

# REAL ESTATE BULLETIN

PETE WILSON, *Governor*  
JIM ANTT, JR., *Real Estate Commissioner*

Spring 1998

Official Publication of the  
**California**  
**Department of Real Estate**  
<http://www.dre.ca.gov>

## New Requirement — All Licensees

# Proof Of Legal Presence In United States

William E. Moran, *Licensing & Education Manager*

In 1996, the United States Congress passed the Personal Responsibility and Work Opportunity Act (the Act) which requires states to eliminate a broad array of public benefits for illegal immigrants. The definition of a public benefit includes professional and occupational licenses issued to individuals by state agencies. For purposes of the Department of Real Estate, the term "public benefit" applies to original and renewal real estate salesperson and broker licenses, prepaid rental listing service licenses, mineral, oil and gas broker licenses; and a payment from the Real Estate Recovery Account.

To implement the provisions of the Act, the Department is in the process of adopting Regulation 2718. It will require proof of legal presence in the United States from all applicants for a license, and applicants for payment from the Real Estate Recovery Account.

Anticipating an effective date of August 1, 1998, for the regulation, as of that date all applicants for an original or renewal real estate license, or Recovery Account payment, will be required to submit documentation showing legal presence in the United States.

### Acceptable Documents for Establishing Legal Presence

The most common document that can be used for establishing proof of U.S. citizenship is a birth certificate. In most cases, individuals can obtain a certified copy of their birth certificate from either the

county recorder's office in the county where they were born, or from the state office of vital statistics for the state where they were born. The telephone numbers for the vital statistics offices for all states, including U.S. Territories and Possessions are in the "Vital Statistics Offices" list on page 2.

In addition to a birth certificate, there are a variety of other documents which can be used to estab-

lish proof of U.S. citizenship or legal alien status. The most common documents that can be used for these purposes are included in Lists A (this page) and B (page 3). For a complete list of acceptable documents, please refer to RE 205B, which may be obtained by contacting any DRE office or at our website.

Since it can take a number of

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## LIST A

### ACCEPTABLE DOCUMENTS TO ESTABLISH U.S. CITIZENSHIP

A person who is a citizen of the United States as evidenced by one of the following:

1. A copy of a birth certificate issued in or by a city, county, state, or other governmental entity within the United States or its outlying possessions.
2. A U.S. Certificate of Birth Abroad (FS-545, DS-135) or a Report of Birth Abroad of a U.S. Citizen (FS-240).
3. A birth certificate or passport issued from:
  - A. Puerto Rico, on or after January 13, 1941;
  - B. Guam, on or after April 10, 1989;
  - C. U.S. Virgin Islands, on or after February 25, 1927;
  - D. Northern Mariana Islands, after November 4, 1986;
  - E. American Samoa;
  - F. Swain's Island; or
  - G. District of Columbia.
4. A U.S. passport (expired or unexpired).
5. Certificate of Naturalization (N-550, N-57, N-578).
6. Certificate of Citizenship (N-560, N-561, N-645).
7. U.S. Citizen Identification Card (I-179, I-197).
8. An individual Fee Register Receipt (Form-G-711) that shows that the person has filed an application for a New Naturalization or Citizenship Paper (Form N-565).
9. Any other document which establishes a U.S. place of birth or indicates U.S. citizenship.

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**STATE OF CALIFORNIA**

PETE WILSON, *Governor*

BUSINESS, TRANSPORTATION AND HOUSING AGENCY  
DEAN R. DUNPHY, *Secretary*

DEPARTMENT OF REAL ESTATE  
JIM ANTT, JR., *Real Estate Commissioner*

**PRINCIPAL OFFICE**

2201 Broadway, P.O. Box 187000, Sacramento, 95818-7000  
Consumer Information ..... (916) 227-0864  
Mortgage Loan Activities ..... (916) 227-0770

**LICENSING NUMBERS**

General Licensing Information ..... (916) 227-0931  
Broker Examinations ..... (916) 227-0899  
Salesperson Examinations ..... (916) 227-0900  
Original Licensing (sales/brokers) ..... (916) 227-0904

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Laura Curry, *Production Editor*

**NORTHERN ENFORCEMENT AREA**

Steve Ellis, *Managing Deputy Commissioner IV*

**ENFORCEMENT DISTRICT OFFICES**

San Francisco, Room 3400, 185 Berry Street, 94107  
Consumer Information ..... (415) 904-5925  
Les R. Beltencourt, *Managing Deputy Commissioner III*  
Sacramento, 2201 Broadway, P.O. Box 187000, 95818-7000  
Consumer Information ..... (916) 227-0864  
Charles W. Koenig, *Managing Deputy Commissioner III*  
Fresno, Room 3070, 2550 Mariposa Street, 93721  
Consumer Information ..... (209) 445-5009  
M. Dolores Ramos, *Managing Deputy Commissioner II*

**SOUTHERN ENFORCEMENT AREA**

Randy Brendia, *Managing Deputy Commissioner IV*

**ENFORCEMENT DISTRICT OFFICES**

Los Angeles, Room 8107, 107 S. Broadway, 90012  
Consumer Information ..... (213) 897-3399  
Thomas McCrady, *Managing Deputy Commissioner III*  
San Diego, Room 3064, 1350 Front Street, 92101-3687  
Consumer Information ..... (619) 525-4192  
J. Chris Graves, *Managing Deputy Commissioner II*

**SUBDIVISIONS**

Principal Office: Sacramento, P.O. Box 187005, 95818-7005  
Thomas R. Hensley, *Assistant Commissioner, Subdivisions*  
South — Los Angeles, Room 7111, 107 S. Broadway, 90012  
Consumer Information ..... (213) 897-3908  
Robert D. Gilmore, *Managing Deputy Commissioner III*  
North — Sacramento, P.O. Box 187005, 95818-7005  
Consumer Information ..... (916) 227-0813  
Margret Stroh, *Managing Deputy Commissioner III*

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Postmaster, send address changes to REAL ESTATE BULLETIN, P.O. Box 187000, Sacramento, CA 95818-7000.

**Vital Statistics Offices**

To obtain information for obtaining a "full record" certified copy of your birth certificate from your state of birth, or U.S. territory or possession, call the appropriate number listed below:

**States**

Alabama	(334)	613-5418
Alaska	(907)	465-3391
Arizona	(602)	255-3260
Arkansas	(501)	661-2336
California	(916)	445-2684
Colorado	(303)	756-4464
Connecticut	(860)	509-7897
Delaware	(302)	739-4721
District of Columbia	(202)	645-5962
Florida	(904)	487-3160
Georgia	(404)	656-4900
Hawaii	(808)	586-4533
Idaho	(208)	334-5988
Illinois	(217)	782-6555
Indiana	(317)	233-2700
Iowa	(515)	281-4944
Kansas	(913)	296-1400
Kentucky	(502)	564-4212
Louisiana	(504)	922-1184
Maine	(207)	287-3184
Maryland	(800)	832-3277
Massachusetts	(617)	753-8600
Michigan	(517)	335-8656
Minnesota	(612)	623-5121
Mississippi	(601)	960-7981
Missouri	(314)	658-1134
Montana	(406)	444-4228
Nebraska	(402)	471-2871
Nevada	(702)	687-4480
New Hampshire	(603)	271-4654
New Jersey	(609)	292-4087

New Mexico	(505)	827-0121
New York	(518)	474-3077
North Carolina	(919)	733-3526
North Dakota	(701)	328-2360
Ohio	(614)	466-2531
Oklahoma	(405)	271-4040
Oregon	(503)	731-4095
Pennsylvania	(412)	656-3126
Rhode Island	(401)	222-2811
South Carolina	(803)	734-4830
South Dakota	(605)	773-3355
Tennessee	(615)	741-1763
Texas	(512)	458-7111
Utah	(801)	538-6105
Vermont	(802)	863-7275
Virginia	(804)	225-5000
Washington	(360)	753-5936
West Virginia	(304)	558-2931
Wisconsin	(608)	266-1371
Wyoming	(307)	777-7591

**Territories & U.S. Possessions**

American Samoa	(684)	633-1222
Guam		011-671-734-7292
Puerto Rico		(809) 728-7980 (ext. 238)
Virgin Islands		
St. Croix	(809)	773-4050
St. Thomas	(809)	774-1734
Commonwealth of the Northern Mariana Islands	(670)	234-6401
Canal Zone		1-800-272-7854

**Continuing Education Regulation Changes**

by Robin Wilson, *Chief Legal Officer*

Many of you are aware of the significant changes the Department has made to the regulations affecting the way in which you comply with the provisions of the Real Estate Law to conduct your business as a licensee. One of the most important changes has been the simplification and liberation (no, this is not a misspelling) of the rules governing approval of continuing education (CE) courses. They have been amended to make it easier for course providers to design, apply for and obtain approval of a course for CE credit. These changes are reflective of

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**Real Estate Advisory Commission**

Michael Cortney	Betty Johnson	Mack Powell
George Francis	Melinda Masson	John Wong
Vern Hansen	Walt McDonald	

## Legal Presence

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weeks to obtain a certified copy of a birth certificate, and possibly longer for other kinds of documents, it is in the interest of all renewing licensees, license applicants and Recovery Account applicants to obtain the appropriate documentation as early as possible to avoid processing delays. Appropriate documentation showing legal presence must be received by the Department before a license certificate or Recovery Account payment will be issued.

### When To Submit the Legal Presence Document

In view of the requirement for license applicants to submit proof of legal presence in the United States, real estate license examinees will be notified of this requirement early in the application process. In this way, if they successfully complete the license exam, they will be aware that they must submit the required proof of legal presence documentation with their application for original licensure.

With respect to existing licensees, the required documentation must be submitted before a license will be renewed. The Department will, however, accept the legal presence document at any time during the licensee's four-year license term, if the licensee should wish to submit that information early. If this is done, the proof of legal presence document should be submitted along with the form entitled Public Benefits Statement (RE 205). This form can be obtained from any DRE office or at our website.

Remember, plan early to avoid future processing delays!

If warranted, licensees who file a renewal application in good faith prior to their expiration date, and have otherwise met all renewal requirements with the exception of filing a legal presence document,

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## LIST B

### ACCEPTABLE DOCUMENTS TO ESTABLISH ALIEN STATUS

An alien lawfully admitted for permanent residence under the Immigration and Naturalization Act (INA) must submit supporting documentation to establish legal presence under one of the following categories:

1. An alien lawfully admitted for permanent residence under the Immigration and Naturalization Act (INA). Evidence includes:
  - INS Form I-551 (Alien Registration Receipt Card commonly known as a "green card"); or
  - Unexpired Temporary I-551 stamp in foreign passport or on INS Form I-94.
2. An alien who is granted asylum under Section 208 of the INA. Evidence includes:
  - INS Form I-94 annotated with stamp showing grant of asylum under Section 208 of the INA;
  - INS Form I-688B (Employment Authorization Card) annotated "274a.12(a)(5)";
  - INS Form I-766 (Employment Authorization Document) annotated "A5";
  - Grant Letter from the Asylum Office of INS; or
  - Order of an immigration judge granting asylum.
3. A refugee admitted to the United States under Section 207 of the INA. Evidence includes:
  - INS Form I-94 annotated with stamp showing admission under Section 207 of the INA;
  - INS Form I-688B (Employment Authorization Card) annotated "274a.12(a)(3)";
  - INS Form I-766 (Employment Authorization Document) annotated "A3"; or
  - INS Form I-571 (Refugee Travel Document).
4. An alien paroled into the United States for at least one year under Section 212(d)(5) of the INA. Evidence includes:
  - INS Form I-94 with stamp showing admission for at least one year under Section 212(d)(5) of the INA.
5. An alien whose deportation is being withheld under Section 243(h) of the INA (as in effect immediately prior to September 30, 1996) or Section 241(b)(3) of such Act (as amended by Section 305(a) of Division C of Public Law 104-208). Evidence includes:
  - INS Form I-668B (Employment Authorization Card) annotated "274a.12(a)(10)";
  - INS Form I-766 (Employment Authorization Document) annotated "A10"; or
  - Order from an immigration judge showing deportation withheld under Section 243(h) of the INA as in effect prior to April 1, 1997, or removal withheld under Section 241(b)(3) of the INA.
6. An alien who is granted conditional entry under Section 203(a)(7) of the INA as in effect prior to April 1, 1980. Evidence includes:
  - INS Form I-94 with stamp showing admission under Section 203(a)(7) of the INA;
  - INS Form I-688B (Employment Authorization Card) annotated "274a.12(a)(3)"; or
  - INS Form I-766 (Employment Authorization Document) annotated "A3".
7. An alien who is a Cuban or Haitian entrant (as defined in Section 501(e) of the Refugee Education Assistance Act of 1980). Evidence includes:
  - INS Form I-551 (Alien Registration Receipt Card, commonly known as a "green card") with the code CU6, CU7, or CH6;

*Continued on page 4*



## LIST B Continued

- Unexpired temporary I-551 stamp in foreign passport or on INS Form I-94 with code CU6 or CU7; or
  - INS Form I-94 with stamp showing parole as "Cuban/Haitian Entrant" under Section 212(d)(5) of the INA.
8. An alien paroled into the United States for less than one year under Section 212(d)(5) of the INA. Evidence includes:
- INS Form I-94 showing this status.
9. An alien who has been declared a battered alien. Evidence includes:
- INS petition and supporting documentation.

The preceding lists (A and B) contain the most common documents which can be used to establish U.S. Citizenship or legal alien status. 🏠

## Legal Presence

*Continued from page 3*

will be granted a 90-day working extension for the purpose of obtaining the required legal presence documentation. If the licensee is unable to secure the document within the 90-day period, an additional 60-day working extension is available by filing a written request which sets forth a legitimate reason for the delay in obtaining the document. In the event that appropriate documentation establishing legal presence is not submitted to the Department by the end of the authorized extension period, the renewal application will be considered late. This means that the licensee will not be able to engage in activities which require a real estate license until the license is issued following receipt of the late renewal fee and appropriate legal presence documentation.

With respect to licensees who file a renewal application on a late

## New law imposes criminal penalties

### Illegal Title Business Rebates

*by Steve Ellis, Managing Deputy Commissioner IV*

The Legislature has determined that illegal rebates and kickbacks are a significant problem in the title business in California because they stifle competition and increase costs to consumers. To reduce this adverse impact on consumers, the legislature has upped the ante for violators. Now, the consequences include criminal penalties.

Effective January 1, 1998, a new law defines the term commercial bribery to include the giving or receipt of consideration from an employee of a title or escrow company to a real estate licensee for the placement or referral of title business.

Penal Code Section 641.4 (Assembly Bill 308, authored by Assemblyman Bill Leonard and sponsored by the California Association of Realtors®) was added to the law to make it a criminal offense for (1) an employee of a title insurer, underwritten title company, or controlled escrow company to "corruptly" violate Insurance Code Sec-

tion 12404 by paying, directly or indirectly, a commission, compensation or other consideration to a real estate licensee as an inducement for the placement or referral of title business (Section 12404 defines the types of acts which are deemed inducements for the placement or referral of title business.); or (2) for a real estate licensee to "corruptly" claim or receive the illegal rebate, in violation of Business and Professions Code Section 10177.4. If convicted of commercial bribery, the employee or real estate licensee can be imprisoned in county jail for not more than one year and/or fined \$10,000 for each unlawful transaction. (Business and Professions Code Section 10177.4 also proscribes the claiming, demanding or receipt by a real estate licensee of a commission, fee or other consideration for referral of a customer to an escrow agent, structural pest control firm, or home protection company.)

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basis, and do not submit documentation establishing legal presence in the United States, the license will not be renewed and there are no working extensions available. Accordingly, the licensee will not be able to engage in activities which require a real estate license until appropriate documentation is submitted and the license is renewed within the statutory grace period.

For United States citizens and permanent resident aliens, the documentation will only need to be submitted once. Once the Department's records reflect that an individual has permanent status in the United States, there will be no further need to update the record. However, for resident aliens who do not have permanent status, documentation

showing legal presence will need to be submitted with each license renewal.

With respect to applicants for payment from the Real Estate Recovery Account, evidence of legal presence must be received before a claim will be granted.

In view of the potential disruption of business that can take place when documentation establishing legal presence is not submitted, the Department encourages all licensees to submit appropriate documentation as early as possible to avoid processing delays. As previously stated, this documentation can be submitted at any time during a licensee's four-year term with a completed Public Benefits Statement (RE 205). 🏠

# Disciplinary Action — Sept. to Nov. 1997

- ✓ 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 filed 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.



- ✓ Disciplinary actions that are "stayed" means "a delay in carrying out" all or part of the recommended discipline.

## Commissioner's Regulations

2710(c)	Failure to submit license change information on proper form within 5 days of change
2715	Broker's failure to maintain current business address with DRE
2725	Failure of broker to exercise reasonable supervision
2726	Failure to have broker-salesperson agreements
2731	Unauthorized use of fictitious business name
2752	Broker's failure to notify DRE of salesperson employment
2800(k)	Material change - 10% delinquencies in subdivision assessments
2830	Failure to deposit trust funds into trust fund account
2831	Inadequate trust fund records
2831.1	Inadequate separate trust fund beneficiary records
2831.2	Failure to reconcile trust account
2831(a)(6)	Failure to keep records of trust funds not deposited in account
2832	Failure to comply with trust fund handling provisions
2832.1	Failure to obtain permission to reduce trust fund balance in a multiple beneficiary account
2834	Trust account withdrawals by unauthorized or unbonded person
2835	Retention of broker funds in trust account
2840	Failure to give borrower disclosure
2842.5	Failure to obtain borrower's signature on a mortgage loan disclosure statement
2950(d)	Failure of broker handling escrows to maintain records
2950(h)	Failure to advise all parties of licensee's interest in agency holding escrow
2951	Record keeping requirements for broker handled escrows
2970	Advance fee accounting
2972	Advance fee accounting

## Business and Professions Code

480(a)(3)	Performance of act which would have been grounds for disciplinary action
490	Substantially related criminal conviction
498	License obtained by fraud, deceit or misrepresentation/omitting a material fact
10085	Failure to submit advance fee materials
10086	Violation of order to desist and refrain
10130	Acting without license
10137	Unlawful employment or payment of compensation
10145	Trust fund handling
10145(c)	Failure by salesperson to deliver trust funds to broker
10146	Failure to handle advance fees properly 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 corporation
10161.8	Failure of broker to notify Commissioner of salesperson employment/termination
10162	Failure to maintain a place of business
10163	Failure to obtain a branch office license
10165	Penalties for violation of: §§10160, 10161.7, 10161.8, 10162 or 10163
10176(a)	Making any substantial misrepresentation
10176(e)	Commingle trust funds with brokers funds
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
10177(f)	Conduct that would have warranted denial of a license
10177(g)	Negligence or incompetence in performing licensed acts
10177(h)	Failure to supervise salespersons or licensed acts of corporation
10177(j)	Fraud or dishonest dealing as principal
10177(k)	Violation of restricted license condition
10177.5	Civil fraud judgment based on licensed acts
10232.2(a)	Failure to provide trust fund reports
10232.25	Failure to file trust fund status reports
10240	Failure to give mortgage loan disclosure statement
10241	Improper mortgage loan disclosure statement
10242	Exceeding allowable commissions, fees or charges on mortgage loan

## LICENSES REVOKED

### Fresno Region

**Kuhn, Damon Lee (RES)**  
55606 Road 226, North Fork  
Effective: 10/28/97  
Violation: 490, 10177(b)

**Williams, Jack L. (RES)**  
466 W. Fallbrook Ave.,  
Ste. 111, Fresno  
Effective: 10/29/97  
Violation: 490, 10177(b)

### Los Angeles Region

**Allard & Associates, Inc. (REC)**  
2515 E. Coast Hwy,  
Corona Del Mar  
Effective: 10/21/97  
Violation: 2715, 2831.1, 2831.2,  
2832.1, 10145, 10176(i), 10177(d)

**Allard, John Arthur (REB, REO)**  
1100 Newport Center Dr.,  
Newport Beach  
Effective: 10/21/97  
Officer of: Allard & Associates,  
Inc.  
Violation: 2715, 2831.1, 2831.2,  
2832.1, 10145, 10159.2, 10176(i),  
10177(d)(h)

**Available Real Estate, Inc. (REC)**  
25200 Crenshaw Blvd., #203,  
Torrance  
Effective: 11/25/97  
Violation: 10161.8, 10165,  
10177(d)

**Berman, Donald Charles (REB)**  
79 Daily Dr., #188, Camarillo  
Effective: 9/22/97  
Violation: 490, 10177(b)

**Bullard, Terry Lynn (RES)**  
101 E. Redlands Blvd., #B-138,  
Redlands  
Effective: 11/12/97  
Violation: 10177(j)

**Cameron, Charles (RES)**  
25835 N. Dickens Ct.,  
Stevenson Ranch  
Effective: 9/9/97  
Violation: 490, 10177(b)

**Campbell, Bruce Thomas (RES)**  
11 Brookdale, Irvine  
Effective: 10/14/97  
Violation: 490, 10177(b)

**Cardenas, Robert Rodriguez (RES)**  
P.O. Box 7752, Redlands  
Effective: 9/16/97  
Violation: 10176(a)(i)

**Christian, Marvin J. (RES)**  
6820 La Tijera Blvd., L. A.  
Effective: 9/4/97  
Violation: 490, 10177(b)

**Chung, Geum Ja (RES)**  
18526 Calle Vista Circle,  
Northridge  
Effective: 10/9/97  
Violation: 490, 10177(b)

**Diversified Financial & Realty, Inc. (REC)**  
18720 Van Buren Blvd., Ste. A,  
Riverside  
Effective: 9/4/97  
Violation: 2830, 2831, 2831.1,  
2831.2, 2834, 2951, 10177(d)



- Duarte, Orlando Arzate (RES)**  
1100 Fairhaven Ave., #129,  
Santa Ana  
Effective: 10/18/97  
Violation: 498, 10177(a)
- Empire Funding Corp. (REC)**  
216 Orange St., Redlands  
Effective: 9/23/97  
Violation: 10177.5
- Finkel, Robert Arthur (REB)**  
12548 Collins St.,  
North Hollywood  
Effective: 10/27/97  
Violation: 490, 10177(b)
- Gaona, Cesar V. (RES)**  
5813 Buchanan St.,  
Highland Park  
Effective: 10/27/97  
Violation: 10177(k)
- Goldfarb, Andrew (RES)**  
1131 Mohawk, Topanga  
Effective: 11/25/97  
Violation: 490, 10177(b)
- Haasum, Sally Clinton (REB)**  
41689 Enterprise Circle North,  
Ste. 228, Temecula  
Effective: 10/8/97  
Violation: 10177.5
- Hampton, Howard Ray (REB)**  
6423 S. Crenshaw Blvd., L.A.  
Effective: 10/20/97  
Violation: 2831, 2831.2, 2832.1,  
2950(h), 10145, 10177(d)
- Han, Hugo Nguyen (REB)**  
608 W. Commonwealth Ave.,  
Alhambra  
Effective: 9/3/97  
Violation: 490, 10177(b)
- Hayashi, Kenneth Shigenori (REB)**  
355 N. Canon Dr., Beverly Hills  
Effective: 9/29/97  
Violation: 10177.5
- Hechtman, Richard Wayne (RES)**  
1940 Westwood Blvd., #278,  
Los Angeles  
Effective: 9/10/97  
Violation: 490, 10176(a)(i),  
10177(b), 10177.5
- Home Loan Profiles, Inc. (REC)**  
101 E. Redlands Blvd., #B-138,  
Redlands  
Effective: 11/12/97  
Violation: 10177(d)
- Hondorp, Stewart (REB)**  
1861 S. Palm Canyon Dr.,  
Palm Springs  
Effective: 9/10/97  
Violation: 490, 10177(b)
- House & Home Realty Inc. (REC)**  
18120 Brookhurst St., Ste. 9,  
Fountain Valley  
Effective: 11/13/97  
Violation: 2831, 2831.1, 2831.2,  
2832.1, 10145, 10176(e)(i),  
10177(d)
- Ibrahim, Harun (REB, REO)**  
18120 Brookhurst, Ste. 9,  
Fountain Valley  
Effective: 11/13/97  
Officer of: Shelter Mortgage  
Corporation & House & Home  
Realty Incorporated  
Violation: 2752, 2830, 2831,  
2831.1, 2831.2, 2832.1, 10137,  
10145, 10159.2, 10176(e)(i),  
10177(d)(h), 10240
- Kelly, Kim Patrice (RES)**  
910 W. Palmer St., Compton  
Effective: 10/21/97  
Violation: 490, 10177(b)
- Laney, Stacey Ann (RES)**  
4909 Lakewood Blvd., Lakewood  
Effective: 11/25/97  
Violation: 490, 498, 10177(a)(b)
- Lopez, Eneida (RES)**  
4330 N. Burns Ave., #129, L.A.  
Effective: 11/20/97  
Violation: 490, 10177(b)
- Lowe, Denise Marie (RES)**  
P.O. Box 4058, Costa Mesa  
Effective: 11/26/97  
Violation: 498, 10177(a)
- Marin, Paul Phillip (RES)**  
9760 Central Ave., Montclair  
Effective: 11/12/97  
Violation: 498, 10177(a)(f)
- McGreal, Austin Joseph (REB, REO)**  
216 Orange St., Redlands  
Effective: 9/23/97  
Officer of: Empire Funding  
Corporation  
Violation: 10177.5
- McKay, Gregory W. (REB, REO)**  
2730 Wilshire Blvd., #500M,  
Santa Monica  
Effective: 9/3/97  
Officer of: McKay Realcorp  
Violation: 10177(j)
- McKay, James Jeffrey (RES)**  
P.O. Box 2952, Palm Desert  
Effective: 9/9/97  
Violation: 10130, 10177(d)
- McKay Realcorp (REC)**  
2730 Wilshire Blvd., #500M,  
Santa Monica  
Effective: 9/3/97  
Violation: 10177(j)
- McKenzie, Kenneth Charles (RES)**  
125 - 4th St., Manhattan Beach  
Effective: 9/23/97  
Violation: 2800(k), 10177(d),  
11012
- Minnis, Blair Paul (REB)**  
2206 N. Broadway, #A,  
Santa Ana  
Effective: 11/25/97  
Violation: 10177(d)
- Nelson, Garey Wayne (REB, REO)**  
49-100 Eisenhower Dr.,  
La Quinta  
Effective: 9/4/97  
Officer of: Diversified Financial  
& Realty, Inc.  
Violation: 2715, 2725, 2752,  
2830, 2831, 2831.1, 2831.2,  
2832.1, 2834, 2951, 10137,  
10145, 10159.2, 10177(d)(h),  
10241
- O'Donnell, Daniel George (REB)**  
261 E. Rowland Ave., Covina  
Effective: 9/11/97  
Violation: 490, 10177(b)
- O'Rourke, Lawrence J. III (RES)**  
18946 Ventura Blvd., Tarzana  
Effective: 10/2/97  
Violation: 10130, 10177(d)
- Orozco, Jesse Joe (RRES)**  
8741 Los Coyotes Dr.,  
Buena Park  
Effective: 11/20/97  
Violation: 490, 10177(k)
- Ortega, Danilo Edgardo (REB, REO)**  
3806 Beverly Blvd., #210,  
Los Angeles  
Effective: 10/8/97  
Violation: 490, 10177(b)
- Overton, Charles Francis (RES)**  
3930 Laurel Canyon Blvd., #316,  
Studio City  
Effective: 9/24/97  
Violation: 10177(j)
- Pollastrini, Steven Herbert (REB)**  
223 E. Thousand Oaks Blvd.,  
#314, Thousand Oaks  
Effective: 11/13/97  
Violation: 10176(a)(i), 10177(h)
- Previti, John Paul (RES)**  
2511 Spring Terrace, Upland  
Effective: 9/3/97  
Violation: 490(a), 10177(b)
- Raymond, Kevin Lee (RREB)**  
2272 W. Colorado Blvd.,  
Ste. 1236, Los Angeles  
Effective: 9/4/97  
Violation: 10177(d)(h)
- Rich, Arisha A. (RES)**  
10230 4th, #9, Santa Monica  
Effective: 11/26/97  
Violation: 498, 10177(a)
- S. Danielian Co., Inc. (REC)**  
557 W. Glenoaks Blvd., Glendale  
Effective: 9/9/97  
Violation: 2725, 2731, 2830,  
2831, 2831.1, 2831.2, 2840,  
2950(d)(h), 2951, 10145,  
10177(d), 10240
- Sady-Kennedy, Silvia (RES)**  
23161 Millcreek Dr., #190,  
Laguna Hills  
Effective: 10/7/97  
Violation: 490, 10177(b)
- Saenz, Leroy Lawrence (REB)**  
373 S. Palm Canyon Dr., Unit A,  
Palm Springs  
Effective: 9/4/97  
Violation: 10177(d)
- Salamone, Robert Salvatore (RES)**  
1940 Jennie Ln., La Habra  
Effective: 11/18/97  
Violation: 498, 10177(a)
- Salgado, Juan A. (REB)**  
215 El Encino Dr., Diamond Bar  
Effective: 9/9/97  
Violation: 2725, 10137,  
10177(d)(h)
- Salter, Robin Scott (REB)**  
312 West 6th St., Corona  
Effective: 9/2/97  
Violation: 490, 10177(b)
- Shelter Mortgage Corp. (REC)**  
18120 Brookhurst St., Ste. 9,  
Fountain Valley  
Effective: 11/13/97  
Violation: 2752, 2830, 10137,  
10145, 10177(d), 10240
- Sibley, Stephen L. (RES)**  
5565 Ackerfield, #402,  
Long Beach  
Effective: 9/9/97  
Violation: 490, 10177(b)
- Smith, Nancy Ann (RES)**  
15261 Barnwall St., La Mirada  
Effective: 9/9/97  
Violation: 490, 10177(b)
- Southland Financial, Inc. (REC)**  
801 E. Chapman Ave., Ste. 201,  
Fullerton  
Effective: 10/24/97  
Violation: 2831, 2831.1, 2831.2,  
2832.1, 10145, 10177(d)
- Suh, Jung Soo (REB)**  
3200 Wilshire Blvd., #600,  
Los Angeles  
Effective: 9/9/97  
Violation: 490, 10177(b)
- Three Westwood Limited (REC)**  
1964 Westwood Blvd., Ste. 120,  
Los Angeles  
Effective: 9/10/97  
Violation: 2726, 2831, 2831.1,  
2831.2, 2832, 2834, 10176(e),  
10177(d)(f), 10177.5
- Tu Financial Network Corp. (REC)**  
8966 E. Garvey Ave., #A,  
Rosemead  
Effective: 10/9/97  
Violation: 10162, 10165,  
10177(f)
- Valdez, Homero (RES)**  
202 - 17th St., #A, Huntington  
Beach  
Effective: 9/18/97  
Violation: 490, 10177(b)
- Wahl, Bruce Edward (RES)**  
800 E. Andover Dr., Burbank  
Effective: 11/18/97  
Violation: 490, 10177(b)
- Wright, Shelmadine G. (RES)**  
205 East 69th, Long Beach  
Effective: 11/26/97  
Violation: 498, 10177(a)
- Yanovich, Paul Frank (RES)**  
954 Katella St., Laguna Beach  
Effective: 9/3/97  
Violation: 490, 10177(b)
- York, Roger Curtis (REB)**  
316 E. Glenoaks Blvd., Glendale  
Effective: 10/27/97  
Violation: 10130, 10177(d)
- Zapien, Alexander (RES)**  
15321 Del Prado Dr.,  
Hacienda Heights  
Effective: 9/4/97  
Violation: 490, 10177(b)

### Sacramento Region

- Beck, Charles Franklin Jr. (RES)**  
5777 Madison Ave., #680,  
Sacramento  
Effective: 9/11/97  
Violation: 10130, 10176(i),  
10177(d)

**Davis, Mary Del Rosario (RRES)**  
128 Calhoun St., Vallejo  
Effective: 10/1/97  
Violation: 490, 10177(b)

**Jones, David Edward (REB)**  
606 Canyon Terrace Ln., Folsom  
Effective: 9/11/97  
Violation: 10148, 10163, 10165,  
10176(a)(i), 10177(d)

### San Diego Region

**Genzler, David James (RES)**  
7217 Arillo St., San Diego  
Effective: 9/10/97  
Violation: 490, 10177(b)

**Jepson, Geraldine (RES)**  
P.O. Box 45406, San Diego  
Effective: 11/20/97  
Violation: 490, 10177(b)

**Madrid, Arturo Acosta (REB)**  
9906 Carmel Mountain Rd.,  
San Diego  
Effective: 10/1/97  
Violation: 490, 10177(b)

**Niles, Michele Janice (RES)**  
735 Mundy Terrace, El Cajon  
Effective: 11/20/97  
Violation: 10130, 10177(d)

**Vosper, Robert Stephen (RES)**  
11128 Accra Ln., San Diego  
Effective: 11/5/97  
Violation: 490, 10177(b)

### San Francisco Region

**Asbra, Robert James (REB)**  
2326 Lakeview Dr., Santa Rosa  
Effective: 10/9/97  
Violation: 2831.1, 10137, 10145,  
10148, 10177(d)

**Baghai, Mehrdad (RREB)**  
825 College Ave., Santa Rosa  
Effective: 10/15/97  
Violation: 10177(k)

**Boschetti, Stephen George (REB)**  
1777 Borel Pl., #324, San Mateo  
Effective: 9/29/97  
Violation: 490, 10177(b)

**Burr, Francene Mae (RRES)**  
1353 St. James Ct., St. Helena  
Effective: 10/23/97  
Violation: 490, 10177(b)

**Chaumette, Serge F. M. (REB)**  
201 MacArthur Blvd.,  
San Leandro  
Effective: 9/2/97  
Violation: 490, 10177(b)

**Erickson, Ronan Jerome (RREB,  
RREO)**  
1965 Market St., 2nd Fl.,  
San Francisco  
Effective: 12/26/95  
Officer of: Touchstone Properties  
Violation: 10177.5

**Ihrig, Patricia Evelyn (REB)**  
1723 Cherryhills Ln., San Jose  
Effective: 9/11/97  
Violation: 490, 10177(b)

**Jones, Misha (REB)**  
2805 Branciforte Dr., Santa Cruz  
Effective: 9/22/97  
Violation: 2832.1, 2835, 10145,  
10148, 10176(e), 10177(d)

**Ma, Xiaojie (RRES)**  
201 Pecan Grove Ct., San Jose  
Effective: 9/3/97  
Violation: 10177(k)

**Mackay, Tuyen Ngoc (RES)**  
7100 San Ramon Rd., Dublin  
Effective: 9/2/97  
Violation: 490, 10177(b)

**Mangrum, Frederick R. Jr. (REB)**  
610 16th St., Ste. 412, Oakland  
Effective: 9/3/97  
Violation: 2731, 2831(a)(6),  
10148, 10177(d)

**Milton, Marquez (RES)**  
1510 Fell St., #A, San Francisco  
Effective: 9/2/97  
Violation: 490, 10177(b)

**Oghabian, Mehdi (RES)**  
P.O. Box 9013, San Jose  
Effective: 10/14/97  
Violation: 490, 10177(b)

**Peralez, Frank Xavier (RES)**  
322 San Miguel Ct., #3, Milpitas  
Effective: 10/1/97  
Violation: 10177.5

**Toll, Ronald Lee (RES)**  
2610 Farnsworth Dr., Livermore  
Effective: 10/1/97  
Violation: 490, 10177(b)

**Touchstone Properties (RREC)**  
1965 Market St., San Francisco  
Effective: 12/26/95  
Violation: 10177.5

**Turner, J. Roland (RES)**  
9370 Mountain Blvd., Oakland  
Effective: 10/14/97  
Violation: 10177.5

## REVOKED WITH A RIGHT TO A RESTRICTED LICENSE

### Fresno Region

**Harrison, Hilda F. (RES)**  
P.O. Box 652, Nipomo  
Effective: 9/9/97  
Violation: 10177(g)  
Right to RRES license on terms  
and conditions

**Kirk, Robert Ernest E. (REB, REO)**  
P.O. Box 144, Mariposa  
Effective: 9/29/97  
Officer of: DSK Management  
Services, Inc.  
Violation: 2832, 2832.1, 10145,  
10177(d)  
Right to RRES license on terms  
and conditions

**Nott, Robert Marshall (REB)**  
P.O. Box 90, Mammoth Lakes  
Effective: 10/20/97  
Violation: 490, 10177(b)  
Right to RRES license on terms  
and conditions

**Souza, Darrell Anthony (REB)**  
P.O. Box 576887, Modesto  
Effective: 11/3/97  
Violation: 2970, 2972, 10085,  
10146, 10177(d)  
Right to RRES license on terms  
and conditions

### Los Angeles Region

**Amaya, Haydee Leticia (REB)**  
8464 California Ave., South Gate  
Effective: 9/3/97  
Violation: 2725, 2752, 2830,  
2831, 2831.1, 2831.2, 2950(h),  
10086, 10177(d)(g), 10240  
Right to RRES license on terms  
and conditions

**Arnold, William Edward (RES)**  
2953 Telegraph Rd., Ventura  
Effective: 11/13/97  
Violation: 10177.5  
Right to RRES license on terms  
and conditions

**Berman, Donald Charles (REB)**  
79 Daily Dr., #188, Camarillo  
Effective: 10/15/97  
Violation: 490, 10177(b)  
Right to RRES license on terms  
and conditions

**Chang, Kelly Chidong (RES)**  
11023 Kristi Ct., Arcadia  
Effective: 9/2/97  
Violation: 490, 10177(b)  
Right to RRES license on terms  
and conditions

**Chulak, Michael Todd (REB, REO)**  
30343 Canwood St., Ste. 204,  
Agoura Hills  
Effective: 9/2/97  
Officer of: Michael T. Chulak  
Corporation & USA Residential  
Realtors Corporation  
Violation: 10159.2, 10177(d)  
Right to RRES license on terms  
and conditions

**Chung, Rain Fortune (REB, REO)**  
21707 Hawthorne Blvd., #307,  
Torrance  
Effective: 11/25/97  
Officer of: Available Real Estate,  
Inc.  
Violation: 10177(d)(h)  
Right to RRES license on terms  
and conditions RRES license  
suspended for 30 days

**Danielian, Sam (REB, REO)**  
557 W. Glenoaks Blvd., Glendale  
Effective: 9/9/97  
Officer of: S. Danielian Co., Inc.  
Violation: 10177(h)  
Right to RRES license on terms  
and conditions

**Fender, Celina (RES)**  
200 N. Gilbert Ave., #47, Anaheim  
Effective: 10/7/97  
Violation: 480(a)(3), 10130,  
10177(d)(f)  
Right to RRES license on terms  
and conditions

**Gan, James H. (RES)**  
15454 Mayall St., Mission Hills  
Effective: 9/9/97  
Violation: 490, 10177(b)  
Right to RRES license on terms  
and conditions

**Gonzalez-Miranda, Carmen C.  
(RES)**  
P.O. Box 40531, Downey  
Effective: 9/3/97  
Violation: 490, 10177(b)  
Right to RRES license on terms  
and conditions

**Good, Dennis Marlin (REB, REO)**  
6770 Magnolia Ave., Ste. G,  
Riverside  
Effective: 11/21/97  
Violation: 2830, 2831.2, 2834,  
2840, 10145, 10159.2,  
10177(d)(h), 10240, 10242  
Right to RRES license on terms  
and conditions

**Harrison, Dennis A. (REB, REO)**  
539 Fairway Dr., Redlands  
Effective: 10/8/97  
Violation: 2831, 2831.1,  
10159.2, 10177(d)  
Right to RRES license on terms  
and conditions

**Hilleary, Morris Henry (REB)**  
466 N. LaCadena Dr., Colton  
Effective: 9/18/97  
Violation: 2725, 2731, 2830,  
2831, 2831.1, 2831.2, 2832.1,  
2840, 2950(h), 10145,  
10177(d)(h), 10240  
Right to RRES license on terms  
and conditions

**Kuo, Simon H. (RES)**  
19036 Stefani Ave., Cerritos  
Effective: 11/26/97  
Violation: 490, 10177(b)  
Right to RRES license on terms  
and conditions

**Masters Funding Group, Inc.  
(REC)**  
6770 Magnolia Ave., Riverside  
Effective: 11/21/97  
Violation: 2830, 2831.2, 2834,  
2840, 10145, 10177(d), 10240,  
10242  
Right to RREC license on terms  
and conditions

**Michael T. Chulak Corp. (REC)**  
30343 Canwood St., #203,  
Agoura Hills  
Effective: 9/2/97  
Violation: 2831, 2834, 10148,  
10176(e), 10177(d)(g)  
Right to RREC license on terms  
and conditions

**Parr, Rosemarie (REB)**  
1214 N. Screenland Dr., #A,  
Burbank  
Effective: 9/3/97  
Violation: 10177(b)  
Right to RRES license on terms  
and conditions

**Poveda, Jaime E. (RES)**  
13316 Netzley Pl., Chino  
Effective: 10/21/97  
Violation: 10177(g)  
Right to RRES license on terms  
and conditions

**Prestwood, Robert Milton (REB)**  
3187 Moritz Dr.,  
Huntington Beach  
Effective: 11/18/97  
Violation: 10177(a), 10176(i)  
Right to RRES license on terms  
and conditions RRES license  
suspended for 180 days





- Rodriguez, Betty E. (RES)**  
12523 Doral St., El Monte  
Effective: 11/26/97  
Violation: 490, 10177(b)  
Right to RRES license on terms and conditions
- Royle, Carole Lynn (RES)**  
646 Mardina Way, La Habra  
Effective: 9/9/97  
Violation: 10137  
Right to RRES license on terms and conditions
- Salamon, James Harry (RES)**  
600 S. Highland Ave., Los Angeles  
Effective: 10/7/97  
Violation: 490, 10177(b)  
Right to RRES license on terms and conditions RRES license suspended for 30 days
- Strickland, John Glenn (RES)**  
721 Venice Way, Inglewood  
Effective: 9/9/97  
Violation: 490, 10177(b)  
Right to RRES license on terms and conditions
- Tassell, James Howard (REB, REO)**  
18600 Main St., Ste. 250, Huntington Beach  
Effective: 10/24/97  
Officer of: Southland Financial, Inc.  
Violation: 10177(h)  
Right to RRES license on terms and conditions
- Uberto, Angel Enzo (REB)**  
12150 Ramona Blvd., #101, El Monte  
Effective: 10/21/97  
Violation: 2831.1, 2831.2, 2832.1, 10137, 10145, 10177(d)  
Right to RREB license on terms and conditions
- USA Residential Realtors (REC)**  
20700 Ventura Blvd., Ste. 134, Woodland Hills  
Effective: 9/2/97  
Violation: 2831, 2834, 10145, 10148, 10177(d)  
Right to RREC license on terms and conditions
- Walls, Jaquelyn Dee (REB)**  
600 Anton Blvd., Ste. 900, Costa Mesa  
Effective: 9/9/97  
Violation: 490, 10177(b)  
Right to RREB license on terms and conditions
- Wong, Perry P. (REB)**  
4134 Hatfield Pl., Los Angeles  
Effective: 9/9/97  
Violation: 10159.2, 10177(h)  
Right to RREB license on terms and conditions

**Zalamea, Cesar Ramirez (REB)**  
4250 Pennsylvania Ave., #205, La Crescenta  
Effective: 11/13/97  
Violation: 10177(g)(h)  
Right to RREB license on terms and conditions

### Sacramento Region

- American Mortgage Network, Inc. (REC)**  
3095 Richmond Pky, Ste. 213, Richmond  
Effective: 11/10/97  
Violation: 2831, 2831.1, 2831.2, 2834, 2970, 10085, 10177(d)  
Right to RREC license on terms and conditions
- Bartleson, Bruce Edwin (REB)**  
6777 Embarcadero Dr., Ste. 2, Stockton  
Effective: 9/3/97  
Violation: 490, 10177(b)  
Right to RREB license on terms and conditions
- Haggerty, Caron Marguerite (REB, REO)**  
1600 Riviera St., Ste. 375, Walnut Creek  
Effective: 11/10/97  
Officer of: American Mortgage Network, Inc.  
Violation: 2831, 2831.1, 2831.2, 2834, 2970, 10085, 10177(d)  
Right to RREB license on terms and conditions RREB license to be suspended for 30 days
- Vaughn, Brigitte Rose (RES)**  
1860 Howe Ave., #106, Sacramento  
Effective: 9/10/97  
Violation: 490, 10177(b)  
Right to RRES license on terms and conditions

### San Diego Region

- Bergis, Nina (RES)**  
P.O. Box 1501, La Jolla  
Effective: 11/5/97  
Formerly: Berjis, Noushin  
Violation: 490, 10177(b)  
Right to RRES license on terms and conditions
- Larin, Maria Xammar (RES)**  
2655 Reynard Way, San Diego  
Effective: 10/21/97  
Violation: 490, 10177(b)  
Right to RRES license on terms and conditions
- Nygaard, Dean Henry (REB)**  
12526 High Bluff Dr., Ste. 270, San Diego  
Effective: 10/6/97  
Violation: 2710(c), 10137, 10177(d)(g)(h)  
Right to RREB license on terms and conditions
- Rubio, Enrique Hernandez (REB)**  
36706 Mountain Circle Dr., Julian  
Effective: 11/6/97  
Violation: 10177(j)  
Right to RREB license on terms and conditions

### San Francisco Region

- Hoge, Von T. (REB, REO)**  
2142 The Alameda, San Jose  
Effective: 9/17/97  
Violation: 490, 10177(b)  
Right to RREB license on terms and conditions
- Pariani, Raymond Louis (REB)**  
930 Irwin St., Ste. 222, San Rafael  
Effective: 11/13/97  
Violation: 2832, 2970, 2972, 10085, 10145, 10146, 10176(c)(i), 10177(d)(j)  
Right to RRES license on terms and conditions

## SUSPENDED WITH STAY

### Fresno Region

- Hornbuckle, Gregory V. (REB)**  
3509 Union Ave., Bakersfield  
Effective: 9/23/97  
Violation: 2830, 2831.1, 2831.2, 2832.1, 2834, 10177(d)  
Suspended for 30 days-stayed for 2 years on terms and conditions

### Los Angeles Region

- American Equities Corp. (REC)**  
4357 Nogales Dr., Tarzana  
Effective: 10/21/97  
Violation: 10137  
Suspended for 30 days-stayed for 1 year on condition
- Armstrong, Jeffrey Robert (REB)**  
28030 Dorothy Dr., Ste. 202, Agoura Hills  
Effective: 10/21/97  
Violation: 10130, 10177(d)  
Suspended for 30 days-stayed for 1 year on condition
- Babin, Peter (REB, REO)**  
401 Washington Ave., Apt. 102, Santa Monica  
Effective: 11/26/97  
Officer of: Coin-O-Matic Equipment, Inc.  
Violation: 10137  
Suspended for 30 days-stayed for 1 year on terms and conditions
- Binder, Barry Charles (REB, REO)**  
10791 Los Alamitos Blvd., Los Alamitos  
Effective: 10/21/97  
Officer of: College Park Realty, Inc.  
Violation: 10177(g)  
Suspended for 60 days-stayed on conditions
- Casas, Edward (REB, REO)**  
15545 Devonshire St., Ste. 104, Mission Hills  
Effective: 10/21/97  
Officer of: Progressive Funding, Inc.  
Violation: 2831, 2831.1, 2832.1, 10145, 10177(d)(h)  
Suspended for 6 months-stayed for 2 years on condition
- Coin-O-Matic Equipment, Inc. (REC)**  
20931 S. Chico St., Carson  
Effective: 11/26/97  
Violation: 10137  
Suspended for 30 days-stayed for 1 year on terms and conditions
- College Park Realty, Inc. (REC)**  
10791 Los Alamitos Blvd., Los Alamitos  
Effective: 10/21/97  
Violation: 10177(g)  
Suspended for 60 days-stayed on conditions
- Covarrubias, Patricia Dolores (REB, REO)**  
536 E. Rowland Ave., Ste. 201, Covina  
Effective: 10/8/97  
Violation: 2832.1, 10145, 10177(d)  
Suspended for 60 days-stayed for 2 years on terms and conditions
- Eisenstadt Financial Services (REC)**  
10801 National Blvd., Ste. 525, Los Angeles  
Effective: 9/9/97  
Violation: 2830, 2831.2, 2832.1, 2834, 10145, 10177(d)  
Suspended for 20 days-stayed for 1 year on condition
- Eisenstadt, Robert (REB, REO)**  
9537 Kirkside Rd., Los Angeles  
Effective: 9/9/97  
Officer of: Eisenstadt Financial Services  
Violation: 2830, 2831.2, 2832.1, 2834, 10145, 10177(d)(h)  
Suspended for 20 days-stayed for 1 year on condition
- Gaxiola, Gabriel (REB, REO)**  
6117 Brockton Ave., #203, Riverside  
Effective: 10/8/97  
Violation: 10130, 10177(d)  
Suspended for 60 days-30 days stayed for 1 year on terms and conditions
- Giddens, Frank George (REB)**  
27170 Lakeview Dr., Helendale  
Effective: 11/13/97  
Violation: 490, 10177(b)  
Suspended for 20 days-stayed for 1 year on terms and conditions
- Hacienda Lenders, Inc. (REC)**  
41689 Enterprise Circle North, Ste. 112, Temecula  
Effective: 10/28/97  
Violation: 2830, 2831.2, 2832.1, 10145, 10177(d)  
Suspended for 90 days-stayed for 2 years on conditions
- Hanover, George Michael (REB, REO)**  
73-710 Fred Waring Dr., Ste. 100, Palm Desert  
Effective: 10/2/97  
Officer of: Hanover Kosaka & Associates, Inc.  
Violation: 10159.2, 10176(e), 10177(d)  
Suspended for 30 days-stayed for 1 year on terms and conditions

**Hanover Kosaka & Associates (REC)**  
73-710 Fred Waring Dr., Ste. 100,  
Palm Desert  
Effective: 10/2/97  
Violation: 10176(e)  
Suspended for 30 days-stayed for  
1 year on terms and conditions

**Harstein, Steven H. (REB, REO)**  
208 S. Citrus Ave., Covina  
Effective: 10/28/97  
Officer of: Imperial T D Service  
Co., Inc.  
Violation: 10177(d)(h)  
Suspended for 30 days-stayed for  
2 years on terms and conditions

**Imperial T D Service Co., Inc. (REC)**  
17609 Ventura Blvd., Encino  
Effective: 10/28/97  
Violation: 2831, 2831.1, 2831.2,  
2834, 2835, 10177(d)  
Suspended for 30 days-stayed for  
2 years on terms and conditions

**James, Aniefiok Nse (REB)**  
8921 S. Sepulveda Blvd.,  
Ste. 105, Los Angeles  
Effective: 10/7/97  
Violation: 2830, 2831, 2831.1,  
10177(d)  
Suspended for 90 days-stayed for  
2 years on conditions

**Jurado, William Rudolph (REB, REO)**  
41689 Enterprise Circle North,  
Ste. 112, Temecula  
Effective: 10/28/97  
Officer of: Hacienda Lenders,  
Inc.  
Violation: 2830, 2831.2, 2832.1,  
10145, 10177(d)  
Suspended for 90 days-stayed for  
2 years on conditions

**Markman, Melvin (REB, REO)**  
11111 Santa Monica Blvd., #610,  
Los Angeles  
Effective: 10/10/97  
Officer of: Three Westwood  
Limited  
Violation: 2831, 2831.1, 2831.2,  
2834, 10159.2, 10177(d)  
Suspended for 90 days-60 days  
stayed for 2 years on terms and  
conditions

**Martin, Wayne Ernest (REB)**  
13800 Heacock St., #C-128,  
Moreno Valley  
Effective: 10/8/97  
Violation: 10145, 10177(d)(h)  
Suspended for 90 days-stayed for  
2 years on terms and conditions

**Progressive Funding, Inc. (REC)**  
15545 Devonshire St., Ste. 104,  
Mission Hills  
Effective: 10/21/97  
Violation: 2831, 2831.1, 2832.1,  
10145, 10177(d)(k)  
Suspended for 6 months-stayed  
for 2 years on condition

**Rippe, Robert Eugene (REB)**  
26 Corporate Park, Irvine  
Effective: 9/16/97  
Violation: 10177(d)  
Suspended for 60 days-stayed for  
2 years on terms and conditions

**Rossignol, Anthony Joseph (RES)**  
10791 Los Alamitos Blvd.,  
Los Alamitos  
Effective: 10/21/97  
Violation: 10177(g)  
Suspended for 60 days-stayed on  
conditions

**RPM Lending, Inc. (REC)**  
28281 Crown Valley Pky,  
Ste. 150, Laguna Niguel  
Effective: 11/5/97  
Violation: 10137  
Suspended for 60 days-stayed for  
2 years on conditions

**Smith, R. Bryan (REB, REO)**  
3200 Bristol, #650, Costa Mesa  
Effective: 10/28/97  
Officer of: Union Home Loan,  
Inc.  
Violation: 10159.2, 10177(d)  
Suspended for 90 days-stayed for  
2 years on terms and conditions

**Stillson, Alan David (REB, REO)**  
1401 Comstock Ave., L.A.  
Effective: 9/4/97  
Violation: 2830, 2831, 2831.1,  
2970, 10026, 10145, 10146,  
10159.2, 10177(d)(h)  
Suspended for 90 days-all but 30  
days stayed for 2 years on terms  
and conditions

**Tran, Lac Long Dinh (REB)**  
4702 West 1st St., Ste. D,  
Santa Ana  
Effective: 10/28/97  
Violation: 2752, 2830, 2831.1,  
2831.2, 2840, 2842.5, 10130,  
10145, 10161.8, 10177(d), 10240  
Suspended for 90 days-all but 30  
days stayed for 2 years on terms  
and conditions

**Union Home Loan, Inc. (REC)**  
3200 Birstol, #650, Costa Mesa  
Effective: 10/28/97  
Violation: 2831, 2831.1, 2831.2,  
2832.1, 10145, 10177(d)  
Suspended for 90 days-stayed for  
2 years on terms and conditions

**Weir, Jean Anne (REB, REO)**  
4357 Nogales Dr., Tarzana  
Effective: 10/21/97  
Officer of: American Equities  
Corporation  
Violation: 10159.2, 10177(d)(h)  
Suspended for 30 days-stayed for  
1 year on condition

### Sacramento Region

**Damas, Richard Allen (REB)**  
3651 Montclair Rd.,  
Cameron Park  
Effective: 9/29/97  
Violation: 2831.2, 2832.1,  
10145, 10177(d)  
Suspended for 30 days-stayed for  
2 years on terms and conditions

### San Diego Region

**Kinane, Rosalee Marie (REB)**  
5850 Avenida Encinas, Ste. B,  
Carlsbad  
Effective: 11/19/97  
Violation: 2831, 2831.1, 2831.2,  
2832, 10177(d)  
Suspended for 90 days-stayed for  
1 year on terms and conditions

### San Francisco Region

**Dent, Jack L. (RREB)**  
960 Jacklin Rd., Milpitas  
Effective: 11/13/97  
Violation: 2831.2, 10177(d)  
Suspended for 30 days-stayed for  
2 years on terms and conditions

**Herzer, David Karl (REB, REO)**  
530 Oak Grove, #202, Menlo Park  
Effective: 10/1/97  
Officer of: Herzer Financial  
Services, Inc.  
Violation: 2831.1, 10177(d)  
Suspended for 45 days-stayed for  
1 year on terms and conditions

**Herzer Financial Services, Inc. (REC)**  
530 Oak Grove Ave., Ste. 202,  
Menlo Park  
Effective: 10/1/97  
Violation: 2831.1, 10177(d)  
Suspended for 45 days-stayed for  
1 year on terms and conditions

**Herzer, Frederick Ford (REB)**  
530 Oak Grove Ave., #202,  
Menlo Park  
Effective: 10/1/97  
Violation: 2831.1, 10177(d)  
Suspended for 45 days-30 days  
stayed for 1 year on terms and  
conditions

**Spicer, Joan Elaine (REB)**  
707 41st Ave., Santa Cruz  
Effective: 9/2/97  
Violation: 2830, 2831.1, 2831.2,  
10145, 10177(d), 10232.2(a)(c),  
10232.25  
Suspended for 2 years-all but 30  
days stayed for 2 years on terms  
and conditions

### INDEFINITE SUSPENSIONS (under Recovery Acct. provisions)

### Los Angeles Region

**Allstate Home Loans, Inc. (REC)**  
13743 Ventura Blvd., Ste. 290,  
Sherman Oaks  
Effective: 10/21/97

**Lingad, Hermel Lucio (REB)**  
4089 Long Beach Blvd.,  
Long Beach  
Effective: 10/21/97

**Johnson, George Albert (REB)**  
410 E. Ocean Ave., Lompoc  
Effective: 9/24/97 & 10/21/97

**Mazmanian, Raya Rahel (REB)**  
1648 W. Glenoaks Blvd.,  
Glendale  
Effective: 9/23/97

### Sacramento Region

**Affiliated Investment Services, Inc. (REC)**  
2740 Fulton Ave., Sacramento  
Effective: 10/14/97

**Christel, Darlene Clara (REB) & Christel, Sheldon L. (RES) & Christel Mortgage, Inc. (REC)**  
1855 Olympic Blvd., Ste. 300,  
Walnut Creek  
Effective: 11/21/97

**Doubleday, Kristina Davine (REB)**  
3778 Arrowhead Ct.,  
El Dorado Hills  
Effective: 9/24/97

**Johnson, Jane Helen (REO) & Ami Mortgage, Inc. (REC)**  
3838 Watt Ave., #E510,  
Sacramento  
Effective: 11/24/97

**McCauley, Catherine A. (RES)**  
P.O. Box 254480, Sacramento  
Effective: 11/21/97

**McCauley, Thomas Benton (RES)**  
2740 Arden Way, Ste. 220,  
Sacramento  
Effective: 11/21/97

**Schauer, Russell Terry (REB)**  
505 2<sup>nd</sup> St., Davis  
Effective: 10/14/97

### San Francisco Region

**Miranda, William Ernesto (REB)**  
337 Grand Ave.,  
South San Francisco  
Effective: 9/24/97

**Rossi, Gene Anthony (REB)**  
P.O. Box 363, Palo Alto  
Effective: 10/21/97

## SUSPENDED

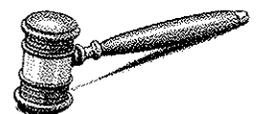
### Fresno Region

**Glover, Edward Dalton (REB, REO)**  
903 W. Center St., Ste. 3,  
Manteca  
Effective: 10/7/97  
Violation: 10177(d)(g), 10240  
Suspended for 60 days-all but 9  
days stayed for 1 year on  
conditions

**MacMaster, George G. (RES)**  
201 E. Rumble Rd., Ste. E,  
Modesto  
Effective: 10/7/97  
Violation: 10177(d)(g), 10240  
Suspended for 60 days-all but 9  
days stayed for 1 year on  
conditions

### Los Angeles Region

**Vasquez, Susan (RES)**  
P.O. Box 5323, Carson  
Effective: 11/25/97  
Violation: 10145(c), 10177(d)  
Suspended for 180 days-all but 10  
days stayed for 1 year on terms  
and conditions





### San Diego Region

**Carnell, Gregory Bedford (REB)**  
4275 Executive Square, Ste. 800,  
La Jolla  
Effective: 11/7/97  
Violation: 10177(d), 10240  
Suspended for 10 days

### PUBLIC REPROVALS

### Los Angeles Region

**Lesser, Benjamin (REB)**  
1419 N. Poinsettia Pl., #106,  
Los Angeles  
Effective: 9/5/97  
Violation: 10176(e)

### LICENSE SURRENDERED

*(Licenses voluntarily  
surrendered per B&P Code  
§10100.2 during an  
administrative action or  
investigation)*

**Kassebaum, Patricia Varkonda  
(REB)**  
105 East 1st St., Ste. G,  
Cloverdale  
Effective: 9/24/97

**Lim, Aimie Y. (RES)**  
53 Campbell Ave., San Francisco  
Effective: 8/21/97

**Nathanson, Mark (REB)**  
1640 Loma Vista Dr.,  
Beverly Hills  
Effective: 10/6/97

**Tiret, Scott Davis (REB)**  
417 Montgomery St., Ste. 1000,  
San Francisco  
Effective: 11/19/97

## Rebates

*Continued from page 4*

In order to encourage the filing of complaints regarding illegal referrals, AB 308 has amended Section 10177.4 so that the Real Estate Commissioner cannot take disciplinary action against a licensee for reporting a violation of that section by another licensee, unless the licensee making the report had guilty knowledge of, or committed or participated in, the violation.

Licensees should also be aware that federal law (RESPA) makes the payment of certain referral fees illegal. Because several changes to RESPA are being considered, licensees should contact the federal Department of Housing and Urban Development for an up-to-date summary of what fees are legal and illegal under its provisions. 🏠

## Common Interest Developments

*Robert D. Gilmore, Managing Deputy Commissioner III*

**C**ommon interest developments come in many forms. Those interested in this type of ownership should be aware of some of the differences before making a decision to purchase.

What is a common interest development? A common interest development is a project wherein individuals own or lease a separate lot or unit, or an interest therein, together with an undivided interest or membership interest in the common areas of the entire project.

What do all common interest projects have in common? They all have an owners' association. The association manages and maintains the commonly owned portions of the development in accordance with the governing documents and possesses the right to lien an individually owned lot, unit or interest for the purpose of enforcing that owner's obligation to pay assessments.

There are a number of different types of common interest developments as defined in the Davis-Stirling Common Interest Develop-

ment Act (Civil Code Section 1350 et seq.). Today, new projects are most often condominiums or planned developments.

Older developments are typically community apartments (commonly known as "own-your-owns"), built in the 1960s or earlier, and stock cooperatives (including limited equity housing cooperatives).

The difference between condominiums and planned developments is strictly a legal difference and not necessarily architectural design. A condominium project consists of an ownership in a "unit" which must be coupled with an appurtenant undivided interest in common in a portion of the project other than the units. A planned development consists of ownership of a "lot", with the common area either owned by an owners' association or in common by all the owners.

Viewing a project's design features alone will usually not provide a determination of whether the subdivision is a condominium or

planned development. Condominiums vary as to what is owned individually and what is shared in common ownership with others. Condominium unit owners usually have exclusive ownership of the interior areas of the residence with all the owners sharing an interest in the remainder of the project. However, the project may be designed whereby the exterior areas of the residence are included as part of the "unit" to be exclusively owned. Condominium project developers may even take it further by creating a large defined "cube" area that encompasses the whole house, a yard area and parking spaces as part of the unit to be exclusively owned. Likewise, it is possible for a planned development to include "lots" that envelop strictly the residence with all other areas (yard, driveway) constituting common areas owned by the owners' association. However, ownership of a lot in a planned development usually consists of all the land within the property boundary lines as denoted on the subdivision map as

*Continued on page 12*

## Regulation Changes

Continued from page 2

the efforts of Governor Wilson and Commissioner Antt to remove unnecessary regulations affecting and burdening educational business operations and to give you, the licensee, more freedom to operate in the marketplace. Set forth below is a summary of some of the changes to the CE course qualification regulations, which at the bottom line, give course providers more of an opportunity to develop courses which serve your needs.

### Minimum CE course hours reduced from 3 to 1

Now you can arrange, or attend, a course which can be presented prior to, in the middle of, or at the end of the workday, so it will not unduly interfere with your family life or work responsibilities.

### Closed door offerings are now permissible

Prior regulations required a CE course provider to make it available to all licensees. Now course providers can design a course to benefit your brokerage and its employees.

### CE courses can now be provided at business meetings

The old regulations prohibited providing CE in conjunction with business meetings. This restriction has been removed.

### No maximum on length of course approval time

The old regulations limited a CE course to a maximum of 21 hours. This restriction has been removed.

### CE credit for broker license courses

Licensees can now kill two birds with one stone by completing a bro-

Continued on page 12

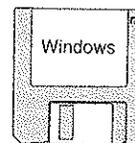
## Real Estate Publications

- 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.
- Electronic Real Estate Law book system requirements:

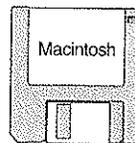
#### Minimum requirements for Windows —

386 DX2/33Mhz IBM compatible personal computer; 4MB physical RAM; 10MB available hard disk space; Windows version 3.11 or later; 3 1/2 diskette drive, 1.44MB format.



#### Minimum requirements for Macintosh —

8MB physical RAM; Macintosh System 7; 8MB available hard disk space.



- Refer to DRE's web site for downloadable forms and brochures.

<http://www.dre.ca.gov>

DRE	RE#	Title of Publication, Brochure, Report or Video	Cost	Quantity	Your Cost
	1	Reference Book (revised 1997)	\$20		
	2	1998 Real Estate Law Book	\$20		
	2A	1998 Real Estate Law Book (Windows version) Refer to system requirements above.	\$20		
	2B	1998 Real Estate Law Book (Macintosh version) Refer to system requirements above.	\$20		
		1998 Real Estate Law Book — Paper copy AND <input type="checkbox"/> Windows <input type="checkbox"/> Macintosh	\$35		
	4	Instructions to License Applicants (brochure)	free		
	6	Disclosures in Real Property Transactions (1993; booklet)	\$2		
	8	Operating Cost Manual for Homeowners' Association	\$10		
	25	Reserve Study Guidelines for Homeowner Association Budgets (1997)	\$10		
	35	Trust Deed Investments — What You Should Know (brochure) and	\$2		
	35A	Using the Services of a Mortgage Broker (brochure) (35 & 35A are a set)	per set		
	39	Common Interest Development Brochure (brochure)	free		

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

**Address Service Requested**

**Postal Carrier:**

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- Please do not deface or cover

Spring 1998

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## **Common Interest Development**

*Continued from page 10*

well as all structures thereon. In a condominium project, a portion of the sky over all the units or a space below the ground could serve as the required appurtenant interest.

All common interest developments are governed by management documents consisting of the declaration of restrictions and usually bylaws and articles of incorporation if the association is incorporated. When an owner in a common interest development sells to someone else, they must give the buyer a summary of the association's policies of insurance and a copy of all governing documents, the most recent association financial statements, and true statements regarding any occupancy or use restrictions, current, regular and special assessments, penalties, construction defects subject to Civil Code Section 1375 and any changes in assess-

ments that have been approved by the board of directors that pertain to the lot or unit as of the date the statement was issued. If the seller fails to do this, Civil Code Section 1368 provides for a penalty of \$500.00 plus attorneys' fees and damages. These requirements are in addition to any disclosures per Article 1.5 of the Civil Code beginning at Section 1102, including the Real Estate Transfer Disclosure Statement.

Common interest developments have indeed become popular types of home ownership and with the variety of forms from which to choose, buyers and their agents should make sure they know the type and characteristics of property being sold before finalizing a purchase. 🏠

## **Regulation Changes**

*Continued from page 11*

ker license qualification course, and receive CE credit, provided that the course has been submitted to the DRE and approved for CE credit.

**CE testing requirement only applies to correspondence and home study courses**

In addition to the above regulation changes, a statutory change effective January 1, 1998 eases the concerns of many licensees by removing the CE final exam requirement for all "live/lecture courses." The exam requirement, however, remains in place for all correspondence/home-study CE courses.

These reforms will require some time to become completely implemented but we believe they will make CE offerings more focused on the real-world needs of licensees while at the same time allowing CE providers increased flexibility in developing better courses. 🏠