, Richard Edward (RES)

354 McKelvy, Clovis
 Effective: 10/26/93
 Violation: 490, 10177(a)(b)

Castro, Jason Allan (RES)

235 E. Cortner St., Hanford
 Effective: 10/26/93
 Violation: 490, 10177(b)

Cook, Noreen Janet (REB, REO)

25801 Hypericum Rd., Visalia
 Effective: 10/13/93
 Violation: 2715, 2830, 2832, 10145, 10148, 10176(i), 10177(d)

P E P Investments Inc. (REC)

555 Chorro St., Ste. B,
 San Luis Obispo
 Effective: 9/7/93
 Violation: 2830, 2832, 2832.1, 10159.5, 10145, 10162, 10165, 10176(e), 10177(d)(j)

Petermann, Augustin (REO)

555 Chorro St., Ste. B,
 San Luis Obispo
 Effective: 9/7/93
 Violation: 2830, 2832, 2832.1, 10159.5, 10145, 10162, 10165, 10176(e), 10177(d)(j)

Warner, Patricia Mae (RES)

2547 E. Hillcrest Ct., Visalia
 Effective: 11/19/93
 Violation: 10177(j)

Los Angeles Region

1st Bel Air Equity Corp. (REC)

15315 Magnolia Blvd. #400,
 Sherman Oaks
 Effective: 11/24/93
 Violation: 2715, 10137, 10148, 10162, 10177(d)

Allstate Home Loans Inc. (REC)

13743 Ventura Blvd., Ste. 290,
 Sherman Oaks
 Effective: 9/14/93
 Violation: 2830, 2831, 2831.1, 2831.2, 2832, 2832.1, 2951, 10086, 10145, 10176(i), 10231.1, 10231.2, 10232.2, 10232.25(a), 10234

Correa, Daniel David (RES)

127 N. Gardner St., Los Angeles
 Effective: 10/27/93
 Violation: 490, 10177(b)

Dicoda Corporation (REC)

735 W. Duarte Rd., #304, Arcadia
 Effective: 10/27/93
 Violation: 10177(d)

Dynamic Incorporated (REC)

1919 Williams St., #300,
 Simi Valley
 Effective: 10/1/93
 Violation: 2831, 2831.1, 2832, 2832.1, 2834, 10145, 10176(e), 10177(d)

Ferdosi, Babak (RES)

P.O. Box 6183, Woodland Hills
 Effective: 11/16/93
 Violation: 490, 10177(b)

**Fine, Jeffrey Alan (RES)**

2538 Green Valley Rd.,
Los Angeles
Effective: 10/4/93
Violation: 10176(a)(b)(i),
10177(j)

Glickman, Stanley I (REB, REO)

14724 Ventura Blvd., Ste. 200,
Sherman Oaks
Effective: 10/4/93
Violation: 2830, 2831.1, 2831.2,
2832.1, 10145, 10159.2,
10176(a)(b)(i), 10177(d)(h)(j)

Housing Resources Management

Inc. (REC)
2020 Santa Monica Blvd.,
Ste. 500, Santa Monica
Effective: 11/9/93
Violation: 2830, 2834,
10145(a)(d)(1), 10176(i),
10177(e)(d)

Ixtlahuac, Carlos Galindo (REB)

274 Atlantic Blvd., Los Angeles
Effective: 9/23/93
Violation: 10145, 10165,
10177(d)(h)

Jackson, Raynard Emil (RES)

23739 Livewood Ln., Harbor City
Effective: 11/9/93
Violation: 10177(a)

Kaneshiro, Russ Alan (REB)

20311 Valley Blvd.,
Hacienda Heights
Effective: 9/1/93
Violation: 10137, 10145,
10176(a)(e), 10177.5

Line, Alan Michael (REB, REO)

10959 Rochester Ave. #507,
Los Angeles
Effective: 11/24/93
Violation: 10137, 10148,
10177(d)(h)
Officer of: 1st Bel Air Equity
Corporation

Makin, Elaine Mary (RES)

5921 Armaga Springs,
Rancho Palos Verdes
Effective: 9/1/93
Violation: 490, 10177(b)

Mancia, Nelson Antonio (RES)

3310 Tweedy Blvd., South Gate
Effective: 9/16/93
Violation: 10177(f)(j)

Morales, Yvette Diane (RES)

17078 Colima Rd., #280,
Hacienda Heights
Effective: 10/18/93
Violation: 10137, 10176(a),
10177(j)

Pacific Shores Mtg. Co. Inc. (REC)

15613 Ventura Blvd., 2nd Floor,
Encino
Effective: 10/27/93
Violation: 2831, 10177(d)

Perez, Thomas Anthony (REB)

21326 Tambo Pl., Diamond Bar
Effective: 9/8/93
Violation: 10177(f)

Tabor Team Inc. (REC)

1270 Los Angeles Ave.,
Simi Valley
Effective: 10/1/93
Violation: 2752, 2830, 2831,
2831.1, 2834, 10145, 10161.8,
10165, 10177(d)

Ulkarim, Mahmud (RES)

6846 Quakertown Ave.,
Canoga Park
Effective: 9/28/93
Violation: 490, 10177(b)

Wexler, Jerry (REB, REO)

1100 Alta Loma Rd.,
West Hollywood
Effective: 9/14/93
Violation: 10159.2, 10176(a),
10177(h)
Officer of: Allstate Home Loans
Inc.

Santa Ana Region**Boerner, Allen Leslie (REB, REO)**

310 N. Harbor Blvd., Fullerton
Effective: 10/26/93
Violation: 2830, 2832.1, 2834,
10145, 10159.2, 10176(e)(i),
10177(d)(h)(j)
Officer of: Cambio Property
Mgt. Inc.

Brown, Wayne Arnold (RES)

10078 Arrow Rte., #A-150,
Rancho Cucamonga
Effective: 9/28/93
Violation: 490, 10177(b)

Cambio Property Mgt. Inc. (REC)

310 N. Harbor Blvd., Fullerton
Effective: 10/26/93
Violation: 2830, 2832.1, 2834,
10145, 10176(e)(i), 10177(d)

Crowder, William Edgar (REB, REO)

2646 Dupont Dr., Ste. 20452,
Irvine
Effective: 10/25/93
Violation: 490, 10177(b)

Doan, Hoang Phong Thai (RES)

130 E. Rossllyn Ave., Fullerton
Effective: 10/27/93
Violation: 490, 10177(b)

Fahland, Fred R. (REB, REO)

12 De Forest, Irvine
Effective: 11/9/93
Violation: 490, 2830, 2831,
2831.1, 2831.2, 2832.1, 10145,
10145(d), 10176(e)(i),
10177(b)(d)(j)

Flores, Mario Ruben (RES)

19120 Bear Valley Rd.,
Apple Valley
Effective: 9/23/93
Violation: 490, 10177(b)

Grimsley, Michael Arthur (RES)

18267 Hiawatha Rd.,
Apple Valley
Effective: 10/27/93
Violation: 490, 10177(b)

Hally, Michael D. (RES)

P.O. Box 844, Tustin
Effective: 9/28/93
Violation: 490, 10177(a)

Huynh, Thuvan Thi (RES)

7732 Taylor Ave.,
Huntington Beach
Effective: 10/27/93
Violation: 498, 10177(a)

Prudent Mortgage Co. Inc. (REC)

123 East 9th St., Ste. 103, Upland
Effective: 9/21/93
Violation: 10177(d)

Roberts, Debra Evora (RES)

29439 Clearview Ln., Highland
Effective: 10/27/93
Violation: 490, 10177(b)

Romines, Rocky Brent (RES)

13414 Algonquin, Apple Valley
Effective: 9/1/93
Violation: 10177(a)

Williams, Mark Charles (REB)

1651 W. Foothill Blvd., Ste. 306,
Upland
Effective: 9/24/93
Violation: 490, 10177(b)

Zambrano, Cynthia Marionnequex (RES)

5803 Mission Blvd., Sp. 12,
Riverside
Effective: 11/23/93
Violation: 490, 10177(a)(b)

Sacramento Region**Century 21 Progress Realty Inc. (REC)**

7026 Sunrise Blvd., Citrus Heights
Effective: 11/16/93
Violation: 2731, 2830, 2831,
2831.1, 2831.2, 2832, 2832.1,
10145, 10162, 10165, 10177(d)

Christel, Darlene Clara (REB, REO)

1855 Olympic Blvd., Ste. 300,
Walnut Creek
Effective: 11/3/93
Violation: 2950(g), 10176(a)(i),
10177(d)

Christel Mortgage Inc. (REC)

1855 Olympic Blvd., Ste. 300,
Walnut Creek
Effective: 11/3/93
Violation: 2950(g), 10176(a)(i),
10177(d)

Edmondson, Robert Frank (REB)

1647 Harnell Ave., Ste. 10,
Redding
Effective: 11/16/93
Violation: 490, 10177(b)

Fenton, Michael Todd (RES)

20117 Sahale Rd., Apple Valley
Effective: 11/4/93
Violation: 490, 10177(b)

Ferguson, Robert Morris (REB, REO)

796 Lake Blvd., Redding
Effective: 11/1/93
Violation: 10176(a)(i),
10177(d)(j), 10177.5

Frazier, Darin Lamar (RES)

2955 E. Carpenter Rd., Stockton
Effective: 11/5/93
Violation: 490, 10177(b)

John Q. Myers Inc. (REC)

916 Cypress, Redding
Effective: 11/1/93
Violation: 10176(a)(i),
10177(d)(j), 10177.5

Lacore, Oma Defaye (RES)

1619 Bridlepath, Stockton
Effective: 11/10/93
Violation: 10176(i), 10177(b)(j)

Lidberg, Charles Michael (REB)

5160 Pony Express Tr., Camino
Effective: 9/7/93
Violation: 490, 10177(b)

McDonald, David Bruce (RES)

325 Hopkins Dr., Fairfield
Effective: 10/27/93
Violation: 490, 10177(b)

Nicoletti, Tony Ray (RES)

2377 Camino Dos Chivos,
Marysville
Effective: 10/5/93
Violation: 10177(j)

Omari, Temoor S. (RES)

1003 Willow Pass Rd., Concord
Effective: 11/10/93
Violation: 480(c), 490,
10177(a)(b)

Pearson, John Myron (RES)

1385 Creekside Dr. #445,
Walnut Creek
Effective: 11/5/93
Violation: 490, 10177(b)

Pignatello, Kathleen Anne (RES)

623 Pearl Pl., #9,
Diamond Springs
Effective: 10/13/93
Violation: 490, 10177(b)

Tears, Malcolm Charles (RES)

2046 - 16th Ave., Sacramento
Effective: 10/26/93
Violation: 490, 10177(b)

Tomlinson, Ronald John (REB)

7700 Sunrise Blvd., Ste. 1700,
Citrus Heights
Effective: 11/16/93
Violation: 2731, 2830, 2831,
2831.1, 2831.2, 2832, 2832.1,
10145, 10176(i), 10177(d)

Wachs, Barry M. (RES)

105 Dawn River Way, Folsom
Effective: 10/26/93
Violation: 490, 10177(b)(f)

San Diego Region**Barkadehi, Bijan (RES)**

10781 A Via Alberto, San Diego
Effective: 10/18/93
Violation: 490, 10177(b)

Bassett, Daniel Joseph (RES)

1138 Big Oak Ranch Rd.,
Fallbrook
Effective: 11/9/93
Violation: 490, 10177(a)(b)

Horton, Kathleen Coleman (RES)

10620 Granby Way, San Diego
Effective: 7/8/93
Violation: 490, 10177(b)

Ken Crosby Real Estate Co. (REC)

6119 La Granada St.,
Rancho Santa Fe
Effective: 9/2/93
Violation: 10177.5

Newton, Charles G. (RES)
P.O. Box 270638, San Diego
Effective: 9/1/93
Violation: 490, 10177(b)

Tuppa, Barbara Maria (RES)
12 Kingston Court E, Coronado
Effective: 9/16/93
Violation: 490, 10177(b)

San Francisco Region

Abushi, Ricky (RES)
14735 Saturn Dr., San Leandro
Effective: 10/25/93
Violation: 490, 10177(b)(f)

Aldrich, Medgen Leighanne (RES)
837 Portola, Del Rey Oaks
Effective: 10/25/93
Violation: 490, 10177(b)

Anisgard, Alan Jo (RES)
203 Enterprise Concourse,
Mill Valley
Effective: 10/5/93
Violation: 10177(d)(f)(j)

Bassilios, Sami Favez (RES)
467 Saratoga Ave., #267,
San Jose
Effective: 10/25/93
Violation: 10130, 10145(a)(c),
10176(a)(i), 10177(d), 10240,
10232.4

Casillas, Luis Navarro (RES)
2216 Cheyenne Way, Modesto
Effective: 10/13/93
Violation: 490, 10177(b)

Casstevens, Roy L. (RES)
111 Aragon Blvd., San Mateo
Effective: 9/14/93
Violation: 490, 10177(b)

Cormier, Raymond Clarence (REB)
110 S. El Camino, San Mateo
Effective: 9/23/93
Violation: 490, 10177(b)

Crawford, S. L. (REB)
1855 Olympic Blvd., Ste. 230,
Walnut Creek
Effective: 11/24/93
Violation: 2731, 10176(a)(g)(i),
10177(d)

Dukellis, E. Nicholas (REB)
401 Main St., Pleasanton
Effective: 10/27/93
Violation: 10145(a), 10176(i),
10177(d)(g)

ERA Pinnacle Properties Inc. (REC)
101 Gregory Ln., Ste. 47,
Pleasant Hill
Effective: 10/12/93
Violation: 10137

Felipe, John Acosta (RES)
4308 Null Dr., Antioch
Effective: 11/17/93
Violation: 490, 10177(b)

Flanders Group, A Real Estate Corporation (REC)
807 Buena Vista Ave., Alameda
Effective: 10/26/93
Violation: 2831, 2831.1, 2831.2,
10145, 10177(d)

G & S Real Estate Sales Inc. (REC)
39560 Stevenson Pl., #117,
Fremont
Effective: 11/16/93
Violation: 10177.5

Gomez, Antoine Emanuel (RES)
USA Dentac, Ford Ord
Effective: 11/17/93
Violation: 490, 10177(b)

Hannum, James Brian (REB)
700 Larkspur Landing Cir.,
Ste. 199, Larkspur
Effective: 10/27/93
Violation: 10177(f)

Hodges, Gerald Dean (REB)
14365 Bancroft, #18, San Leandro
Effective: 10/26/93
Violation: 490, 10177(b)

Horizons Funding Corp. (REC)
1855 Olympic Blvd. #230,
Walnut Creek
Effective: 11/24/93
Violation: 2731, 10176(a)(g)(i),
10177(d), 10177.5

Ianniciello, Robert John (RES)
2035 Bob White Ln., Santa Cruz
Effective: 9/7/93
Violation: 490, 10177(b)

Johnson, Linda Farnam (RES)
302 Enterprise Concourse,
Mill Valley
Effective: 10/5/93
Violation: 10177(d)(f)(j)

Kang, Hee Duk (REB)
5161 Moorpark Ave., San Jose
Effective: 10/7/93
Violation: 490, 10177(b)

Lukito, Michael (RES)
285 Hamilton Ave., Palo Alto
Effective: 11/17/93
Violation: 490, 10177(a)(b)

MacWain, James Alan (RES)
P.O. Box 1129, Carmel
Effective: 10/26/93
Violation: 490, 10177(b)

Mastropietro, Richard Alexander (RES)
9119 Soquel Dr., Aptos
Effective: 11/24/93
Violation: 10130, 10145(c),
10176(a)(e)(i), 10177(d)

Nissen, Madeline (REB)
219 East 14th St., Oakland
Effective: 11/22/93
Violation: 10177(f)

Oligher, William Joseph (RES)
2175 The Alameda, Ste. 100,
San Jose
Effective: 11/17/93
Violation: 10177(j)

Sandomeno, Nicoline Lansing (RRES)
Bogenstr 2, 2105 Seevetal 12,
Germany
Effective: 10/27/93
Violation: 10177(k)

REVOKED WITH A RIGHT TO A RESTRICTED LICENSE

Fresno Region

Bourne, James William (RES)
308 W. Oak St., Visalia
Effective: 11/29/93
Violation: 10176(a), 10177(g)
Right to RRES license on terms
and conditions.

Clyde, William Ralph (RES)
953 W. Pacheco Blvd., Los Banos
Effective: 9/22/93
Violation: 490, 10177(b)
Right to RRES license on terms
and conditions.

Varney, Lynn Annetta (REB)
4996 8th St., Mariposa
Effective: 10/6/93
Violation: 10176(a), 10177(g)
Right to RRES license on terms
and conditions.

Verheyen, Martha Mary (RES)
4845 El Camino, Atascadero
Effective: 9/29/93
Violation: 490, 10177(b)
Right to RRES license on terms
and conditions.

Visher, Mary Ann (RES)
3023 Old Highway, Catheys Valley
Effective: 10/6/93
Violation: 10176(a), 10177(g)
Right to RRES license on terms
and conditions.

Los Angeles Region

Beverly Hills Investment & Loan Association Inc. (REC)
8901 Wilshire Blvd., Beverly Hills
Effective: 11/10/93
Violation: 2752, 2834, 10177(d)
Right to RREC license on terms
and conditions.

Chang, Albert Kong Keong (REB, REO)
3346 Sunnynook Drive, Los Angeles
Effective: 10/12/93
Violation: 10177(h)
Right to RRES license on terms
and conditions.

Lemarque, Phillip Serge (RES)
c/o 11611 San Vicente Blvd.,
9th Floor, Los Angeles
Effective: 10/21/93
Violation: 498, 10177(a)
Right to RRES license on terms
and conditions.

Tabor, James Frederick (REB)
1296 Los Angeles Ave., Simi Valley
Effective: 10/1/93
Violation: 2725, 10177(d)(h)
Officer of: Dynamic, Inc. &
Tabor Team Inc.
Right to RRES license on terms
and conditions.

Tubbs, Charles Bernard (RES)
14527 Plummer St., #107,
Panorama City
Effective: 10/6/93
Violation: 490, 10177(b)
Right to RRES license on terms
and conditions.

Santa Ana Region

Baker, Richard Romaine (REB, REO)
2700 E. Mesquite North, #C-13,
Palm Springs
Effective: 11/30/93
Violation: 2725, 2832.1, 2834,
10145, 10159.2, 10177(d)(h)
Officer of: Newport Pier Realty
Inc.
Right to RRES license on terms
and conditions. RRES to be
suspended for 30 days.

Bausch, Jeffrey William (RES)
40776 Flying Sea Rd., Palm Desert
Effective: 10/16/93
Violation: 10177(a)
Right to RRES license on terms
and conditions.

Bonner, Lorraine C. (REB)
37 Pemberton Pl., Laguna Niguel
Effective: 10/28/93
Violation: 490, 10177(b)
Right to RRES license on terms
and conditions.

Hamburg, Mark Larry (RES)
P.O. Box 2501, Riverside
Effective: 11/16/93
Violation: 490, 10177(b)
Right to RRES license on terms
and conditions.

Huynh, Oanh Tram (RES)
2051 Saddleback Drive, Corona
Effective: 11/9/93
Violation: 490, 10177(b)
Right to RRES license on terms
and conditions.

Lewis, Marsha L. (RES)
225 Hearthstone, Irvine
Effective: 11/9/93
Violation: 10177(a)
Right to RRES license on terms
and conditions.

McKeever, Betty Sue (REB)
3285 Minnesota Ave., Costa Mesa
Effective: 10/25/93
Violation: 10177(d)(h)
Right to RRES license on terms
and conditions.

Newport Pier Realty Inc. (REC)
108 McFadden Pl.,
Newport Beach
Effective: 11/30/93
Violation: 2832.1, 2834, 10145,
10177(d)
Right to RREC license on terms
and conditions. RREC to be
suspended for 30 days.

Norden, Mark Robert (RES)
909 Yorba Linda Blvd., #H,
Placentia
Effective: 10/5/93
Violation: 490, 10177(b)
Right to RRES license on terms
and conditions.





Wenberg, Cuyler W. (REB, REO)
666 Baker, Ste. 359, Costa Mesa
Effective: 11/9/93
Violation: 10137, 10145,
10177(d)(h)
Officer of: Wenberg Mtg. Inc.
Right to RREB license on terms
and conditions.

Wenberg Mortgage Inc. (REC)
1500 E. Warren St. #151,
Santa Ana
Effective: 11/9/93
Violation: 10137, 10145,
10177(d)(h)
Right to RREB license on terms
and conditions.

Woolfolk, Herman Obando (RES)
3166 E. Palmdale Blvd., Ste. 202,
Palmdale
Effective: 9/14/93
Violation: 490, 2910,
10177(a)(b)
Right to RRES license on terms
and conditions.

Sacramento Region

Lucas, Larry Osman (REB, REO)
1850 Gateway Blvd., #120,
Concord
Effective: 11/3/93
Violation: 2726, 10137, 10159.2,
10161.8, 10177(d)(g)(h), 10232.2
Officer of: Mission City
Mortgage Co. Inc.
Right to RREB license on terms
and conditions.

**Mission City Mortgage Company
Inc. (REC)**
1850 Gateway Blvd., #120,
Concord
Effective: 11/3/93
Violation: 2726, 10161.8, 10137,
10177(d), 10232.2
Right to RREC license on terms
and conditions. RREC to be
suspended for 60 days - stayed for
1 year.

Roberts, Mary Ellen (RES)
9860 Inwood Rd. Folsom
Effective: 9/9/93
Violation: 10177(j)
Right to RRES license on terms
and conditions. RRES license
suspended for 30 days; all but 10
days stayed for 1 year on terms
and conditions.

San Francisco Region

Abramovich, Mira (RES)
1382 21st Ave., San Francisco
Effective: 9/28/93
Violation: 490, 10177(a)(b)
Right to RRES license on terms
and conditions.

Aldana, Robert (RES)
3687 Charterhall Ct., San Jose
Effective: 11/22/93
Violation: 10130, 10145(c),
10177(d)
Right to RRES license on terms
and conditions.

Amodeo, Michael David (REB)
1306 12th Ave., San Francisco
Effective: 11/5/93
Violation: 10177(g)
Right to RREB license on terms
and conditions.

**Bordador, Leonardo Dazo, Jr.
(RES)**
P.O. Box 853, Daly City
Effective: 11/8/93
Violation: 490, 10177(b)
Right to RRES license on terms
and conditions.

Botts, Frank Albert (RES)
615 West 4th St., Antioch
Effective: 10/12/93
Violation: 2785(a)(4), 10142,
10176(a)(i), 10177(d)
Right to RRES license on terms
and conditions.

**California Real Estate Loans Inc.
(REC)**
333 Gellert Blvd., Ste. 140,
Daly City
Effective: 9/15/92
Violation: 10177.5
Right to RREC license on terms
and conditions.

Chou, Helen P. (RES)
5987 Prospect Rd., San Jose
Effective: 9/23/93
Violation: 490, 10177(b)
Right to RRES license on terms
and conditions.

Cuesta, Robert (RES)
5007 Muirwood Drive North,
Pleasanton
Effective: 10/12/93
Violation: 10177(j)
Right to RRES license on terms
and conditions.

Dent, Jack L. (REB)
1660 E. Capitol Expressway,
San Jose
Effective: 11/22/93
Violation: 2725(a), 2731, 2752,
2831, 2831.2, 10137,
10177(d)(g)(h)
Right to RREB license on terms
and conditions.

Dixon, Gail Carlette (REB)
645 Donohue St., East Palo Alto
Effective: 10/13/93
Violation: 2715, 2831, 2832,
10145, 10162, 10176(e)(i),
10177(d)
Right to RREB license on terms
and conditions.

East, James H. (REB)
1808 A St., Antioch
Effective: 10/12/93
Violation: 2785(a)(4), 10142,
10176(a)(i), 10177(d)
Right to RREB license on terms
and conditions.

Farasati, Reza (REB)
15 Kawai Lane, Pleasant Hill
Effective: 10/12/93
Violation: 10130, 10177(d)
Officer of: ERA Pinnacle
Properties Inc.
Right to RREB license on terms
and conditions.

Gauler, Bradley Allen (RES)
2470 S. Winchester Blvd.,
Campbell
Effective: 10/4/93
Violation: 490, 10177(a)
Right to RRES license on terms
and conditions.

Lutz, Jerome Peter (RES)
100 Ogier Ave., Sp. 98,
Morgan Hill
Effective: 10/25/93
Violation: 10177(g)
Right to RRES license on terms
and conditions. RRES license
suspended for 10 days.

Michon, Michele (REB)
300 Executive Pkwy, Ste. 400,
San Ramon
Effective: 11/16/93
Violation: 490, 10177(b)
Right to RRES license on terms
and conditions.

Milam, William Glenn (REB)
29560 Stevenson Pl. #117,
Fremont
Effective: 11/16/93
Violation: 10177.5
Right to RREB license on terms
and conditions.

Miller, Betty Jean (RES)
P.O. Box 9254, Berkeley
Effective: 9/20/93
Violation: 10177(j)
Right to RRES license on terms
and conditions.

Morgan, R. Vincent (REB)
625 Market St., Ste. 811,
San Francisco
Effective: 10/12/93
Violation: 2831(a)(6), 10145,
10177(d), 10240
Right to RREB license on terms
and conditions.

Naumann, Richard Walter (REB)
799 Moraga Rd., Lafayette
Effective: 10/12/93
Violation: 10177(g)(h)
Officer of: ERA Pinnacle
Properties Inc.
Right to RREB license on terms
and conditions.

Tantraphol, Peter A. (RES)
P.O. Box 61855, Sunnyvale
Effective: 10/4/93
Violation: 490, 10177(b)
Right to RRES license on terms
and conditions.

Thompson, Wanda June (RES)
4032 Loch Lomand Way,
Livermore
Effective: 11/15/93
Violation: 2785(b)(2)(a),
10176(a)(c), 10177(d)
Right to RRES license on terms
and conditions.

INDEFINITE SUSPENSIONS (under Recovery Acct. provisions)

Fresno Region

Wester, Perry Marcus (RES)
3029 7th St., Ceres
Effective: 11/19/93

Los Angeles Region

Berlfein, Larry Allan (RES)
16649 Valerio St., Van Nuys
Effective: 11/4/93

Cort Financial Services, Inc. (REC)
18425 Burbank Blvd., #508,
Tarzana
Effective: 10/12/93

Doble, Russell James (REB)
P.O. Box 6492, Santa Maria
Effective: 9/21/93

Murphy, Donald Bernard (RES)
3784 Welland Ave., Los Angeles
Effective: 11/29/93

**Southland Funding Corp., Inc.
(REC)**
5990 Sepulveda Blvd, #140,
Van Nuys
Effective: 11/4/93

Sacramento Region

Horizons Funding Corp. (REC)
1855 Olympic Blvd., #230,
Walnut Creek
Effective: 9/21/93

Hult, Norma Louise (REB)
P.O. Box 491558, Redding
Effective: 11/29/93

Timoney, David Roger (REB)
404 U St., Sacramento
Effective: 10/12/93

Woodward, James Arthur (RES)
6100 Pony Express,
Pollock Pines
Effective: 9/21/93

San Diego Region

Nash, Marilyn Marie (REB)
P.O. Box 361, Julian
Effective: 11/29/93

San Francisco Region

Askey, William Kenneth (REB)
8057 Greenly Dr., Oakland
Effective: 11/29/93

Mussack, Allen J. (RES)
P.O. Box 610695, San Jose
Effective: 10/26/93

Santa Ana Region

Currie, James Lane (REB)
417 S. Associated Rd., #137, Brea
Effective: 9/21/93

Hohman, Donald Wayne (REB)
299 W. Foothill Blvd., Ste. 200,
Upland
Effective: 9/21/93

Lattie, Keith Emerson (RES)
2727 Pacific, #44, Highland
Effective: 9/21/93

Shaw, James Lewis (RES)
99 C St., Ste. 201, Upland
Effective: 9/21/93

West Coast Timeshares, Inc. (REC)
Hile Financial Corp. (REC)
16972 Palm Dr.,
Desert Hot Springs
Effective: 11/19/93

SUSPENDED WITH STAYS

Fresno Region

West, Martin Clifford (REB, REO)
201 New Stine Rd., Ste. 100,
Bakersfield
Effective: 10/12/93
Violation: 2725, 10177(d)
Suspended for 30 days - stayed
for 1 year on terms and condi-
tions.

Los Angeles Region

Afshani, Shahriar (REB)
110 East 9th St., #A475,
Los Angeles
Effective: 9/1/93
Violation: 2831, 2831.1, 2831.2,
2833, 10176(e), 10177(d)
Suspended for 75 days - all but 15
days stayed for 2 years on terms
and conditions.

Green, David Irving (REB)
12128 Huston St., Valley Village
Effective: 11/10/93
Violation: 10177(h)
Suspended for 90 days - all but 30
days stayed for 1 year on
condition.

Kim, Benedict Heun (RES)
801 E. Chapman Ave., Ste 200,
Fullerton
Effective: 9/7/93
Violation: 10176(a)
Suspended for 40 days - all but 10
days stayed for 1 year on terms
and conditions.

Lyon, Bruce Roscoe (REB)
701 N. Alvarado, Los Angeles
Effective: 9/16/93
Violation: 10137
Suspended 30 days - stayed on
condition.

Martinez, Lorenzo J. (RES)
171 Eugenia Dr., Ventura
Effective: 10/18/93
Violation: 10177(g)
Suspended for 45 days - stayed on
condition.

Means, Zachary R. (RES)
1541 Ocean Ave. #305,
Santa Monica
Effective: 11/30/93
Violation: 490, 10177(b)(f)
Suspended for 30 days -
suspension stayed.

Mosqueda, Gilbert Vargas (REB, REO)
11706 Ramona Blvd., #104,
El Monte
Effective: 9/21/93
Violation: 10165, 10177(d)(g)
Suspended 90 days - stayed for 2
years on terms and conditions.

Sorensen, Ronald Paul (REB)
1111 Town & Country Rd.,
Ste. 21, Orange
Effective: 10/6/93
Violation: 2752, 2831.2, 2832.1,
2834, 2950, 10137, 10145, 10148,
10177(d), 10240
Suspended for 90 days - stayed
for 1 year on condition.

Santa Ana Region

El-Huzayel, Salem Salameh (REB)
9774 W. Katella, #G, Anaheim
Effective: 9/23/93
Violation: 2752, 2820, 2831,
2831.1, 2831.2, 2970, 10145,
10146, 10177(d), 10240
Suspended 90 days - all but 5 days
stayed for 2 years on terms and
conditions.

Four Star Financial Services Inc. (REC)
8300 Utica, Ste. 135,
Rancho Cucamonga
Effective: 11/22/93
Violation: 2741, 2831.1, 2831.2,
2832.1, 2842.5, 10145, 10177(d)
Suspended for 30 days -
suspension stayed.

Ocean West Enterprises Inc. (REC)
3002 Dow Ave., Ste. 118, Tustin
Effective: 9/14/93
Violation: 10137
Suspended for 30 days - stayed on
condition.

Pete, Kevin Lee (REB, REO)
8300 Utica, Ste. 135,
Rancho Cucamonga
Effective: 11/22/93
Violation: 2725, 10145, 10159.2,
10177(d)(h)
Officer of: Four Star Financial
Services Inc.
Suspended for 30 days -
suspension stayed.

Rikelman, Herbert Frank (REB)
21935 Cayuga, Lake Forest
Effective: 9/1/93
Violation: 10177(d)(h)
Suspended for 60 days - all but 20
days stayed for 3 years on terms
and conditions.

Sharp, Douglas Montgomery (REB, REO)
3002 Dow, #220, Tustin
Effective: 9/14/93
Violation: 10137
Officer of: Ocean West
Enterprises Inc.
Suspended for 30 days - stayed on
condition.

Stein, James Sigmond (RES)
29531 Crown Creek, Laguna Niguel
Effective: 9/14/93
Violation: 10177(d)
Suspended for 30 days - stayed on
condition.

Sacramento Region

Cook, Nancy Kay (REB)
2567 Main St., Oakley
Effective: 11/4/93
Violation: 10177(j)
Suspended for 30 days - stayed
for 1 year on terms and condi-
tions.

Erbezniak, James Michael (REB)
4112 Crestline Ave., #5,
Fair Oaks
Effective: 9/16/93
Violation: 2830, 2831, 2831.1,
2831.2, 10145, 10176(a)(i),
10177(d)(e), 10232.2, 10240(a)
Suspended for 1 year - stayed on
terms and conditions.

Lake, Jack (REB)
3535 Lake Tahoe Blvd., #B495,
South Lake Tahoe
Effective: 10/26/93
Violation: 10177(g)
Suspended for 30 days - stayed
for 1 year on conditions.

Perry, Sheldon Keith (RES)
P.O. Box 41117, San Jose
Effective: 11/1/93
Violation: 10177(j)
Suspended for 30 days - all but 15
days stayed for 1 year on terms
and conditions.

San Diego Region

Condrick, Daniel Richard (REB, REO)
11773 Invierno Dr., San Diego
Effective: 11/10/93
Violation: 10177(d),
10232(a)(b), 10240
Officer of: Design Capital
Financial Inc.
Suspended for 90 days - stayed
for 1 year on condition.

Crosby, Kenneth Bartlett (REB, REO)
6119 La Granada, Ste. B,
Rancho Santa Fe
Effective: 9/2/93
Violation: 10177.5
Officer of: Ken Crosby Real
Estate Co.
Suspended for 60 days - stayed
for 1 year on terms and condi-
tions.

Design Capital Financial Inc. (REC)
5440 Morehouse Dr., Ste. 2000,
San Diego
Effective: 11/10/93
Violation: 10177(d),
10232(a)(b), 10240
Suspended for 90 days - stayed
for 1 year on condition.

Kuta, John Christopher (REB, REO)
272 Church Ave., Ste. 4,
Chula Vista
Effective: 9/10/93
Violation: 10145(a)(d), 10177(d)
Officer of: The Paul Miller Co.
Suspended for 60 days - stayed
for 2 years on terms and
conditions.

The Paul Miller Company (REC)
272 Church Ave., Ste. 4,
Chula Vista
Effective: 9/10/93
Violation: 10145(a)(d), 10177(d)
Suspended for 60 days - stayed
for 2 years on terms and
conditions.

Toomey, Bernard Carver (REB)
1470 Rosecrans St., San Diego
Effective: 10/18/93
Violation: 10177(d)
Suspended for 120 days - stayed
for 1 year on condition.

San Francisco Region

Blair, Steve (REB)
1160 Blossom Hill Rd. #12,
San Jose
Effective: 11/1/93
Violation: 2731, 2831.1, 2832.1,
10145, 10159.5, 10177(d)(g)
Suspended for 30 days - all but 15
days stayed for 1 year on terms
and conditions.

Broady, David Ellis (RES)
315 Goheen Circle, Vallejo
Effective: 9/27/93
Violation: 10130, 10137,
10177(d)(f)
Suspended 90 days - stayed for 1
year on terms and conditions.

Campagna, James Arthur (REB, REO)
50 W. San Fernando St., Ste. 600,
San Jose
Effective: 10/18/93
Violation: 2970, 10177(d)
Suspended for 10 days - stayed
for 1 year on terms and condi-
tions.

Chernak, Julius J. (REB)
530 C Alameda Del Prado,
Novato
Effective: 10/18/93
Violation: 10177(g)
Suspended for 30 days - all but 5
days stayed for 1 year on terms
and conditions.

Ellingwood, James Lee (REB)
20040 Rodrigues Ave. #A,
Cupertino
Effective: 11/1/93
Violation: 2831.2, 10177(d)
Suspended for 30 days - all but 15
days stayed for 1 year on terms
and conditions.

Fahmy, Sarwat Sabet (REB)
226 Airport Pky., #620, San Jose
Effective: 10/19/93
Violation: 10177(h)
Suspended for 20 days - all but 10
days stayed for 1 year on terms
and conditions.

Home State Mortgage Servicing Corp. (REC)
4125 Blackhawk Plaza Cir., Ste.
205, Danville
Effective: 10/12/93
Violation: 10177(j)
Suspended for 30 days - stayed
for 1 year on condition.

DRE Offers More Seminars

In an effort to assist the real estate industry to better serve its consumers, Commissioner Clark Wallace has authorized the Department to again present a series of educational seminars for licensees. The theme of the seminars is "How to Operate a Licensed Real Estate Business in Compliance with the Law". Each seminar covers three topics: real estate sales, trust fund handling, and mortgage loan brokering. Eight of these seminars have been presented throughout the state in various locations. They were well attended and the Commissioner received numerous requests to continue the program. The dates and locations for the new seminars are listed below.

Seminar Dates & Time

- April 29, 1994, Carlsbad, Carlsbad Association of Realtors, 5120 Avenida Encinas. **Reservations must be received by April 22.**
- May 6, Walnut Creek, Contra Costa Board of Realtors, 111 North Wiget Lane. **Reservations must be received by April 29.**
- June 2, Riverside, Riverside-Moreno Area Association of Realtors, 3690 Elizabeth Street. **Reservations must be received by May 27.**
- Registration opens at 8:30 A.M. The seminars start at 9:00 A.M. and conclude at 1:00 P.M.

Seminar Cost

- The cost is \$10 per attendee.
- **THE FEE IS NON-REFUNDABLE.**

Reservation Procedure

- Complete reservation request clipped or copied from this page of the *Bulletin*;
- Enclose a self-addressed stamped envelope for return of your ticket; and
- Enclose a check or money order payable to the Department of Real Estate.

Mailing Information

Send reservation request, self-addressed stamped envelope and check or money order to:

DRE Seminar
185 Berry Street, Room 3400
San Francisco, CA 94107

Because seating is limited, **reservations are required** and will be taken on a first-come, first-served basis. Reservation requests with incomplete information will be returned. In the event we are not able to accommodate your reservation request, your fee will be returned.

Continuing education credit is not available for attending this program.

For more information, contact Pablo Wong at (415) 904-5903.

Things to do today ...

- ✓ notify DRE of address change
- ✓ notify DRE of new broker



QAL Affiliates Inc. (REC)

2680 S. White Rd., Ste. 150,
San Jose
Effective: 10/19/93
Violation: 10177(g)
Suspended for 20 days - stayed
for 1 year on terms and conditions.

SUSPENDED

Los Angeles Region

English, Woodrow Douglas III (REB)

1215 Lost Point Lane, Oxnard
Effective: 10/27/93
Violation: 10137, 10177(d)(h)
Suspended for 60 days

Harrington, Ronald George (REB)

1190 S. Victoria Ave., Ste. 302,
Ventura
Effective: 10/6/93
Violation: 10177(h)
Officer of: North Hills Mortgage
Corporation
Suspended for 30 days.

Santa Ana Region

Carter, Charles Keith (REB)

5861 Villa Drive, Alta Loma
Effective: 11/23/93
Violation: 10177(d), 11013.2(a)
Suspended for 30 days.

Del Rio, Ted Barton (RES)

34581 Jennifer St., Lake Elsinore
Effective: 2/2/94
Violation: 10176(a)
Suspended 30 days.

North Hills Mortgage Corporation (REC)

3111 N. Tustin, Ste. 280, Orange
Effective: 10/6/93
Violation: 10137
Suspended for 30 days.

SUSPENDED INDEFINITELY

Los Angeles Region

Holbrook, Mike Lee (REB, REO)

10720 Lakewood Blvd. #324,
Downey
Effective: 11/23/93
Violation: 10162, 10165,
10177(k)
Suspended indefinitely.

EDUCATION COURSES WITHDRAWN

Los Angeles Region

Union Real Estate School

801 S. Vermont Ave.,
Los Angeles
Effective: 11/18/93
Administrator: Chang, Wonguen
Course: Required Ethics
Course, Required Agency Course,
Make Money in California
Foreclosures, Creative Rental
Management
Violation: 3007.3(a)(1)(2)(7)(b)

SEMINAR RESERVATION REQUEST

NAME _____

BUSINESS NAME _____

MAILING ADDRESS _____

DAYTIME PHONE NUMBER _____

SEMINAR (CHECK ONE)

April 29, Carlsbad

May 6, Walnut Creek

June 2, Riverside

Real Estate Publications



- To order one or more of DRE's publications, photocopy or remove this page from your *Bulletin*. Complete and submit all information requested.
- Prices are subject to change.
- Orders originating in California must include the sales tax. Requests and fees will be returned if the appropriate sales tax is not included.
- Orders received with incorrect amounts will be returned.
- Volume discounts are available. Contact DRE prior to ordering.
- Please **do not** send cash. **Make check or money order payable to:** Department of Real Estate
- **Mail To:**
Department of Real Estate
Book Orders
P. O. Box 187006
Sacramento, CA 95818-7006
- Allow 4–6 weeks for delivery.
- DRE cannot accept returns or make refunds.

DRE	RE#	Title of Publication, Brochure, Report or Video	Cost	Quantity	Your Cost
	1	1989–90 Reference Book	\$15.00		
	2	1994 Real Estate Law Book (<i>Available in April</i>)	\$15.00		
	4	Instructions to License Applicants (<i>brochure</i>)	<i>free</i>		
	6	Disclosures in Real Property Transactions (<i>1993; booklet</i>)	\$2.00		
	14	Mortgage Financing for the Elderly (<i>1990; report</i>)	\$9.00		
	15	Fixed Rate/Adjustable Rate Mortgages: Availability and ... Preferences (<i>1990; report</i>)	\$9.00		
	16	Study of the Future Outlook of California Common Interest Developments (<i>1991; report</i>)	\$9.00		
	17	Feasibility of a State Sponsored Mortgage Insurance Program for Low and Moderate Income Home Buyers (<i>1992; report</i>)	\$9.00		
	20	Evaluating the Availability of Mortgage Credit in the Inner-Cities (<i>1992</i>)	\$9.00		
	21	Job Analysis and Examination Specifications (<i>1993; report</i>)	\$9.00		
	28	Supervision of the Real Estate Office (<i>1987; video</i>)	\$25.00		
	29	Trust Funds (<i>1987; video</i>)	\$25.00		
	31	An Assessment of Foreign Investment in California Real Estate (<i>1991; report</i>)	\$9.00		
	32	Compliance with the Real Estate Transfer Disclosure Law (<i>1988; video</i>)	\$25.00		
	33	Agency Disclosures in Residential Real Estate Transactions (<i>1988; video</i>)	\$25.00		
	35	Trust Deed Investments — What You Should Know (<i>brochure</i>) and	\$2.00		
	35A	Using the Services of a Mortgage Broker (<i>brochure</i>) (<i>35 & 35A are a set</i>)	<i>per set</i>		
	37	Reserve Study Guidelines for Homeowner Association Budgets (<i>1990; report</i>)	\$9.00		
	39	Common Interest Development Brochure (<i>brochure</i>)	<i>free</i>		
	40	Study of Home Equity Lending by Mortgage Loan Brokers (<i>1989; report</i>)	\$9.00		
	41	The Effects of California's Residential R.E. Transfer Disclosure Requirements (<i>1989; report</i>)	\$9.00		
	42	Study of Use of Computers by R.E. Licensees for Mortgage Loan Services (<i>1989; report</i>)	\$9.00		
	43	A Review of Secondary Mortgage Market Activities (<i>1990; report</i>)	\$9.00		
	44	Role of Licensees in Assisting First-Time Buyers: What Can Be Done? (<i>1991; report</i>)	\$9.00		
	45	The Need for Specialized Licensure and Education of Non-Residential Real Estate Licensees (<i>1991; report</i>)	\$9.00		
	46	The Impacts of Tax Reform on Real Estate Investment in California (<i>1991; report</i>)	\$9.00		
	47	Understanding the Affordability Issue: California Real Estate (<i>1992; report</i>)	\$9.00		

SHIPPING INFORMATION

SHIPPING NAME			SUBTOTAL	
SHIPPING ADDRESS			+ SALES TAX	
CITY	STATE	ZIP CODE	TOTAL ENCLOSED	\$

Continuing Education

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hours) for the second renewal of a license, then *agency* and *fair housing* courses must be taken (as part of the 45 hours) for the third renewal. Courses in *ethics* and *trust fund handling* would then be required for the fourth renewal, and so forth. However, a licensee has the option of taking a 4-hour survey course covering all four subjects, in lieu of two full courses, during any renewal period.

- Q. If a licensee takes two full courses in the mandatory subjects to qualify for the second renewal after January 1, 1996, and then takes a 4-hour survey course to qualify for the third renewal, would the licensee have to take the alternate two full courses for the fourth renewal?
- A. No. When a licensee uses a 4-hour survey course to qualify for a renewal, the licensee is free to take any two of the four mandatory courses, or another 4-hour survey course, to qualify for the following renewal. The licensee must take alternating courses only when two full courses in the mandatory subjects are taken to qualify for renewal during back-to-back renewal periods. It should be stressed that the 4-hour survey course may be taken to qualify for renewal during any renewal period, with the exception of the first renewal after January 1, 1996. As previously stated, with the exception of real estate salespersons renewing for the first time, every licensee for the first renewal of his or her license after January 1, 1996, must take all four of the mandatory courses to qualify for renewal. 🏠

Community College Real Estate Educators' Conference Friday, April 29, 1994, in San Diego

- ✓ Instructional workshops
- ✓ Presentations by syndicated newspaper columnist Robert Bruss and Mellon/McMahan Real Estate Advisors chief executive officer John McMahan.
- ✓ 3-hour continuing education consumer protection seminar, "Working with the Appraiser"

For more information contact the California Community Colleges Real Estate Education Center, Yosemite Community College District, P. O. Box 4065, Modesto 95352 or telephone (209) 575-6465.

Mello-Roos

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deposit receipt within three days after receiving the notice in person or within five days after it is deposited in the mail.

The notice requirements for a secondary (subsequent) seller of the real property are similar to the notice required of subdividers. Each seller must make a good faith effort to obtain the notice or notices from each local agency which levies a special tax pursuant to the Mello-Roos Community Facilities Act on the property being transferred. Any local agency that forms a CFD will be required to provide a written notice of special tax upon request to any property owner subject to the tax and any person requesting the notice. As long as the notice or notices are available to the seller, they must be delivered to the prospective purchaser. (See Civil Code Section 1102.6b and Government Code Section 53340.2.)

If the notice obtained by the seller has been delivered to the purchaser, this would be considered sufficient disclosure information. This notice would satisfy the responsibility the seller or his or her agent has to a purchaser for the particular district imposing the special tax. 🏠

Official Publication

CALIFORNIA DEPARTMENT OF REAL ESTATE
P.O. Box 187000
Sacramento, California 95818-7000

SECOND
CLASS