

REAL ESTATE BULLETIN

GRAY DAVIS, *Governor*
JOHN R. LIBERATOR, *Acting Commissioner*

Spring 1999

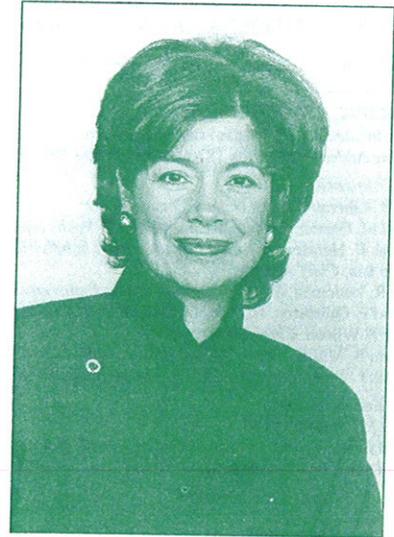
Official Publication of the
California
Department of Real Estate
<http://www.dre.ca.gov>

Business, Transportation and Housing Agency New Secretary Appointed

Governor Gray Davis recently appointed former U.S. Department of Commerce official Maria Contreras-Sweet Secretary of Business, Transportation and Housing. Contreras-Sweet is the first Latina appointed as Secretary of Business, Transportation and Housing. The Secretary has authority over the following agencies: Dept. of Real Estate, Dept. of Corporations, Dept. of Financial Institutions, Dept. of Housing and Community Development, California Highway Patrol, Dept. of Transportation, Calif. Traffic Safety Program, Dept. of Motor Vehicles, Dept. of Alcoholic Beverage Control, Office of Real Estate Appraisers, Calif. Housing Finance Agency, and Stephen Teale Data Center.

"Maria Contreras-Sweet is a woman of many firsts," announced Governor Davis. "Now she will be the first Latina to head an agency that is critical to the future of California. Understanding what it means to be a businesswoman and entrepreneur, I am confident Maria will develop policy recommendations to make California a more business-friendly state, particularly to those who are willing to invest their hard earned capital in a start-up company."

Contreras-Sweet is president of Contreras-Sweet Company, an international management consulting firm servicing Fortune 500 and Service 1000 companies. During her corporate experience, she became



Maria Contreras-Sweet

Chargeable Audits

SB 1554, which was authored by former Senator Kopp, amended Section 10148 of the Business & Professions Code effective January 1, 1999 to require the Department of Real Estate to charge a real estate broker for the cost of *any* audit if the Commissioner has found, in a final Desist & Refrain Order, or in a final disciplinary action, that the broker has violated Section 10145 of the Business & Professions Code or a regulation or rule interpreting Section 10145.

This means that if the Department of Real Estate conducts an audit and there are Section 10145 related violations which result in license disciplinary action or a Desist and Refrain Order, the broker will be billed for the expenses incurred with the audit. If a follow-up audit is subsequently conducted to determine if the violations have been corrected, the broker will also be charged for the follow-up audit.

When an audit is conducted under this authority, the Commissioner will subsequently mail the broker a bill for the cost of the audit. If the broker does not pay the bill within sixty days of that mailing, the Commissioner may suspend or revoke the broker's license, or deny renewal of the license. Further, the Commissioner may commence an action in court to recover the cost of the audit. 🏠

the first woman vice president at Westinghouse at age 30. She later became an equity partner of 7-UP/RC Bottling Company. Breaking another glass ceiling, Contreras-Sweet became the first Latina to serve on the Board of Directors of Blue Cross of California, the state's largest health insurance company. Contreras-Sweet, 43, was appointed to the Federal Glass Ceiling Commission, was the founding president of Hispanas Organized for Political Equality (HOPE), and has served on numerous boards including the United Way of Greater Los Angeles.

"I look forward to working with Governor Davis to build a bridge between business and government," said Contreras-Sweet, who has served in both capacities. "Having worked in large and medium-sized companies and started my own business, I understand the challenges businesses face each day. I also look forward to developing proposals that will address California's long-term challenges." 🏠

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Official Publication of the
California Department of Real Estate

Vol. 59, No. 1 Spring 1999

STATE OF CALIFORNIA
GRAY DAVIS, Governor

BUSINESS, TRANSPORTATION AND HOUSING AGENCY
MARIA CONTRERAS-SWEET, Secretary

DEPARTMENT OF REAL ESTATE
JOHN R. LIBERATOR, Acting Commissioner

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| Salesperson Examinations | (916) 227-0900 |
| Original Licensing (sales/brokers) | (916) 227-0904 |

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The *REAL ESTATE BULLETIN* (ISSN 07347839) is published quarterly by the State of California, Department of Real Estate, 2201 Broadway, Sacramento, CA 95818, as an educational service to all real estate licensees in the state under the provisions of Section 10083 of the Business and Professions Code. Periodical class postage paid at Sacramento, California.

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

Continuing Education**Expanded Opportunities**

Janice A. Waddell, Education and Research Section

Over the last couple of years, the laws and regulations governing the Continuing Education Program (CE) have changed rather significantly. These changes were made primarily to enhance and expand continuing education opportunities to provide licensees with CE courses to fit their interest and needs. For example, a CE course provider can now structure a course to be presented strictly to the employees of one office or franchise. Courses can also be presented as part of regular office meetings, since the minimum course length is now one hour. Also, advances in technology, such as the Internet, can be explored and utilized in the administration of correspondence courses and final examinations.

Other changes have prompted the following frequently asked questions:



- Q. When do I take the six-hour survey course vs. the four separate courses in ethics, agency, fair housing and trust fund handling?
- A. For the *first* renewal of a license after January 1, 1996, all licensees must complete the four individual three-hour courses in ethics, agency, fair housing and trust fund handling. In addition, all licensees, except salespersons renewing for the first time, must complete 33 additional hours of approved CE, of which at least 18 hours must be in the consumer protection category.

For a licensee's *second and all subsequent* renewals after January 1, 1996, as part of the 45-hour CE requirement, a licensee will need to complete a six-hour combined survey course. The six-hour course will provide the licensee with an update and summary covering the four required topics of ethics, agency, fair housing and trust fund handling.

- Q. Instead of taking the six-hour survey course, can I just complete the four individual courses in ethics, agency, fair housing and trust fund handling?
- A. Yes. If a licensee chooses to complete the four individual courses in lieu of the six-hour survey course, they will be accepted toward the licensee's renewal requirement. However, the licensee must complete all four of the required courses.
- Q. I'm working toward my broker's license and have completed several of the required college courses to qualify for the exam; however, I will not be able to take the broker's exam before I have to renew my sales license. Can I use any of the college courses I've completed to satisfy the CE requirement to renew my sales license?
- A. Under certain circumstances, a licensee who has completed one of the courses identified in Business and Professions Code Section 10153.2 can also use that course toward satisfying their

Continued on page 4

A message from Contractors State License Board

The Contractors State License Board (CSLB) has asked the DRE to remind real estate licensees that before they refer a client to a particular contractor, the licensee may wish to check with the CSLB to make certain the contractor is properly and currently licensed and in good standing. The CSLB maintains a toll-free number which one can call to determine if a contractor's license is valid and if any license disciplinary action has been taken. This is an automatic phone response system and you will need to enter the contractor's license number to obtain the license status information. The toll-free number is 1-800-321-2752. One can also check the license status of a contractor by using CSLB's Web site at www.cslb.ca.gov. 🏠

Starting Over

Petitioning for Reinstatement or Removal of Restrictions

by Robert E. Baker, LA Legal Attorney-in-Charge

Licensees who have had their licenses revoked or revoked with the right to a restricted license, or who have had their applications for a plenary license denied but were given a restricted license can petition for reinstatement of that license, or removal of restrictions attaching to any restricted license. By statute, one year must have passed from the effective date of the decision revoking or denying a license before a petition can be filed.

To start the process of reinstatement or removal of restrictions, a Petition Application (RE 506) must be filed with any office of the Department. This petition will be assigned to a Deputy Real Estate Commissioner for investigation. The investigation considers various aspects of the petitioner's life since the license discipline. The purpose of the investigation is to determine the extent of the petitioner's rehabilitation. A petitioner for reinstatement or removal of restrictions must provide competent evidence to the Commissioner of a positive change which warrants granting the petition.

While a majority of petitions are granted, a number of petitions are denied for various reasons. The Criteria of Rehabilitation (Regulations 2911 and 2912) are used as guidelines to determine whether or not to grant the petition. For example, if a licensee has lost his or her license because of a criminal conviction, the Commissioner will be interested in knowing whether or not the conviction has been expunged or probation completed. Where persons have suffered financial loss due to the misconduct of the petitioner, payment or restitution to those persons will be considered in determining if the petitioner is rehabilitated. The nonpayment of debts would also be a factor to consider under Regulation 2911(i) in determining rehabilitation.

In addition to the Criteria of Rehabilitation, conduct which could have led to discipline or denial of a license under Section 10177 of the Business and Professions Code may be considered by the Commissioner when deciding a petition. For example, a petitioner who has had his

Continued on page 4

Public Report More than just a disclosure statement

by Robert Gilmore

The qualifying of an offering for sale, lease or financing of subdivision interests to the public under the authority of a public report issued pursuant to the provisions of the Subdivided Lands Law (Section 11000 et seq. of the Business and Professions Code) involves a major program area of the Department that many licensees don't know a lot about. The general intent of the Subdivided Lands Law is to protect the public against misrepresentation and fraud in the initial sale or lease of subdivided property. For those offerings subject to the Subdivided Lands Law, the subdivider must provide each prospective purchaser with a copy of the public report prior to entering into a purchase contract. The public report contains information about the subdivision which is considered to be of significant interest to a purchaser. It may contain information as to certain costs to be incurred by a purchaser, hazards or adverse environmental conditions, unusual restrictions affecting use of the property, necessary special permits required for improvements, or special financing arrangements being offered by the subdivider.

Although disclosure to a purchaser of important information is one of the purposes of the public report, it is not the only purpose. The issuance of a final public report signifies that certain affirmative standards have been met for the subdivision offering. Some of these affirmative standards include: evidence of the ability to convey proper title; protection of the buyer's deposit money; release of the property from any blanket encumbrance; and assuring legal access to the sub-

Continued on page 4

Petitioning for Reinstatement

continued from page 3

or her license revoked based on dishonest conduct and been convicted of a crime since the license revocation could find his petition denied, depending on the nature of the crime; or a broker or corporation with a restricted license might have a petition denied if the investigation of the petition reveals new violations of the Real Estate Law.

When a corporation is applying for reinstatement of a license, or the petitioner was revoked because of trust fund violations but was issued a restricted broker license, an audit will generally be ordered to determine if that corporation or petitioner is presently in compliance with the Real Estate Law. The Commissioner needs to know if the petitioner has learned from past mistakes and made necessary corrections. When the petitioner is an individual, his or her work history since the license discipline will be investigated and civil and criminal court records as well as Department of Real Estate records will be checked.

As the final step of the investigation, the petitioner will be called in for an interview with the Deputy. This provides an opportunity to find

out from the petitioner, in his or her own words, past and current views, explanations, outlook, etc.

When the investigation is completed, the petition and the Deputy's report containing a recommended course of action, either to grant or deny the petition, are sent to the Department's Legal Section for review. The Legal Section will then generally prepare an order, consistent with the recommendation, for submission to the Real Estate Commissioner for a decision as to whether to grant or deny the petition.

If a petition has been granted, the related order will set forth the conditions to be met before a license can be issued. These conditions are generally as follows: (1) submittal of an application for the new license and payment of the required fee within 90 days of the order; and (2) completion of the appropriate continuing education courses within 6 months of the order. If a substantial period of time has passed since license revocation, the Commissioner may require that the petitioner pass the license examination. 🏠

Public Report

continued from page 3

division. Common interest projects (e.g., condominiums and planned developments) require more complex standards to be met by the subdivider before the final public report may be issued, such as: creating documentation to establish a viable homeowners' association; insuring completion and transfer of control of common areas to the homeowners' association; securing monthly assessment payments by the subdivider; and assuring that the operating budget for the association will be properly funded.

The Subdivided Lands Law also requires that the issuance of a public report be denied if the offering is not suitable for the use proposed by the subdivider. For residential offerings, this includes assuring vehicular access to the property and assuring that there is a reliable source of potable water.

The public report process not only provides a vehicle for disclosure of pertinent facts to prospective buyers, it also creates a mechanism for determining that a proposed offering of subdivided lands meets certain affirmative standards, thereby protecting consumers. 🏠

Expanded Opportunities

continued from page 2

CE requirement, as long as the course was completed within the four years immediately preceding renewal. However, completion of one of the statutory courses will not satisfy the entire CE requirement. The licensee will still be required to complete the four mandatory three-hour courses in ethics, agency, fair housing and trust fund handling or the six-hour combined survey course, whichever is applicable. Also, if the course provider has not submitted the course to the Department for CE approval, the licensee must petition the Department for equivalent CE credit. You can contact the Department's Education Section at (916) 227-0894 to receive information on how to petition for equivalent CE credit.

Q. In November 1998, I attended a seminar that I was told was approved for CE credit, but I didn't have to take an exam. In the past I've always had to take an exam to receive credit. Am I going to be able to use this seminar for my renewal?

A. Yes, the CE credit you earned for attending the seminar will count toward your CE requirement for renewal. Effective January 1, 1998, the requirement for an exam at the conclusion of a live presentation of an approved CE offering was eliminated.

If you have any questions that have not been addressed, or comments concerning the Continuing Education Program, please contact the Education Section staff at (916) 227-0894. 🏠

Disciplinary Action — Sept. 1998 to Nov. 1998

- ✓ 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 Lawbook*. The *Real Estate Lawbook* 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

| | |
|---------|--|
| 2715 | Licensee's failure to maintain current business or mailing address with DRE |
| 2725 | Failure of broker to exercise reasonable supervision over the activities of his or her salespersons |
| 2726 | Failure to have broker-salesperson agreements |
| 2731 | Unauthorized use of fictitious business name |
| 2752 | Broker's failure to notify DRE of salesperson employment |
| 2801.5 | Sale of subdivision interest without public report |
| 2831 | Failure to keep proper trust fund records |
| 2831.1 | Inadequate separate trust fund beneficiary records |
| 2831.2 | Failure to reconcile trust 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 |
| 2832(a) | Failure of broker to place trust funds into hands of owner, into a neutral escrow depository or trust fund account within three business days of receipt |
| 2834 | Trust account withdrawals by unauthorized or unbonded person |
| 2835 | Retention of broker funds in trust account |
| 2840 | Failure to give approved borrower disclosure |
| 2905 | Failure to deliver pest control documentation |
| 2950(d) | Failure of broker handling escrows to maintain records and accounts |
| 2950(h) | Failure to advise all parties of licensee's interest in agency holding escrow |
| 2950(i) | Failure to render written statement upon closing broker-handled escrow |
| 2951 | Improper record keeping for broker handled escrows |

Business and Professions Code

| | |
|----------------|---|
| 480(a)(2) | Dishonesty, fraud or deceit |
| 490 | Substantially related criminal conviction |
| 498 | License obtained by fraud or misrepresentation |
| 10130 | Acting without license |
| 10137 | Unlawful employment or payment of compensation |
| 10138 | Payment of compensation to unlicensed person |
| 10145 | Trust fund handling |
| 10145(a) | Trust fund handling |
| 10145(a)(1) | Failure of broker to place trust funds into neutral escrow depository, the hands of the principal or a trust fund account |
| 10145(c) | Failure by salesperson to deliver trust funds to broker |
| 10148 | Failure to retain records and make available for inspection |
| 10159.2 | Failure by designated officer to supervise licensed acts of corporation |
| 10159.5 | Failure to obtain license with fictitious business name |
| 10161.8 | Failure of broker to notify Commissioner of salesperson employment/termination |
| 10162 | Failure to maintain a place of business |
| 10167.9 | Noncompliance with PRLS contract requirements |
| 10167.10 | Failure of PRLS broker to refund fee paid |
| 10167.11 | False advertisement or statement or referral by licensee in PRLS business |
| 10167.12 | Violation of PRLS provisions |
| 10167.12(a)(1) | Violation of PRLS provisions |
| 10176(a) | Making any substantial misrepresentation |

| | |
|------------|--|
| 10176(b) | Making false promise |
| 10176(e) | Commingling trust funds with brokers 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 |
| 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(i) | Improper use of governmental employment giving access to confidential records |
| 10177(j) | Fraud or dishonest dealing as principal |
| 10177.5 | Civil fraud judgment based on licensed acts |
| 10240 | Failure to give mortgage loan disclosure statement |
| 11018.1(a) | Failure to give public report to prospective purchaser |
| 11018.2 | Sale of subdivision lots without a public report |

REVOKED LICENSES

Fresno Region

Cuesta Equities, Inc. (REC)

7635 El Camino Real, Ste. 6,
Atascadero
Effective: 9/23/98
Violations: 10176(a), 10177(g)

Figuerroa, Ruben (REB)

808 W. Main, Ste. E, Visalia
Effective: 9/29/98
Violations: 10145, 10176(a)(e)(i),
10177(d)

Galvan, Nish Joseph (RRES)

1317 Claus Rd., Apt. C, Modesto
Effective: 11/25/98
Violations: 490, 10177(b)

Pashayan, John Timothy (REB)

5980 E. Dwight, Fresno
Effective: 11/11/98
Violations: 10177.5

Rivera, Guadalupe Maria (RES)

1020 Sterling Rd., Bakersfield
Effective: 9/8/98
Violations: 480(a)(2),
10177(a)(b)

Smith, Owen Joseph (REB, REO)

7635 El Camino Real, Ste. 6,
Atascadero
Effective: 9/23/98
Officer of: Cuesta Equities, Inc.
Violations: 10176(a), 10177(g)

Los Angeles Region

Aace Home Loans, Inc. (REC)

631 E. Arrow Hwy., Ste. C,
Glendora
Effective: 10/20/98
Violations: 2742, 10177(d)(f)(g)

Adamson, Cynthia Rose (RES)

17283 Regency Cir., Riverside
Effective: 10/20/98
Violations: 10177(g)

Alcazar, Kenneth Torrijas (REB)

8001 Laurel Canyon Blvd.,
Ste. 203, North Hollywood
Effective: 10/19/98
Violations: 490, 10177(b)

Avishur, Mayroma (RES)

4523 San Feliciano Dr.,
Woodland Hills
Effective: 10/15/98
Violations: 490, 10177(b)

Baek, Hwa Jin (RES)

5201 Bridgewood Dr., La Palma
Effective: 9/15/98
Violations: 490, 10177(b)

Beharry, Linwald (RES)

16500 Hawthorne Blvd., Lawndale
Effective: 10/8/98
Violations: 10177(j)

Burridge, John Terry (REB)

1300 Dove St., Ste. 200,
Newport Beach
Effective: 10/6/98
Violations: 490, 10177(b)



- Capital Financial and Real Estate Services, Inc. (REC)**
18607 Ventura Blvd., #200, Tarzana
Effective: 2/3/97
Violations: 10177(j)
- Carlen, Cary Elms (RES)**
3006 E. Stearns, Orange
Effective: 9/18/98
Violations: 498, 10177(a)
- Commiso, Brian Ralph (RES)**
7501 West 91st, Los Angeles
Effective: 11/17/98
Violations: 490, 10177(b)
- Greene, Kimberly Adele (RES)**
4678-A 130th St., Hawthorne
Effective: 9/8/98
Violations: 2715, 10176(a), 10177(d)(j)
- Harris, Sidney Lowe (RES)**
41689 Enterprise Cir North, #112, Temecula
Effective: 11/15/98
Violations: 10130, 10145(c), 10177(d)
- Hazard, Kurt Raymond (RES)**
182 Highland Rd., Simi Valley
Effective: 9/1/98
Violations: 490, 10177(b)
- Henning, Richard Harvey (RREB)**
7 Brittany, Newport Beach
Effective: 11/17/98
Violations: 490, 10177(b)
- Henry, John Charles (RES)**
433 N. Camden, 4th Floor, Beverly Hills
Effective: 9/22/98
Violations: 490, 498, 10177(a)(b)
- Hernandez, Xavier Frank (RES)**
15769 Jalande Ln., Moreno Valley
Effective: 9/30/98
Violations: 490, 10177(b)
- Hunt, Dick Tilman (RES)**
5160 Vista Hermosa St., Long Beach
Effective: 9/23/98
Violations: 490, 10177(b)
- Kessee, Rachelle Genese (RRES)**
270 N. Canon Dr., #1607, Beverly Hills
Effective: 10/20/98
Violations: 10145(a), 10176(a)(i), 10177(d)
- Lance, Richard Paul (RRES)**
370008 Waterman Ave., Palmdale
Effective: 10/26/98
Violations: 490, 10177(b)
- Li, Richard C.W. (RES)**
101 E. Adams Ave., Alhambra
Effective: 9/15/98
Violations: 490, 10177(b)
- Livingston, David N. (RES)**
406 E. Center St., Anaheim
Effective: 11/10/98
Violations: 498, 10177(a)
- Lyon, Lyndon Scott (RES)**
22501 Rio Aliso Dr., Lake Forest
Effective: 11/24/98
Violations: 490, 10177(b)
- Martindale, John R. (RES)**
31661 Paseo Isabella, San Juan Capistrano
Effective: 10/2/98
Violations: 10176(a)(b), 10177(j)
- McCoy, Michael R. (REB)**
3301 Blue Ridge Ct., Westlake Village
Effective: 9/1/98
Violations: 490, 10177(b)
- McKnight, Celeste A. (RES)**
6710 Dove Ln., Riverside
Effective: 9/30/98
Violations: 490, 10177(b)
- McPherson, Jack (REB, REO)**
522 N. Fern Ave., Ontario
Effective: 10/20/98
Officer of: Aace Home Loans, Inc.
Violations: 10177(d)(h)
- Moore, James Earl (REB)**
9550 Bolsa Ave., Ste. 210, Westminster
Effective: 9/10/98
Violations: 10137, 10159.2, 10177(h)
- Mosser, Darlene Kay (REB)**
217 Camino Toluca, Camarillo
Effective: 10/1/98
Violations: 490, 10177(b)
- Ng, Philip Kam Cheong (REB)**
6923 Bertrand Ave., Reseda
Effective: 11/10/98
Violations: 490, 10177(b)
- Niederkorn, Gilbert Patrick (RES)**
653 Gladstone, Glendora
Effective: 11/23/98
Violations: 490, 10177(b)
- Olsen, Tim John (RES)**
17509 Ventura Blvd., Encino
Effective: 9/24/98
Violations: 490, 498, 10177(a)(b)
- Optima Finance, Inc. (REC)**
3250 Wilshire Blvd., #1603, Los Angeles
Effective: 10/20/98
Violations: 10162, 10165
- Palomares, Elizabeth (PRLS)**
128 E. Las Tunas Dr., San Gabriel
Effective: 11/23/98
Violations: 10167.9, 10167.10, 10167.12
- Payne, Darleen Catherine (RES)**
24686 Vesta, Mission Viejo
Effective: 11/17/98
Violations: 490, 10177(b)
- Preiss, Robert Bruno (RES)**
P.O. Box 3682, San Clemente
Effective: 9/29/98
Violations: 490, 10177(b)
- Pringle, Ann Louise (RES)**
2749 Penasco St., San Clemente
Effective: 9/8/98
Violations: 490, 10177(b)
- Rann, Miyuki Sasa (RES)**
4000 MacArthur Blvd., Ste. 1500, Newport Beach
Effective: 9/16/98
Violations: 10145(c), 10176(a)(i), 10177(d)
- Rausch, Gary Edmund Jr. (REB, REO)**
1400 Bristol St. North, Ste. 100, Newport Beach
Effective: 9/24/98
Violations: 10130, 10131(d), 10177(d)
- Reyes, Ray Ramiro (RES)**
3811 Shaeffer Ave., #E, Chino
Effective: 11/17/98
Violations: 490, 10177(b)
- Royce, Tina (RES)**
1400 Bristol St. North, Ste. 100, Newport Beach
Effective: 9/24/98
Violations: 10130, 10131(d), 10177(d)
- Saenz, Amanda Memory (RES)**
1011 E. Lexington Dr., Glendale
Effective: 9/1/98
Violations: 498, 10177(a)
- Salinger, Beverly Ann (REB)**
3854 Beethoven St., #4, Los Angeles
Effective: 11/24/98
Violations: 10137, 10177(g)
- Stoneridge Management Corporation (REC)**
424 W. Colorado St., #103, Glendale
Effective: 10/15/98
Violations: 2715, 10162, 10165, 10177(d)
- Strucke, Darryl (PRLS)**
8630 Balboa Blvd., Northridge
Effective: 9/17/98
Violations: 10167.10, 10167.11, 10167.12(a)(1)
- Tipton, James Leon (REB)**
1739 Trinity St., Los Angeles
Effective: 9/30/98
Violations: 2715, 10148, 10177(d)
- Ung, Ty-Hong (RES)**
3639 Baldwin Ave., El Monte
Effective: 10/14/98
Violations: 490, 10177(b)
- Valdez, Victor Manuel (RES)**
14120 Ramona Dr., Whittier
Effective: 9/1/98
Violations: 490, 10177(b)
- Vasquez, Carmen Mary Ann (RES)**
17371 Irvine Blvd., #250, Tustin
Effective: 9/15/98
Violations: 10145(c), 10177(a)(d)(g)(i)
- Vasquez, Ismael Canez (REB)**
17371 Irvine Blvd., Ste. 250, Tustin
Effective: 9/15/98
Violations: 2731, 2831, 2831.2, 2832(a), 2832.1, 2835, 2950(h), 10145, 10176(e), 10177(d)(g)(h), 10240
- Young, Jeannie F. (REB)**
23480 Park Sorrento, #116B, Calabasas
Effective: 10/1/98
Officer of: National Home Funding Corporation
Violations: 2726, 2752, 10161.8(a), 10176(a), 10177(d)(g)(h)

Oakland Region

Fitzpatrick, Robert James (RRES)
104 Ravenwood Way, South San Francisco
Effective: 10/26/98
Violations: 10177(j)

Jorgensen, Randall Bruce (RES)
10 Christopher Ct., Novato
Effective: 11/30/98
Violations: 490, 10177(b)

JVC Financial Services (REC)
9101 Los Amigos Rd., Ste. B, Windsor
Effective: 9/14/98
Violations: 2715, 10162, 10165, 10177(d)

King, Rebecca Ann (RES)
15200 Hesperian Blvd., #100, San Leandro
Effective: 11/30/98
Violations: 490, 10177(b)

Laffin, Heather Elise (RES)
437 Alcatraz Ave., Oakland
Effective: 11/12/98
Violations: 490, 10177(b)

McSorley, Elizabeth Anne (RES)
8736 Augusta Ct., Dublin
Effective: 10/20/98
Violations: 490, 10177(b)

Nelson, Michael Steven (RES)
P.O. Box 336, Tomales
Effective: 9/15/98
Violations: 490, 10177(b)

Robichaud, Jim Michael (REB)
7675 N. Hwy. 1, Litteriver
Effective: 10/13/98
Violations: 2832, 2832.1, 10145, 10176(e)(i), 10177(d)(j)

Van Cleave, Eric Kenneth (REB, REO)
1325 College Ave., Santa Rosa
Effective: 9/14/98
Violations: 490, 10177(b)

Weyrauch, Stefan H. (REB)
1031 N. Idaho St., San Mateo
Effective: 9/2/98
Violations: 2831.1, 2831.2, 10145, 10176(i), 10177(d)(j)

WVM Mortgage Company (REC)
9101 Los Amigos Rd., Ste. B, Windsor
Effective: 9/14/98
Violations: 2715, 10162, 10165, 10177(d)

Zhang, Shu-Ying (RES)
2334 26th Ave., San Francisco
Effective: 9/3/98
Violations: 490, 10177(b)

Sacramento Region

Buda, Diane L. (RES)
2795 Norris Canyon Rd., San Ramon
Effective: 9/2/98
Violations: 490, 10177(b)

Cary, Michael Guy Sr. (RREB)
4628 Watt Ave., Sacramento
Effective: 11/25/98
Violations: 10165, 10177(d)(k)

Douglass North Woods Realty, Inc. (REC)
17400 Northwood Blvd., Truckee
Effective: 11/20/98
Violations: 2731, 2832, 2834, 10145, 10148, 10159.5, 10177(d)

Hamdi, Hassan Mohammad (REB)
4046 Evalita Way, Sacramento
Effective: 11/25/98
Violations: 490, 10177(b)

Morgan, Michael J. (REB)
23012 Ash Creek Rd., Sp. 20, Anderson
Effective: 11/20/98
Violations: 490, 10177(b)

Sanwal, Kiran (RES)
142 Thrush Ct., Hercules
Effective: 9/3/98
Violations: 490, 10177(b)

San Diego Region

Nekrasov, Vlad V. (RES)
P.O. Box 84793, San Diego
Effective: 11/11/98
Violations: 498, 10177(a)

Steward, Christopher Wayne (RES)
2171 Glasgow Ave., Cardiff By The Sea
Effective: 10/7/98
Violations: 490, 10177(b)

Sweatte, Bruce (RES)
2535 Jefferson St., #6, Carlsbad
Effective: 9/2/98
Violations: 490, 10177(b)

REVOKED WITH A RIGHT TO A RESTRICTED LICENSE

Fresno Region

Baumann, Karl Francis (REB, REO)
2660 Hwy. 140, Ste. A, Cathays Valley
Effective: 9/23/98
Violations: 10145, 10159.2, 10177(d)(h)
Right to RREB license on terms and conditions

D. L. Jans & Associates, Inc. (REC)
4705 N. Sonora, #108, Fresno
Effective: 11/10/98
Violations: 10145, 10176(a), 10177(d)
Right to RREC license on terms and conditions

Gray, William Boyd Jr. (RES)
929 Acacia Ave., Bakersfield
Effective: 11/30/98
Violations: 10130, 10177(d)
Right to RRES license on terms and conditions; RRES to be suspended for 90 days-all but 40 days stayed for 1 year on terms and conditions

Jans, Donald Lee (REB, REO)
4705 N. Sonora, #108, Fresno
Effective: 11/10/98
Officer of: D. L. Jans & Associates, Inc.
Violations: 10145, 10176(a), 10177(d)(h)
Right to RREB license on terms and conditions

McSweeney, Patricia Ellen (REB)
3131 E. Hawkeye Ave., Turlock
Effective: 9/18/98
Violations: 2831, 2831.1, 2831.2, 2832, 10145, 10148, 10176(e), 10177(d)(g)(j)
Right to RRES license on terms and conditions

Los Angeles Region

Allen, Paul Charles (REB, REO)
25431 Cabot Rd., #110, Laguna Hills
Effective: 11/23/98
Officer of: P F C Enterprises, Inc.
Violations: 2830, 2832, 2832.1, 2834, 10137, 10145, 10177(d)(h)
Right to RREB license on terms and conditions

Aquino, Jose (REB, REO)
16299 Foothill Blvd., Fontana
Effective: 9/23/98
Violations: 2832.1, 2950(h), 10145, 10177(d)
Right to RREB license on terms and conditions

Carroll, Dennis Allan (RES)
26267 Pavillion Ct., Mission Viejo
Effective: 10/20/98
Violations: 498, 10177(a)
Right to RRES license on terms and conditions

Century 21 Allstars, Inc. (REC)
11716 Rosecrans Ave., Norwalk
Effective: 11/30/98
Violations: 2726, 2752, 2831.1, 2831.2, 2832.1, 2950(i), 2951, 10145, 10177(d)
Right to RREC license on terms and conditions; RREC license to be suspended for 100 days-stayed on condition

Coast Cities Financial, Inc. (REC)
15316 Dos Palmas Rd., Victorville
Effective: 9/23/98
Violations: 2832, 2834, 10145, 10177(d)
Right to RREC license on terms and conditions

Danielian, Sam (RREB)
557 W. Glenoaks Blvd., Glendale
Effective: 10/23/98
Violations: 490, 10177(b)
Right to RRES license on terms and conditions

Dekoven, Donald (REB)
16350 Ventura Blvd., #416, Encino
Effective: 9/14/98
Violations: 490, 10177(b)
Right to RREB license on terms and conditions

Elliott, Shirley Mae (RREB)
626 S. Peck Ave., Manhattan Beach
Effective: 11/23/98
Violations: 2832.1, 10145, 10177(d)(g)
Right to RRES license on terms and conditions

Graciano, Jose Antonio (RES)
4475 Casa Grande Cir., #150, Cypress
Effective: 11/25/98
Violations: 10176(g)
Right to RRES license on terms and conditions

Herrera, Viola G. (REB)
P.O. Box 10002, Lennox
Effective: 9/30/98
Violations: 10177(d)(k)
Right to RRES license on terms and conditions

Hosseiniyar, Mansour (REB, REO)
24763 W. Via Del Llano, Calabasas
Effective: 3/5/97
Officer of: Capital Financial and Real Estate Services, Inc.
Violations: 10177(h)
Right to RREB license on terms and conditions

Kaldawi, John A. (REB)
15932 Valerio St., Van Nuys
Effective: 9/17/98
Violations: 490, 10177(b)
Right to RREB license on terms and conditions

Kalfayan, Marie Abukhalil (REB)
2941 N. Brighton St., Burbank
Effective: 9/29/98
Violations: 490, 10177(b)
Right to RRES license on terms and conditions

Kingsby, Jerone Lafayette (RES)
7107 S. La Cienga, Los Angeles
Effective: 10/14/98
Violations: 490(a), 10177(b)
Right to RRES license on terms and conditions

Kovacs, Gilbert Charles (RES)
9132 Healey Dr., Garden Grove
Effective: 11/2/98
Violations: 10130, 10177(d)
Right to RRES license on terms and conditions

Law, Roger C. (RES)
1121 S. Granada Ave., Alhambra
Effective: 10/29/98
Violations: 490, 498, 10177(a)(b)
Right to RRES license after 90 days on terms and conditions

Martinez, Carlos C. (REB, REO)
1075 N. Maclay Ave., San Fernando
Effective: 10/19/98
Officer of: Metro Brothers, Inc.
Violations: 10159.2, 10177(h)
Right to RREB license on terms and conditions; RREB to be suspended for 30 days

Martinez, Marcos Cruz (RES)
1075 N. Maclay Ave., San Fernando
Effective: 10/19/98
Violations: 10176(a)
Right to RRES license on terms and conditions; RRES license to be suspended for 30 days

Matyas, Eric Andrew George (REB)
1348 San Ysidro Dr., Beverly Hills
Effective: 10/20/98

Violations: 490, 10177(b)
Right to RRES license on terms and conditions

Metro Brothers, Inc. (REC)
1075 N. Maclay Ave., San Fernando
Effective: 10/19/98
Violations: 2831, 2831.1, 2831.2, 2832.1, 2950, 2951, 10145, 10177(d)
Right to RREC license on terms and conditions; RREC license to be suspended for 30 days

Moore, Robert Barry (REB)
1300 Eastman Ave., Ste. 101, Ventura
Effective: 11/10/98
Violations: 10177(d)(g)(h)
Right to RREB license on terms and conditions

Nguyen, Kim Dang (REB)
3925 N. Rosemead Blvd., Ste. 201, Rosemead
Effective: 9/30/98
Violations: 10137, 10177(g)(h)
Right to RREB license on terms and conditions

Onyeador, Ike Norbert (REB)
3823 West 59th Pl., Los Angeles
Effective: 9/28/98
Violations: 490, 10177(b)
Right to RRES license on terms and conditions

P F C Enterprises, Inc. (REC)
25431 Cabot Rd., #110, Laguna Hills
Effective: 11/23/98
Violations: 2830, 2832, 2832.1, 2834, 10137, 10145, 10177(d)
Right to RREC license on terms and conditions

Peterson, Darrell Loren (REB, REO)
15316 Dos Palmas Rd., Victorville
Effective: 9/23/98
Violations: 10145, 10159.2, 10177(d)(h)
Right to RREB license on terms and conditions

Sarlo, Betty Ann (RES)
27758 Emerald, Mission Viejo
Effective: 10/29/98
Violations: 490, 10177(b)
Right to RRES license on terms and conditions

Sepasi, Robert Mir (REB)
Formerly known as: Mirsepasi, Seyed Ali Asghar
5 Park Plaza, 18th Fl., Irvine
Effective: 3/5/97
Violations: 10177(j)
Right to RREB license on terms and conditions





Shuben, Richard Warren (REB)
7041 Owensmouth Ave., #201,
Canoga Park
Effective: 11/17/98
Violations: 490, 10177(b)
Right to RRES license on terms
and conditions

Torrance, Shirley Jean (RES)
1110 Glenneyre, Laguna Beach
Effective: 11/18/98
Violations: 490, 10177(b)
Right to RRES license on terms
and conditions

Vega, Patricia (RES)
3401 Kern St., Oxnard
Effective: 10/13/98
Violations: 490, 10177(b)
Right to RRES license on terms
and conditions

Zipper, Ruthie (RES)
7944 Florence Ave., Downey
Effective: 10/20/98
Violations: 10177(j)
Right to RRES license on terms
and conditions

Oakland Region

Heston, Laura Faye (REB)
608-C Main St., Pleasanton
Effective: 11/3/98
Violations: 2831.2, 2832, 2832.1,
10145, 10176(i), 10177(d)
Right to RRES license on terms
and conditions

Howard, Ronald Jay (REB)
136 Holcomb St.,
Simsbury, CT
Effective: 10/1/98
Violations: 10145, 10176(e),
10177(d)
Right to RREB license on terms
and conditions

Hunt, John Julius (REB)
2119 18th Ave.,
San Francisco
Effective: 9/15/98
Violations: 490, 10177(b)
Right to RREB license on terms
and conditions

Jay, Leonard Paul (REB)
9 Cloud Ln., Petaluma
Effective: 9/16/98
Violations: 2801.5, 10177(d),
11018.1(a), 11018.2
Right to RREB license on terms
and conditions

Leibowitz, Alan Jay (RES)
17 Ancho Vista Ave.,
San Anselmo
Effective: 10/20/98
Violations: 490
Right to RRES license on terms
and conditions

Lucas, Norma M. (RRES)
411 Stoneridge Ln., San Francisco
Effective: 11/23/98

Violations: 10176(a)(b)(i)
Right to RRES license on terms
and conditions; RRES license
suspended for 60 days-all but 17
days stayed for 2 years on terms
and conditions

Ott, Lan N. (REB)
496 Lockwood Ln., Scotts Valley
Effective: 11/11/97
Violations: 490, 10177(b)
Right to RRES license on terms
and conditions

Schmitt, Steven Gale (RES)
P.O. Box 750393, Petaluma
Effective: 9/9/98
Violations: 490, 10177(b)
Right to RRES license on terms
and conditions

Sacramento Region

Akeson, Glenn C. (REB)
320 Brookside Dr., Antioch
Effective: 11/12/98
Violations: 2831, 2831.2, 2832.1,
10145(a)(1), 10177(d)
Right to RREB license on terms
and conditions

Depa, Steven John (REB)
285 Pinon Hills Dr., Chico
Effective: 10/20/98
Violations: 10145(a)(1), 10177(d)
Right to RREB license on terms
and conditions

Green, Barbara (RES)
11333 Sunrise Ct., Truckee
Effective: 11/20/98
Violations: 10130, 10177(d)
Right to RRES license on terms
and conditions; RRES license
suspended for 30 days

Jones, Robert Arthur (REB, REO)
10128 Donner Pass Rd., Truckee
Effective: 11/20/98
Officer of: Douglass North
Woods Realty, Inc.
Violations: 10177(h)
Right to RREB license on terms
and conditions; RREB license
suspended for 15 days

Laub, Traci Lyn (RES)
P.O. Box 5793, Stateline, NV
Effective: 11/30/98
Violations: 498, 10177(a)
Right to RRES license on terms
and conditions

McCoy, John Kirkpatrick (REB)
2025 W. March Ln., Stockton
Effective: 11/20/98
Violations: 2831, 2832,
10176(e)(i), 10177(d)
Right to RRES license on terms
and conditions

San Diego Region

Citarelli, Carl (RES)
9500 Harritt Rd., #195, Lakeside
Effective: 10/27/98
Violations: 490, 10177(b)
Right to RRES license on terms
and conditions

Erickson, Anton J. (RES)
1742 Whaley Ave., San Diego
Effective: 11/24/98
Violations: 10145, 10177(d)(g)

Right to RRES license on terms
and conditions

Erickson, Lucille G. (RES)
1724 Whaley Ave., San Diego
Effective: 11/24/98
Violations: 10145, 10177(d)(g)
Right to RRES license on terms
and conditions

Knowles, Eric D. (REB)
5725 Kearny Villa Rd.,
Ste. G, San Diego
Effective: 10/6/98
Violations: 2831, 2831.1, 2831.2,
2832, 2834, 10145
Right to RREB license on terms
and conditions; RREB license to
be suspended for 30 days

Mical Mortgage, Inc. (REC)
5151 Murphy Canyon Rd., #220,
San Diego
Effective: 11/30/98
Violations: 2831, 2832.1, 2834,
10145, 10176(e), 10177(d), 10240
Right to RREC license on terms
and conditions

Sherr, Daun Lynell (REB, REO)
16410 Avenida Venusto, #E,
San Diego
Effective: 11/30/98
Violations: 10177(h)
Right to RREB license on terms
and conditions

SUSPENDED WITH STAY

Fresno Region

**Belanus, Robert Matthew (REB,
REO)**
5443 N. Lafayette, Fresno
Effective: 9/1/98
Officer of: D L M Financial
Services Corporation
Violations: 10137, 10177(h)
Suspended for 30 days-stayed for
1 year on terms and conditions

Cheney, Daniel (REO)
1700 Jensen, Ste. 102, Sanger
Effective: 9/15/98
Officer of: Dan Cheney &
Associates, Inc.
Violations: 2831, 2831.2, 2832,
2832.1, 10145, 10177(d)(h)
Suspended for 2 years-Stayed for
2 years on terms and conditions

**D L M Financial Services Corpora-
tion (REC)**
7797 N. First St., #102-B, Fresno
Effective: 9/1/98
Violations: 10137
Suspended for 30 days-stayed for
1 year on terms and conditions

**Dan Cheney & Associates, Inc.
(REC)**
1700 Jensen, Ste. 102, Sanger
Effective: 9/15/98
Violations: 2831, 2831.2, 2832,
2832.1, 10145, 10177(d)
Suspended for 2 years-stayed for
2 years on terms and conditions

OGata, Denise Lorraine (RES)
539 W. Parlier, #16, Reedley
Effective: 9/1/98

Violations: 10130, 10177(d)
Suspended for 60 days-stayed for
1 year on terms and conditions

Los Angeles Region

Armstrong, Jerry Lee (REB, REO)
359 San Miguel Dr., Ste. 206,
Newport Beach
Effective: 3/26/98
Violations: 2715, 2725, 2752,
2842, 2842.5, 10137, 10163,
10177(d)(h), 10240
Suspended for 2 years-stayed for
2 years on terms and conditions

**Behaghi, Mohamed Reza (REB,
REO)**
2502 Artesia Blvd.,
Redondo Beach
Effective: 9/9/98
Officer of: Real Estate Plus, Inc.
Violations: 10177(d)(h)
Suspended for 2 years-stayed for
1 year on terms and conditions

Canutt, Bernice Powell (REO)
33336 Agua Dulce Canyon Rd.,
Saugus
Effective: 11/23/98
Violations: 2731
Suspended for 30 days-stayed for
1 year on terms and conditions

Chan, Anthony See-Chung (REB)
778 E. Level, Covina
Effective: 9/23/98
Violations: 10176(a)(Ci),
10177(d)(g)(h)
Suspended for 90 days-stayed for 30
days stayed for 1 year on terms
and conditions

Country Place Homes, Inc. (REC)
33336 Agua Dulce Canyon Rd.,
Saugus
Effective: 11/23/98
Violations: 2731
Suspended for 30 days-stayed for
1 year on terms and conditions

Daoust, Maurice Phillip (RES)
P.O. Box 1686, Simi Valley
Effective: 10/20/98
Violations: 10130, 10177(d)
Suspended for 90 days-stayed for 30
days stayed for 1 year on terms
and conditions

Fowlkes, Ronald Issac (REB, REO)
306 E. Hyde Park Blvd., #1,
Inglewood
Effective: 9/1/98
Violations: 10177(g)
Suspended for 30 days-stayed for
1 year on condition

Kurdmisto, Reem (REB, REO)
24732 Via Carlos, Laguna Niguel
Effective: 10/22/98
Officer of: Western Lending
Corporation
Violations: 10137, 10177(d)
Suspended for 60 days-stayed for
1 year on terms and conditions

Lantern Financial Corp. (REC)
13701 Riverside Dr., Sherman Oaks
Effective: 9/23/98
Violations: 2831, 2831.1, 2831.2,
2832.1, 10145, 10177(c)(d)
Suspended for 90 days-stayed for
2 years on terms and conditions

Leidner, Stephen (REB, REO)
13701 Riverside Dr., #304,
Sherman Oaks
Effective: 9/23/98
Officer of: Lantern Financial
Corporation
Violations: 10177(h)
Suspended for 90 days-stayed for
2 years on terms and conditions

Maynetto, Guillermo E. (REB)
3540 Wilshire Blvd., Ste. 802,
Los Angeles
Effective: 10/26/98
Violations: 2831, 2831.2, 2832,
10177(d), 10240
Suspended for 90 days-all but 30
days stayed for 2 years on terms
and conditions

Morse, Craig H. (REB)
5655 Lindero Canyon Rd., #521,
Westlake Village
Effective: 9/15/98
Violations: 2731, 2831.1, 2840,
2950(d)(h), 2951, 10145,
10177(d), 10240
Suspended for 60 days-stayed for
2 years on terms and conditions

Ornelas, Gabriel Provincio (REB)
633 S. Brea Blvd., Brea
Effective: 11/18/98
Violations: 10137
Suspended for 90 days-stayed for
2 years on terms and conditions

Real Estate Plus, Inc. (REC)
2502 Artesia Blvd.,
Redondo Beach
Effective: 9/9/98
Violations: 10177(d)(g)
Suspended for 2 years-stayed for
1 year on terms and conditions

Reed, Timothy John (REB)
19374 Soledad Canyon,
Santa Clarita
Effective: 9/21/98
Violations: 10176(a)
Suspended for 90 days-stayed for
1 year on terms and conditions

Villaescusa, Joseph Garcia (RREB)
8301 E. Florence Ave., Ste. 214,
Downey
Effective: 11/30/98
Violations: 10159.2, 10177(h)
Suspended for 100 days-stayed on
condition

Western Lending Corp. (REC)
27401 Los Altos, #470,
Mission Viejo
Effective: 10/22/98
Violations: 10137, 10177(d)
Suspended for 60 days-stayed for
1 year on terms and conditions

Sacramento Region

Grover, Joann Marie (REB)
3014 Olive Hwy, Oroville
Effective: 9/9/98
Violations: 2905, 10148,
10177(d)
Suspended for 5 days-stayed for 1
year on terms and conditions

Lee, Timothy William (REB, REO)
3016 Waterman Ct.,
El Dorado Hills
Effective: 10/28/98

Officer of: Tower Development
Corp.
Violations: 10137, 10177(h)
Suspended for 60 days-stayed for
1 year on terms and conditions

Saetes, Peter Mike (RES)
1325 J St., #100, Sacramento
Effective: 10/28/98
Violations: 10130, 10177(d)
Suspended for 60 days-all but 15
days stayed for 1 year on terms
and conditions

Tower Development Corp. (REC)
1325 J St., Ste. 100, Sacramento
Effective: 10/28/98
Violations: 10137
Suspended for 60 days-stayed for
1 year on terms and conditions

San Diego Region

Bill Howe Investments, Inc. (REC)
3990 Old Town Ave., #105-C,
San Diego
Effective: 9/16/98
Violations: 2831, 2831.1, 10145,
10177(d)
Suspended for 60 days-stayed for
2 years on terms and conditions

**Christiansen, Fredrick Lee (REB,
REO)**
10650 Scripps Ranch Blvd.,
Ste. 112, San Diego
Effective: 11/17/98
Officer of: Mar-Chris Investment
Corporation
Violations: 10177(h)
Suspended for 60 days-stayed for
2 years on terms and conditions

Howe, Edith Marie (REB, REO)
3990 Old Town Ave., #105-C,
San Diego
Effective: 9/16/98
Officer of: Bill Howe Invest-
ments, Inc.
Violations: 10177(h)
Suspended for 60 days-stayed for
2 years on terms and conditions

Mar-Chris Investment Corp. (REC)
10650 Scripps Ranch Blvd.,
Ste. 112, San Diego
Effective: 11/17/98
Violations: 10137, 10138
Suspended for 60 days-stayed for
2 years on terms and conditions

Pitchford, Gerald Lee (RES)
221 W. Crest St., Escondido
Effective: 11/17/98
Violations: 10137, 10177(d)
Suspended for 60 days-stayed for
2 years on terms and conditions

INDEFINITE SUSPENSIONS (under Recovery Acct. provisions)

Los Angeles Region

Billa, Robert Allan (REB)
27660 Marguerite Pky, Ste. C219,
Mission Viejo
Effective: 9/30/98

Ellingwood, Mary Helen (REB)
265 N. Euclid Ave., Upland
Effective: 9/30/98

**Groesbeck, Arthur Jerome III
(RES)**
4346 Laurel Canyon Blvd., Studio
City, CA 91604
Effective: 10/13/98

Segovia, Dorothy Lee (REB)
4000 Barranca, #250, Irvine
Effective: 11/17/98

Oakland Region

Arevalo, Tito Rogelio (REB)
1000 Valencia St., San Francisco
Effective: 11/4/98

Rodriguez, Gustavo (REB)
1000 Valencia St., San Francisco
Effective: 11/21/98

Sacramento Region

Savage, Paula (REB)
531 Jefferson St., Napa
Effective: 9/30/98

San Diego Region

Golden Pacific Funding, Inc. (REC)
591 Camino de la Reina, Ste. 928,
San Diego
Effective: 9/10/98

Trygstad, Page Russell (RES)
3368 Governor Dr., Ste. F-134,
San Diego
Effective: 11/25/98

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

Fresno Region

Johnston, Karen (RES)
P.O. Box 493, Denair
Effective: 10/5/98

Veroff, Murray Leon (REB)
5588 N. Palm, Fresno
Effective: 10/13/98

Los Angeles Region

Antonissen, Ro-Ella (RES)
521 Wrightwood, Orange
Effective: 11/5/98

Bull, Linda Dianne (RES)
32081 Sage Rd., Hemet
Effective: 9/3/98

Garabedian, Sylvia (RES)
321 Avenida Santa Elena,
La Habra
Effective: 10/5/98

Kadan, Terri Lee (REB)
17 Windflower, Coto De Caza
Effective: 9/2/98

Morrison, James Joseph (REB)
1027 Pine Mountain Rd.,
Big Bear City
Effective: 11/9/98

Patton, Patti Lynn (RES)
1431 Dominion, Pasadena
Effective: 9/10/98

Tilan, Veronica Ulip (RES)
20340 Via Juana, Yorba Linda
Effective: 10/29/98

Yao, Kan Chan (REB)
330 E. Las Tunas Dr., San Gabriel
Effective: 11/23/98

Yeoman, Richard Eugene (RREB)
233 East Avenue M, Lancaster
Effective: 9/23/98

Oakland Region

Craighead, Carlton Bertram (REB)
14375 Saratoga Ave., Ste. A,
Saratoga
Effective: 11/3/98

San Diego Region

Walters, Daniel Russell (RES)
P.O. Box 8633, La Jolla
Effective: 10/13/98

SUSPENDED

Los Angeles Region

**Gosselin, Katherine Ann (REB,
REO)**
6441 Viking Cir.,
Huntington Beach
Effective: 9/22/98
Officer of: Viking Realty, Inc.
Violations: 10137, 10177(d)
Suspended for 6 months-all but 30
days stayed for 1 year on terms
and conditions

Viking Realty, Inc. (REC)
6441 Viking Cir.,
Huntington Beach
Effective: 9/22/98
Violations: 10137, 10177(d)
Suspended for 6 months-all but 30
days stayed for 1 year on terms
and conditions



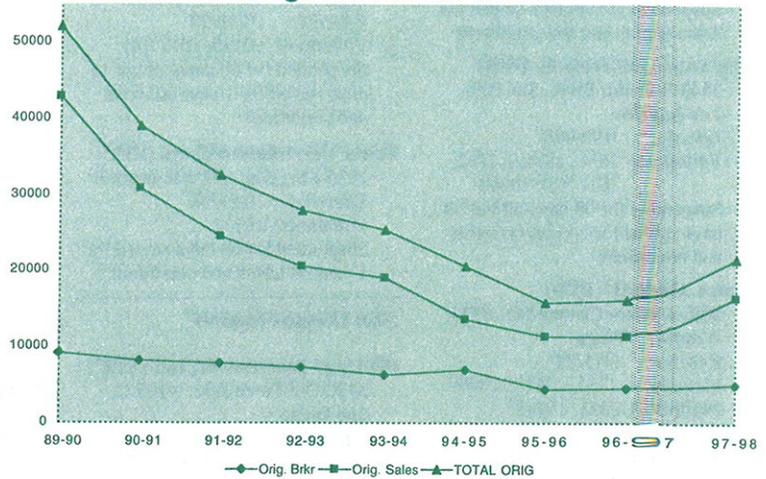
New Real Estate Licenses Up Overall Population Still Declining.

After years of steadily declining numbers, fiscal year 1997-1998 saw an increase in new original licenses for both salespersons and brokers. This trend reflects the overall recovery of the real estate industry. However, this recent upturn in new licensees does not offset many years of nonrenewals. The chart to the right displays the volume of original salesperson and broker license issuance starting with the highs of fiscal year 1989-1990 (52,029 total) through last year (21,584).

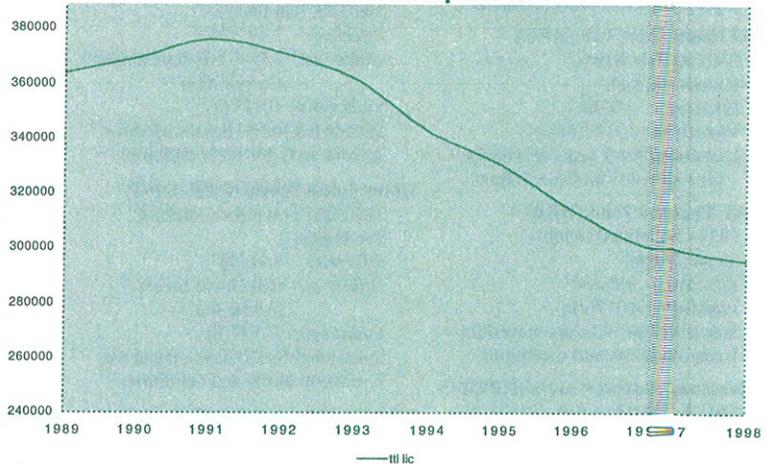
While last fiscal year's 34% jump in original licenses is impressive, this is still 22.5% under the total for the recession year of 1992-93. Because of various factors, some industry observers believe that California will never see the magnitude of new licensees comparable to the late 1980s. In this regard, only time will tell.

The second chart shows the total licensee population for California from year-end 1989 through 1998. The Department of Real Estate continues its practice of carefully monitoring these trends and their potential impact on revenues and budgeting.

Original Licenses Issued



Licensee Population



Los Angeles Office Moves

Our Los Angeles District Office has moved to 320 W. 4th Street, Suite 350, Los Angeles 90013-1105. Primary phone numbers will remain the same: Enforcement (213) 897-3399, Subdivisions (213) 879-3908, Legal (213) 897-3937.

Community Colleges Real Estate Educators' Conference Set in San Diego

by George Bairey, California Community College RE Education Center

The California Community College Real Estate Education Center will sponsor a spring Real Estate Educators' Conference April 23 in San Diego.

Registration is open to public and private school educators and others interested in real estate education. Advance registration is \$25 for educators affiliated with a community college, \$30 for

noncommunity college persons. After April 14, registration is \$35 for educators affiliated with a community college, \$40 for noncommunity college persons. Participants may register at the door.

The conference will begin at 9 a.m. in the Holiday Inn Select, 595 Hotel Circle South.

Newspaper columnist Robert Bruss will be the featured speaker.

An attorney and broker, Bruss will discuss "Recent Developments in California Real Estate Law" at a 12:30 p.m. luncheon. A part-time instructor at the College of San Mateo, he is author of the nationally syndicated question-and-answer "Real Estate Mailbag" column.

Other speakers include Califor-

Continued on page 11

Educators' Conference

continued from page 10

nia Department of Real Estate Deputy Commissioner Janice Waddell; California Office of Real Estate Appraisers Licensing and Enforcement Division Chief John Brenan; California Community Colleges Chancellor's Office Specialist Richard Quintana; and El Camino College instructor Donna Grogan.

Participants will also be able to

earn Department of Real Estate and/or Office of Real Estate Appraisers continuing education credit towards license renewal. An approved three-hour seminar will be offered from 2 to 5 p.m.

Please also be aware that the California Community Colleges Chancellor's Office and the Real Estate Education Center in Modesto sponsor instructor workshops each semester that are funded by earnings from the Community Colleges Real Estate Education Advance-

ment Endowment Fund. The fund was established in 1975 by a grant from the Department of Real Estate to the California Community Colleges Board of Governors.

Additional information may be obtained from the California Community Colleges Real Estate Education Center, Yosemite Community College District, P.O. Box 4065, Modesto 95352, telephone (209) 575-6965. 🏠

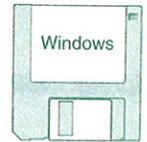
Real Estate Publications

- ✓ 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:

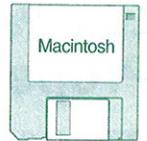
Minimum requirements for Windows —

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.



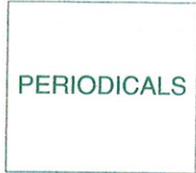
- ✓ Refer to DRE's Web site for downloadable forms and brochures.

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

| DRE | RE# | Title of Publication | Cost | Quantity | Your Cost |
|-----|-----|--|---------|----------|-----------|
| | 1 | Reference Book (revised 1997) | \$20 | | |
| | 2 | 1999 Real Estate Law Book | \$20 | | |
| | 2A | 1999 Real Estate Law Book (Windows version) Refer to system requirements above. | \$20 | | |
| | 2B | 1999 Real Estate Law Book (Macintosh version) Refer to system requirements above. | \$20 | | |
| | | 1999 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 (booklet) | \$2 | | |
| | 8 | Operating Cost Manual for Homeowner Associations | \$10 | | |
| | 13 | Trust Funds (booklet) | free | | |
| | 25 | Reserve Study Guidelines for Homeowner Association Budgets | \$10 | | |
| | 34 | A Guide to Mobilehome Park Purchases by Residents (booklet) | \$2 | | |
| | 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

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| 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 1999

Lead Paint Disclosure Violation Property Manager Fined by EPA

The U.S. Environmental Protection Agency (EPA) recently proposed its first administrative civil penalties totaling \$439,725 against four entities, including a property management firm in Ponca City, Oklahoma, for failing to disclose to tenants information on lead-based paint. The disclosures are required by the Real Estate Notification and Disclosure Rule, a public right-to-know initiative under the Residential Lead-Based Paint Hazard Reduction Act of 1992. In all four cases, the properties contained lead-based paint and were occupied by families with young children.

EPA and the Department of Housing and Urban Development (HUD) issued joint regulations, known as the "Disclosure Rule," which became effective Sept. 6, 1996. The rule requires landlords or their agents to provide purchasers and

tenants with information regarding lead-based paint in homes built before 1978. Under the rule, sellers, landlords and agents must provide purchasers and tenants with an EPA-approved lead hazard information pamphlet. In addition, the rule allows purchasers a 10-day period to inspect housing units for the presence of lead-based paint and associated hazards, and requires that sales and leasing contracts include certain notification and acknowledgment language.

Steven A. Herman, EPA's Assistant Administrator for Enforcement and Compliance said, "EPA will continue to take action against violators of the Disclosure Rule, an important public right-to-know initiative. There is no more serious environmental problem in America's older homes than lead-based paint. Our young children

and pregnant women are the most at risk and must be protected from lead poisoning. EPA has made extensive efforts to educate the real estate community on the requirements of the disclosure rule, and we will take strong enforcement action against violators."

Lead poisoning is cited as the number one environmental threat to American children. High levels of lead can cause damage to the nervous system and widespread health problems, such as reduced intelligence and attention span, hearing loss, stunted growth, reading and learning problems and behavioral difficulties. Young children, in particular, are vulnerable because their nervous systems are still developing. EPA has also issued 22 notices of noncompliance to sellers, brokers, and landlords for minor violations. 🏠