

REAL ESTATE BULLETIN

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

Fall 1997

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

Public license information on the World Wide Web!

We are pleased to announce that as part of the Department's ongoing efforts to improve service, Internet access to public license information is now available through the DRE Home Page (www.dre.ca.gov). For your convenience, license information through the Internet will provide the same information you would receive if you were to call one of the DRE offices for a license check.

From the Home Page, simply click on the prompt to display public license information. You will advance to a screen where you may search the current licensee file by the name of the licensee (individual or company) or the license identification number. You may also optionally delimit the name search by adding the city as part of the search criteria.

If you enter a name (and, optionally, the city), click on the find button to advance to an index of licensees who satisfy your search criteria. The license identification number, name, license type and city as contained in the mailing address of record, are displayed in the index. This information is provided to help you select the license record you are seeking.

If you click on the license I.D.

The screenshot shows a Netscape browser window titled "Netscape: Public License Information Selection". The address bar shows "http://". Below the address bar are navigation buttons: Back, Forward, Home, Reload, Images, Open, Print, Find, and Stop. There are also buttons for "What's New?", "What's Cool?", "Destinations", "Net Search", "People", and "Software". The main content area is titled "California Department of Real Estate Public License Information". It contains the instruction: "Please enter the Licensee's Name (Last Name, First Name), Company Name or License Identification Number. [Name Search Help](#)". The form has three input fields: "Licensee Name:" with the text "Brokerman, Pat", "City (optional):" with the text "Anytown", and "License ID:". Below the fields are "Reset Values" and "Find" buttons. At the bottom right, there is a link for "District Office Locations".

number from the name index or if you use the license I.D. search from the first screen, you will migrate to the final screen that displays the public information available for that licensee such as the license expiration date, status, salesperson associates, office addresses and corporate affiliations.

The information presented reflects the license records of the DRE at the time of your inquiry; however, it will

not reflect pending updates which are being processed by the Department.

Helpful hints

- ✓ Mark the search page with a "bookmark" or "favorite" indicator so that you can initiate search requests from your own menu.

Continued on page 11

Now Available

Revised Real Estate Reference Book

The Department is pleased to announce publication of the new updated *Reference Book*. This is a valuable guide for anyone in the real estate industry and those preparing for the real estate license examination.

The *Reference Book*, which includes a wide range of real estate related topics, is written by volunteer subject matter experts in each of the topics covered.

The book sells for \$20 plus applicable local sales tax and is available at any DRE district office or by mail. (Please see order form on page 11.)

DRE Web Site New Address

In order to allow new visitors to find DRE's homepage in a more intuitive manner, we have added a software "patch" which recognizes the URL address of <http://www.dre.ca.gov>. When accessed, this address is interpreted to forward the user to our "core address" of <http://www.dre.cahw.net.gov>. If you have "bookmarked" our original address, there is no need to change it to the shorter URL.

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STATE OF CALIFORNIA
PETE WILSON, *Governor*BUSINESS, TRANSPORTATION AND HOUSING AGENCY
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JIM ANTT, JR., *Real Estate Commissioner***PRINCIPAL OFFICE**

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Broker Examinations (916) 227-0899
Salesperson Examinations (916) 227-0900
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Advance Fees and Property Management Revisited

This article is a follow-up to the article entitled "Advance Fees and Property Management" which appeared in the Summer 1995 *Real Estate Bulletin*.

The previous article discussed the practice of some property managers who collect a nominal up front fee in connection with a rental application. This fee is used to obtain a credit report and verify certain items in the prospect's rental application.

Prior to recent legislation, this type of up front fee was considered an advance fee as defined by Business and Professions Code Sections 10026 and 10027. As such, approval of an advance agreement was required before the fee could be collected. Since publication of the previous article, 1996 legislation (AB 2384 and AB 2263) amended Business and Professions Code Section 10026 and Civil Code Sections 1950.5 and 1950.6, exempting rental application fees from the advance fee provisions of the

Real Estate Law.

Business and Professions Code Section 10026 now reads, in part, "As used in

this section, 'advance fee' does not include 'security' as that term is used in Section 1950.5 of the Civil Code, or a 'screening fee' as that term is used in Section 1950.6 of the Civil Code.

Civil Code Section 1950.6 now reads, in part, "The amount of the application screening fee shall not be greater than the actual out-of-pocket costs of gathering information concerning the applicant, including, but not limited to, the cost of using a tenant screening service or a consumer credit reporting service, and the reasonable value of time spent by the landlord or his or her agent in obtaining information on the applicant. In no case shall the amount of the application

Continued on page 4



Using a Transaction Coordinator?

Fee Must be Disclosed

Does your real estate sales office employ a transaction coordinator to assist sales agents with the processing and closing of their transactions? Transaction coordinators help arrange property inspections and interface with inspectors, bankers, attorneys, escrow, other agents and anyone else involved in a transaction. The activities performed by a transaction coordinator will vary depending on whether he or she is licensed and what activities your

agents do not wish to relinquish. If you are utilizing a transaction coordinator and instruct the coordinator to collect his/her fee from the seller and/or buyer, you must disclose this situation and the fee when first dealing with your principal. The disclosure should be in writing and acknowledged by the principal. Failure to make proper disclosure constitutes a material misrepresentation (by omission) and could result in license discipline. 🏠

Real Estate Advisory Commission

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Mack Powell
John Wong

Real Estate Education

Did you “earn” the education credits used to qualify or renew your license????

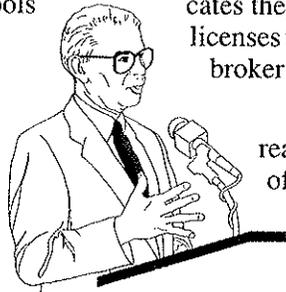
Thomas L. Mabry, Manager, Education Section

For over 19 years, I have been involved in processing many, many educational course applications for continuing education and pre-license approval. I have also had the experience, sometimes good and sometimes bad, in working with the schools, sponsors and instructors of the courses and in listening to complaints from individuals regarding their experiences with some schools and sponsors.

Most of those I have worked with have seemed to be sincerely interested in providing real estate licensees, and potential licensees, with quality education. With some, however, I suspected that the primary reason they were involved in education was to make a fast buck. A few have gone so far as to “sell” or falsify course completion certificates without requiring the student to complete any course work at all. Others have been caught back dating registration forms in order to show that the student had been enrolled in a course the proper amount of time required to earn the credit. And there are those that have allowed licensees to earn all their course credits in “one day” even though commissioner’s regulations prohibit a school or course sponsor from allowing a course to be completed in less time than the number of hours for which it has been approved. Thanks to our enforcement program and licensees who are interested in improving the image and professionalism of the real estate industry and who are willing to provide evidence and testify in disciplinary hearings regarding such violations, the Department has on several occasions been successful in disciplining such individuals.

But course providers are not the only culprits impacting the quality of DRE approved educational courses. As

the old saying goes, “It takes two to tango.” I have seen licensees who have falsified the information used to renew their license, by copying someone else’s course completion certificate information. I recall one such person that did this, a broker who always stressed the importance of education to the salespersons in the office, only to be caught using information from the certificates they had earned to renew their licenses to try to renew hers. Yes, the broker’s license was revoked.



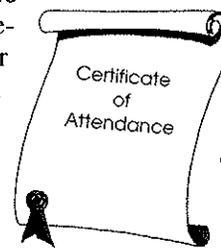
I’m sure that many of you reading this article have heard of such practices or may have even been offered such credits for a price. Unfortunately, the odds are that

some of you have participated in accepting such unearned credits. To those who may have done this, and used the credits to either qualify for a license or to renew a license, you should be aware that when signing your application you have certified that you have in fact earned the credits being used. To falsify this information may be considered fraud and could result in loss or denial of your license. Just something to think about in the event you are ever tempted to “buy” or use unearned education credits.

On another note, one of the things that has always amazed me is the number of individuals who call the Education Section of the Department and want to know where they can get their continuing education credits “right away.” They have waited until the last minute of their four-year license period to worry about earning the CE credits required to renew. Many licensees who take this approach have no concern about the quality of a course or if the subject is something that will benefit them in their career; only how fast they can get the credit. Some indi-

viduals call to complain about the quality of a course or an instructor, but, when asked, admit that they enrolled in the easiest and quickest courses available.

CE only works if you, the licensee, use the marketplace effectively. Every licensee is encouraged to demand the highest quality and most up-to-date education possible from the course providers and instructors. Before enrolling in a course, ask questions that may be important to you: e.g., Does the course cover a topic you can benefit from in your specific area of real estate practice? Is the instruction directed towards newly licensed individuals or those with more related experience? Is the material to be covered up-to-date? It is also a good idea to inquire of others who may have attended a course presented by the same provider to see how satisfied they were with the course. Further, make sure the course is actually approved by the Department. Upon approval of a course for continuing education credit, the sponsor is issued a course approval certificate that includes the sponsor’s name, title, credit hours and category of the course, the approval and expiration date and an approval number.



Maybe if you are not concerned with the quality of education you pay for, or the benefits you will receive from the knowledge learned, you can attempt to rationalize taking the easy way out. However, if it was my time and money, I would be concerned about bettering my knowledge and getting my dollars worth. After all, the intent of continuing education is to increase professionalism! 🏠

Broker Escrow Services Exemption and Prohibited Acts

by Chris Graves, Manager, San Diego District Office

From time to time, consumers ask: "Is it legal for a broker to conduct an escrow in connection with a real estate transaction?" Similarly, brokers want to know how they can offer escrow services without a license from the Department of Corporations.

The Exemption

Both questions are answered by Section 17006(a)(4) of the Financial Code, which provides that "Any broker licensed by the Real Estate Commissioner while performing acts in the course of or incidental to a real estate transaction in which the broker is an agent or a party to the transaction and in which the broker is performing an act for which a real estate license is required" is exempt from having to be licensed as an escrow agent.

Prohibited Acts

Commissioner's Regulation 2950 provides that a broker handling an escrow pursuant to the exemption cited above may not:

- ✓ Solicit or accept an escrow instruction (or amended or supplemental escrow instruction) containing any blank to be filled in after signing or initialing of such escrow instruction (or amended or supplemental escrow instruction).

- ✓ Permit any person to make any addition to, deletion from, or alteration of an escrow instruction (or amended or supplemental escrow instruction) received by the broker, unless such addition, deletion or alteration is signed or initialed by all persons who had signed or initialed such escrow instruction (or amended or supplemental escrow instruction) prior to such addition, deletion or alteration.
- ✓ Withdraw or pay out any money deposited in the trustee account or escrow account without the written instruction of the party or parties paying the money into escrow.

Regulation 2950 further provides that the broker/escrow holder must:

- ✓ Deliver at the time of execution of any escrow instruction or amended or supplemental escrow instruction a copy thereof to all persons executing the same.
- ✓ Maintain books, records and accounts in accordance with accepted principles of accounting and good business practice.
- ✓ Maintain the office, place of books, records, accounts, safes, files and papers relating to such escrows freely accessible and available for audits,

inspection and examination by the commissioner.

- ✓ Deliver or record any instrument which purportedly transfers a party's title or interest in or to real property without first obtaining the written consent of that party to the delivery or recording.
- ✓ Deposit all money received as an escrow agent and as part of an escrow transaction in a bank trust account, or escrow account on or before the close of the next full working day after receipt thereof.
- ✓ Advise all parties in writing if the broker has knowledge that any licensee acting as such in the transaction has any interest as a stockholder, officer, partner or owner of the agency holding the escrow.
- ✓ Upon closing of an escrowed transaction, render to each principal in the transaction a written statement of all receipts and disbursements together with the name of the person to whom any such disbursement is made.

Keeping these requirements in mind when escrowing a transaction will protect the broker's license and, even more important, the interests of valued clients. 🏠

Processing delays - You can help

Inaccurate or incomplete applications submitted to DRE for examinations, original/renewal licenses, and status changes can cause processing delays. When DRE receives an incomplete and/or inaccurate application, the Department's staff must spend time communicating with the applicant to resolve the situation or in some cases actually return the improperly completed application. This can also adversely affect the processing times for *all* license applications because extra time spent on incomplete or inaccurate applications reduces time available to process correct applications.

Before mailing forms to DRE, please check them for accuracy, completeness, and proper signatures. If a fee is required, please submit a check or money order, made payable to the Department of Real Estate, for the proper amount. Remember, a few minutes spent up front reviewing the application could save much time down the line.

If you have questions about a particular form or fee, please do not hesitate to contact us. 🏠

Advance Fees ...

Continued from page 2

screening fee charged by the landlord or his or her agent be greater than thirty dollars (\$30) per applicant. The thirty dollar (\$30) application screening fee may be adjusted annually by the landlord or his or her agent commensurate with an increase in the Consumer Price Index, beginning on January 1, 1998."

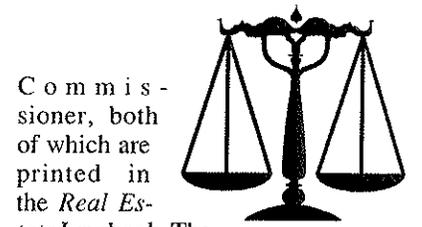
Business and Professions Code Section 10026 and Civil Code Sections 1950.5 and 1950.6 can be found in their entirety in the 1997 *Real Estate Law* book. The law book can be purchased at any of the Department's district offices or you can use the publication order form at the back of this bulletin. 🏠

Disciplinary Action — March to May 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
- 2731(a) Failure to obtain fictitious business name license
- 2752 Broker's failure to notify DRE of salesperson employment
- 2800(e) Subdivision material change
- 2800(j) Material change — Failure to notify of increase or decrease in subdivision assessments
- 2800(k) Material Change — 10% delinquencies in subdivision assessments
- 2800(p)(2) Material change — Failure to pay 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
- 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
- 2833 Escrow trust fund handling violation - unexplained overages
- 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(a) Failure to submit advance fee materials for approval
- 2970(b) Failure to comply with advance fee material requirements
- 2972 Advance fee accounting

Business and Professions Code

- 490 Substantially related criminal conviction
- 498 License obtained by fraud, deceit or misrepresentation/omitting a material fact
- 10086 Violation of order to desist and refrain
- 10130 Acting without license
- 10137 Unlawful employment or payment of compensation
- 10145 Trust fund handling
- 10145(a) Trust fund handling
- 10145(c) Failure by salesperson to deliver trust funds to broker
- 10145(d) Violation of interest bearing trust account requirements
- 10146 Failure to handle advance fees properly or to furnish verified accounting to principal
- 10148 Failure to retain records and make available for inspection
- 10148(a) 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
- 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(b) Making false promise
- 10176(c) Commingling trust funds with brokers funds
- 10176(j) 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
- 10231.2 Failure to give self-dealing notice
- 10232.25 Failure to file trust fund status reports
- 10232.4 Failure to give lender/purchaser disclosure
- 10232.5 Failure to provide required information in lender disclosure statement
- 10232(f) Failure to notify DRE of threshold status
- 10234 Failure of broker negotiating mortgage loan to record or cause trust deed to be recorded
- 10238.3 Failure to obtain real property securities permit
- 10240 Failure to give mortgage loan disclosure statement
- 10242(b) Charges to borrower exceed maximum
- 11010 Failure to file application for subdivision public report
- 11012 Material change in subdivision without notice
- 11018.2 Sale of subdivision lots without a public report
- 11018.5 Grounds for denial of common interest subdivision public report

LICENSES REVOKED

Fresno Region

- Duncan, Stanley Gene (RES)**
3121 19th St., Ste. A, Bakersfield
Effective: 3/18/97
Violation: 490, 10177(b)
- Mariner, Louis Elwin (REB)**
1445 Grand Ave., #H,
Grover City
Effective: 3/31/97
Violation: 2831, 2831.1, 2831.2,
10177(d), 10231.2, 11010,
11018.2
- Worrell, Robert Lee (REB)**
1735 Minnewawa Ave.,
Ste. 101, Clovis
Effective: 3/17/97
Violation: 2731(a), 2830, 2831,
2831.1, 2831.2, 2832.1, 2842.5,
2972, 10145, 10146, 10159.5,
10176(e)(i), 10177(d)(g)(h),
10240

Los Angeles Region

- A A Ajax Co., Inc. (REC)**
777 S. Main St., #175, Orange
Effective: 4/24/97
Violation: 2832.1, 10145(a),
10177(d)
- Abrahamson, Sheldon A. (REB, REO)**
4224 Overland Ave., Culver City
Effective: 5/8/97
Officer of: Shell & Associates,
Inc.
Violation: 10148, 10177(d)
- Agarwalla, Chaman Lal (REB)**
2168 S. Atlantic Blvd., #408,
Monterey Park
Effective: 3/27/97
Violation: 498, 10177(a)(f)
- Alcantara, Arturo V. (REB)**
8825 Whittier Blvd., Ste. 201,
Pico Rivera
Effective: 5/7/97
Violation: 2725, 2731, 10137,
10159.5, 10177(h)



- Alcola Mortgage Corp. (REC)**
3413 Oxnard St., Woodland Hills
Effective: 3/25/97
Violation: 2715, 2830, 10137, 10145, 10148, 10162, 10177(d)
- Alvarenga, Amarillys (RES)**
P.O. Box 2047, Winnetka
Effective: 5/27/97
Violation: 10177(a)
- American Home Equity Loans (REC)**
12121 Wilshire Blvd., #102, L.A.
Effective: 4/24/97
Violation: 10177(d)
- Andahl, Thomas Weston (RREB)**
7371 Seabluff Dr., #108, Huntington Beach
Effective: 3/6/97
Violation: 10177(k)
- Barrios, Enrique Carlos Jr. (REB)**
7850 State St., Huntington Park
Effective: 4/8/97
Violation: 10176(a)(i), 10177(d)(j)
- Bertog, Thomas James (RES)**
25399 The Old Rd., #16302, Newhall
Effective: 5/20/97
Violation: 490, 10177(b)
- Bibiyan-Cohen, Sharareh (RES)**
18300 Collins St., #305, Tarzana
Effective: 3/18/97
Violation: 490, 10177(b)
- Blanche, Dennis Rene (RES)**
1860 Bradley Ct., Apt. A, San Bernardino
Effective: 3/27/97
Violation: 490, 10177(b)
- Brooks, Peggy A. (RES)**
P.O. Box 962, La Puente
Effective: 3/5/97
Violation: 490, 10177(b)
- Capital Financial and Real Estate Services, Inc. (REC)**
18607 Ventura Blvd., #200, Tarzana
Effective: 2/3/97
Violation: 10177(j)
- Cardenas, Paul Edward (RES)**
19403 La Guardia St., Rowland Heights
Effective: 4/18/97
Violation: 490, 10177(b)
- Carroll, Mildred A. (RES)**
3940 Marine Ave., Ste. F, Lawndale
Effective: 5/23/97
Officer of: Southern California Mac Enterprises, Inc.
Violation: 2731, 2830, 2831, 2831.1, 2831.2, 2832.1, 2840, 2950(d)(h), 10145, 10148, 10159.2, 10177(d)(h)(i)(j), 10240
- Castillo, Robert (RES)**
527 E. Rowland St., #H, Covina
Effective: 5/20/97
Violation: 490, 10177(b)
- Casting Network, Inc. (REC)**
7400 Center Ave., #105, Huntington Beach
Effective: 3/12/97
Violation: 10162, 10165
- Chung, Wen Gen (REB)**
3250 Wilshire Blvd., #2007, Los Angeles
Effective: 5/20/97
Violation: 2726, 2731, 2830, 2832, 2834, 10161.8, 10163, 10177(d)
- Crozier, Arnold Nicholas (RES)**
P.O. Box 806, Venice
Effective: 5/8/97
Violation: 490, 10177(b)
- Dana K Realty, Inc. (REC)**
23734 W. Valencia Blvd., Ste. 303A, Valencia
Effective: 3/25/97
Violation: 2715, 2725, 2726, 2752, 2831, 2832, 2832.1, 2840, 10130, 10145, 10148, 10177(d)
- Davidson, Dave Shelby (RES)**
2300 W. Victory Blvd., C-324, Burbank
Effective: 5/8/97
Violation: 490, 10177(b)
- Davis, Sally J. (RES)**
12776 Heston St., Victorville
Effective: 5/20/97
Violation: 490, 10177(b)
- Dovalina, Jason Daniel (RES)**
233 Nyes Pl., Newport Beach
Effective: 3/18/97
Violation: 490, 10177(b)
- Equity Bancorp, Inc. (REC)**
4400 MacArthur Blvd., 8th Fl., Newport Beach
Effective: 3/6/97
Violation: 2710(c), 2715, 10148(a), 10165, 10177(d)
- Evans, James Vincent (RES)**
14431 Ventura Blvd., #170, Sherman Oaks
Effective: 6/6/97
Violation: 10176(a)(i)
- Excel Real Estate Services (REC)**
19129 San Jacinto Way, Apple Valley
Effective: 5/20/97
Violation: 10177(d)(g)
- Feygin, Nonna (RES)**
1530 N. Poinsettia Pl., #342, Los Angeles
Effective: 4/8/97
Violation: 490, 10177(b)
- Flores, Connie (REB)**
27111 Camino De Estrella, Capistrano Beach
Effective: 5/25/97
Violation: 10177.5
- Gateway International Home Loan Center, Inc. (REC)**
4190 Tweedy Blvd., South Gate
Effective: 5/1/97
Violation: 2831, 2831.2, 10177(d)
- Golden Financial Services, Inc. (REC)**
22347 W. Whittier Blvd., Montebello
Effective: 5/6/97
Violation: 10137, 10177(d)
- Gomez, Miguel Angel (RES)**
2347 W. Whittier Blvd., Montebello
Effective: 5/6/97
Violation: 10130, 10177(d)
- Gutierrez, George Miranda III (REB, REO)**
19129 San Jacinto Way, Apple Valley
Effective: 5/20/97
Officer of: Excel Real Estate Services
Violation: 10177(d)(h)
- Haggar, Consuelo Boke (RES)**
17170 Kinzie St., Northridge
Effective: 3/18/97
Violation: 490, 10177(b)
- Halstead, Linda Sue (RES)**
1311 Amethyst St., Apt. A, Redondo Beach
Effective: 4/22/97
Violation: 10130, 10177(d)
- Hanna, Magdy (REB, REO)**
4400 MacArthur Blvd., Ste. 900, Newport Beach
Effective: 3/6/97
Officer of: Newport Pacific Funding Corp.; Newport Pacific Realty & Investment Corp.
Violation: 10145(a), 10176(i), 10177(d)
- Hinman, Donna Lee (RES)**
1953 Country Club Dr., Glendora
Effective: 3/26/97
Violation: 490, 10177(b)
- Hoey, Josielyn P. (RES)**
6737 Florence Pl., Rancho Cucamonga
Effective: 5/20/97
Violation: 2715, 10177(d)(j)
- Hoey, Richard Caldwell (REB)**
2115 Beverly Blvd., S-200, Los Angeles
Effective: 5/20/97
Violation: 2715, 10177(d)(j)
- Hubbard, Michael Scott (RES)**
23304 Park Mariposa, Calabasas
Effective: 5/8/97
Violation: 490, 10177(b)
- Johnston, Stephanie Lynn (RES)**
848 Andover Dr., Burbank
Effective: 4/10/97
Violation: 490, 10177(b)
- Jones, Patrick Henry (REB)**
4630 Campus, Newport Beach
Effective: 5/8/97
Violation: 490, 10177(b)
- Joslin, Russell Todd (RES)**
580 S. Lincoln St., Corona
Effective: 3/12/97
Violation: 490, 10177(b)
- KB West Coast Mortgage USA, Inc. (REC)**
2930 W. Imperial Hwy, Ste. 601, Inglewood
Effective: 5/5/97
Violation: 10137, 10176(a)(b)(i), 10177(d), 10232.4, 10232.5
- King, Anthony Stephen (RES)**
5711 Yolanda Ave., Tarzana
Effective: 5/20/97
Violation: 490, 10177(b)
- Kuo, Ronnie P. (RES)**
22025 Via Del Rey, South Pasadena
Effective: 4/10/97
Violation: 490, 10177(b)
- Kurtz, Donald Eric (REO)**
12212 Industrial Blvd., Ste. D, Victorville
Effective: 5/8/97
Officer of: Woodfield Properties, Inc.
Violation: 2715, 2832.1, 10145, 10148, 10159.2, 10162, 10165, 10177(d)(h)
- Lansing, Faiza S. (RES)**
P.O. Box 50831, Pasadena
Effective: 3/25/97
Violation: 490, 10177(b)
- Lender's Express, Inc. (REC)**
26131 Marguerite Pkwy, Ste. D, Mission Viejo
Effective: 4/30/97
Violation: 10137
- Levy, Rochelle Perrie (RES)**
P.O. Box 341109, Los Angeles
Effective: 5/28/97
Violation: 490, 10177(b)
- Loans Unlimited, Inc. (REC)**
4342 Sepulveda Blvd., Culver City
Effective: 3/6/97
Violation: 10177(d)
- Maloney, Michael K. (REB)**
18410 Irvine Ave., 2nd Fl., Tustin
Effective: 5/20/97
Violation: 10165, 10177(d)
- Martinez, Sergio Armando (RES)**
5200 E. Gage Ave., Bell
Effective: 4/9/97
Violation: 490, 10177(b)
- McAlister, Mark Edward (RES)**
6018 Le Doux Rd., Los Angeles
Effective: 3/10/97
Violation: 10177.5
- McCauley, William Rogers (REB)**
6733 S. Sepulveda Blvd., #106, Los Angeles
Effective: 5/27/97
Violation: 10162, 10165
- Miranda, Juan Manuel (RES)**
2515 W. Poplar St., San Bernardino
Effective: 5/7/97
Violation: 490, 10177(b)
- Morales, Reyes (RRES)**
10161 Victoria St., Rancho Cucamonga
Effective: 3/4/97
Violation: 10177(k)
- Mortgage Help Network, Inc. (REC)**
333 City Blvd. West, Ste. 1700, Orange
Effective: 4/30/97
Violation: 2731, 2832.1, 10137, 10145, 10159.5, 10177(d)(f)
- Mungia, Delmy Teresa (RES)**
1403 North Tustin Ave., Santa Ana
Effective: 3/4/97
Violation: 10177(j)

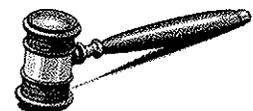
- Newport Pacific Funding Corp. (REC)**
4 Park Plaza, Ste. 1200, Irvine
Effective: 3/6/97
Violation: 2710(c), 2715, 10145(a), 10148(a), 10162, 10165, 10176(i), 10177(d)
- Newport Pacific Realty & Investment Corp. (REC)**
4400 MacArthur Blvd., #900, Newport Beach
Effective: 3/6/97
Violation: 2710(c), 2715, 10162, 10165, 10177(d)
- Nictom Corp (REC)**
4510 E. Pacific Coast Hwy, #150, Long Beach
Effective: 5/20/97
Violation: 2715, 10162, 10177(d)(f)(j)
- Paredes, Claro Acio (REB)**
3053 Rancho Vista Blvd., Ste. H285, Palmdale
Effective: 3/25/97
Violation: 10177(d), 11010, 11018.2
- Pezzullo, Maria Quintero (RES)**
7154 El Viento Way, Buena Park
Effective: 3/24/97
Violation: 490, 10177(b)
- Punater, Mahabal Kumar Bhagwanji (RES)**
341 N. Azusa Ave., West Covina
Effective: 3/18/97
Violation: 490, 10177(b)
- R E World, Inc. (REC)**
4342 S. Sepulveda Blvd., Culver City
Effective: 3/6/97
Violation: 10177(d)
- Ramos, Francisco Javier (RES)**
11974 Pantheon, Norwalk
Effective: 3/20/97
Violation: 10130, 10177(d)(g)
- Reshad, Ahmad Khalid (RES)**
1 Knollglen, #34, Irvine
Effective: 5/8/97
Violation: 490, 10177(b)
- Ruth, Marvin Scott (RES)**
34108 Avenue #G, Yucaipa
Effective: 4/1/97
Violation: 490, 10177(b)
- Ryan, Linda Gail (RES)**
26365 Spring Creek Cir., Lake Forest
Effective: 5/20/97
Violation: 490, 10177(b)
- Salvatierra, Angel (RRS)**
6632 Houston St., Buena Park
Effective: 5/8/97
Violation: 10145(c), 10176(i)(j), 10177(d)
- Sanchez, Jose Luis (RES)**
3621 Live Oak St., Huntington Park
Effective: 3/6/97
Violation: 498, 10177(a)
- Santos, Olivia (REB)**
14509 S. Vermont Ave., Ste. 1, Gardena
Effective: 4/22/97
Violation: 10177(d)
- Satterfield, Benjamin Robert (RREB)**
32 W. Calle Laureles, Santa Barbara
Effective: 3/21/97
Violation: 2792.16(a)(c)(f), 2800(e)(k)(p)(2), 10177(d)(g), 11012, 11018.5
- SC Funding Corporation (REC)**
4 Park Plaza, Ste. 1200, Irvine
Effective: 3/6/97
Violation: 2710(c), 2715, 10145(a), 10148(a), 10162, 10165, 10176(i), 10177(d)
- Schwartz, David (REB)**
1334-B East Palmdale Blvd., Palmdale
Effective: 3/25/97
Violation: 2831.2, 2832.1, 10086, 10145, 10177(d)
- Segal, Naomi Mary (RES)**
340822 Malaga Dr., Dana Point
Effective: 5/6/97
Violation: 490, 10177(b)
- Shell & Associates, Inc. (REC)**
4224 Overland Ave., Culver City
Effective: 5/8/97
Violation: 10148, 10177(d)
- Silva, Michael J. (REB)**
750 Terrado Plaza, Ste. 102, Covina
Effective: 5/7/97
Violation: 2715, 2830, 2831.2, 2835, 10145(d)(3), 10176(e), 10177(d)
- Southern California Mac Enterprises, Inc. (REC)**
3940-F Marine Ave., Lawndale
Effective: 5/23/97
Violation: 2731, 2830, 2831, 2831.1, 2831.2, 2832.1, 2840, 2950(d)(h), 10145, 10148, 10177(d)(i)(j), 10240
- Southpointe Financial Services, Inc. (REC)**
26471 Crown Valley Pkwy, Ste. 200, Mission Viejo
Effective: 5/21/97
Violation: 10177(d)(g)
- Spiller, Joseph Charles (RES)**
2244 W. Pacific Coast Hwy, #20, Newport Beach
Effective: 5/20/97
Violation: 490, 10177(b)
- Stovall, Dennis Lashayne (REB, REO)**
5600 Rickenbacker Rd., #1E, Bell
Effective: 3/13/97
Officer of: The Devoted League of Services, Inc.
Violation: 10159.2, 10176(i), 10177(h)
- Stricklin, Richard O'Neal (REB)**
4161 Kling St., #3, Burbank
Effective: 3/18/97
Violation: 10137, 10148, 10177(d)
- The Devoted League of Services, Inc. (REC)**
5600 Rickenbacker Rd., #1E, Bell
Effective: 3/13/97
Violation: 10176(i)
- Thomas, Kathleen M. (RES)**
P.O. Box 391458, Anza
Effective: 4/9/97
Violation: 490, 10177(b)
- Tung, McTinna K. (RES)**
26 Vista Firenze, Laguna Hills
Effective: 5/20/97
Violation: 490, 10177(b)
- United Sino Capital, Inc. (REC)**
1220 S. Atlantic Blvd., #B, Alhambra
Effective: 4/1/97
Violation: 2831, 2831.1, 10145, 10177(d), 10240
- Uzelac, Richard A. (RES)**
11611 San Vicente Blvd., Los Angeles
Effective: 5/13/97
Violation: 490, 10177(b)
- Vanstoecken, Christina Monique (RES)**
2870 Vista Elevada, Santa Barbara
Effective: 4/10/97
Violation: 490, 10177(b)
- Vanwest, Jason William (RES)**
19322 Old Friend Rd., Canyon Country
Effective: 3/27/97
Violation: 490, 10177(b)
- Villalobos, Fortino Alfonso (REB)**
3707 Baldwin Park Blvd., Baldwin Park
Effective: 5/7/97
Violation: 490, 10177(b)
- Votaw, David Lawrence (RES)**
12954 Winterberry Dr., Moreno Valley
Effective: 3/27/97
Violation: 490, 10177(b)
- Whitley, Juanita (RES)**
11611 San Vicente Blvd., 9th Fl., Los Angeles
Effective: 3/27/97
Violation: 10130, 10177(d)
- Woodfield Properties, Inc. (REC)**
12212 Industrial Blvd., Ste. D, Victorville
Effective: 5/8/97
Violation: 2715, 2832.1, 10145, 10148, 10162, 10165, 10177(d)
- Yahyavi, Sepideh (RES)**
19439 Haynes St., Reseda
Effective: 5/14/97
Violation: 490, 10177(b)
- Yarrito, Michael Harold (REB, REO)**
26471 Crown Valley Pkwy, Ste. 200, Mission Viejo
Effective: 5/21/97
Officer of: Southpointe Financial Services, Inc.
Violation: 10177(d)(g)(h)
- Yuri, Juan Carlos (RES)**
6105 Rosemead Blvd., Pico Rivera
Effective: 3/18/97
Violation: 10176(i)
- Zupkofska, Patricia Jean (RES)**
16560 Orange Way, Fontana
Effective: 3/27/97
Violation: 490, 10177(b)

Sacramento Region

- American Family Financial, Inc. (REC)**
421 Gold Lake Ct., Danville
Effective: 3/4/97
Violation: 2832.1, 2840, 2970(a)(b), 2972, 10026, 10137, 10145, 10146, 10161.8, 10177(d), 10240
- Bell, Charles Raymond (RES)**
18127 East Hwy 26, Linden
Effective: 5/1/97
Violation: 10137, 10177(d)
- Fleig, Ronald J. (RES)**
1975 San Ramon Valley Blvd., San Ramon
Effective: 3/31/97
Violation: 2831, 2831.1, 2831.2, 2832.1, 2834, 10145, 10148, 10162, 10176(e)(i), 10177(d)
- Gerber, Howard Mark (REB, REO)**
421 Gold Lake Ct., Danville
Effective: 3/4/97
Officer of: American Family Financial, Inc.
Violation: 2832.1, 2840, 2970(a)(b), 2972, 10026, 10137, 10145, 10146, 10159.2, 10161.8, 10177(h), 10232(f), 10240
- Hinshaw, Robert Lyle (RREB)**
6129 Via Casitas, Carmichael
Effective: 3/17/97
Violation: 2830, 10145, 10176(e)(i), 10177(d)
- Ho, Edwin W. (REB, REO)**
2525 Walnut Ave., Ste. 100, Carmichael
Effective: 4/16/97
Violation: 2830, 10130, 10145(a), 10176(e)(i), 10177(d)
- Lugo, Jose Miguel (RES)**
P.O. Box 1938, Chester
Effective: 4/16/97
Violation: 490, 10177(b)
- Rosen, Joel Albert (REB, REO)**
7834 Montero Dr., Rohnert Park
Effective: 4/29/97
Officer of: M.P. Rosen, Inc.
Violation: 10159.2, 10177(d)(h)
- Sciaccia, Phillip George (RES)**
10516 Spaulding Way, Rancho Cordova
Effective: 5/21/97
Violation: 10145(c), 10177(d)

San Diego Region

- Jahadi, Mohammad Hossein (REB)**
13556 Poway Rd., Poway
Effective: 5/7/97
Violation: 490, 10177(b)
- Padilla, Teri L. (RES)**
3334 Clairemont Mesa Blvd., San Diego
Effective: 4/10/97
Violation: 490, 10177(b)



**Quinn, James Michael (REB)**

6320 Lago Linda,
Rancho Santa Fe
Effective: 5/7/97
Violation: 2715, 10162, 10165,
10177(d)

San Francisco Region**Brasacchio, Paul L. (REB)**

394 Tesconi Ct., Santa Rosa
Effective: 4/2/97
Violation: 10177(g)

Calangian, Ricardo Dela Cruz (REB)

171-B School St., Daly City
Effective: 3/31/97
Violation: 10177.5

Cornez, Arnold L. (REB)

333 W. Maude Ave., #112,
Sunnyvale
Effective: 5/5/97
Violation: 10177.5

Doyle, Rodger Philip (RREB)

567-A Summerfield Rd.,
Santa Rosa
Effective: 3/6/97
Violation: 10177(k)

Dutra, Linda Kay (RES)

1623 Summer St., Eureka
Effective: 3/12/97
Violation: 490, 10177(b)

Gandhi, Suresh L. (RES)

3325 Wyndham Dr., Fremont
Effective: 4/2/97
Violation: 490, 10177(b)

Jones, Melvin Jr. (RES)

1110 W. Hamilton Ave., #4,
San Jose
Effective: 3/17/97
Violation: 490, 10177(b)

Kwok, Elliot (RES)

6568 Swainland Dr., Oakland
Effective: 3/18/97
Violation: 490, 10177(b)

Lau, Bong-Ki (RES)

767 London Dr., Milpitas
Effective: 4/4/97
Violation: 490, 10177(b)

Le, Mai H. (RES)

22337 Remo Ct., Santa Clara
Effective: 3/11/97
Violation: 490, 10177(b)

Lee, Joanna Hsu (RES)

340 Barbara Ln., Daly City
Effective: 3/18/97
Violation: 490, 10177(b)

Li, Kam Tong (RES)

14094 Elvira St., Saratoga
Effective: 4/16/97
Violation: 2731, 10130,
10176(a)(e), 10177(d)

Lo, Angeline Wah-Yin (RRES)

220644 Acadia Ct., Cupertino
Effective: 4/1/97
Violation: 490, 10177(b)

Lucas, Marvellus Anthony (RES)

514 Visitacion St., San Francisco
Effective: 3/13/97
Violation: 490, 10177(b)

M.P. Rosen, Inc. (REC)

6601 Commerce Blvd.,
Rohnert Park
Effective: 4/29/97
Violation: 10137, 10177(d),
10238.3

Pioneer Investment Group, Inc. (REC)

4183 1st St., Pleasanton
Effective: 3/17/97
Violation: 2726, 2830, 2831,
2831.2, 2834, 2835, 10145,
10148, 10176(a)(e)(i), 10177(d),
10231.2(a), 10231.2(b), 10232.4,
10234

Poggi, Robert L. (RES)

P.O. Box 1903, Los Gatos
Effective: 4/23/97
Violation: 490, 10177(b)

Rigney, Daniel David (RREB)

400 Oyster Point Blvd., Ste. 415,
South San Francisco
Effective: 3/31/97
Violation: 10177.5

Schneider, Trudy A. (REB)

San Carlos Between 7th & 8th,
Carmel
Effective: 3/13/97
Violation: 490, 10177(b)

Shoyer, Thomas (REB)

2270 Northpoint, Ste. 5,
San Francisco
Effective: 5/20/97
Officer of: Nictom Corp.
Violation: 10177(f)(j)

Wolff, Alan Wilson (REB, REO)

2881 Alma, Palo Alto
Effective: 5/6/97
Officer of: Canyon Financial
Group, Inc.
Violation: 10177.5

Wyndham International Ventures, Inc. (REC)

333 Cobalt Way, Ste. 107,
Sunnyvale
Effective: 4/16/97
Violation: 10145(a)(1),
10176(a)(e), 10177(d)

REVOKED WITH A RIGHT TO A RESTRICTED LICENSE

Fresno Region**Christiansen, Kevin Earl (REB, REO)**

29424 Auberry Rd.,
Ste. 105, Prather
Effective: 3/3/97
Officer of: Foothill Land Co.
Violation: 10177(h)
Right to RREC license on terms
and conditions

DCD Investments, Inc. (REC)

141 E. Front St., Farmersville
Effective: 4/7/97
Violation: 10176(a)
Right to RREC license on terms
and conditions; RREC license to
be suspended for 60 days

Dick, Diana Darlene (REB, REO)

141 E. Front St., Farmersville
Effective: 4/7/97
Officer of: DCD Investments,
Inc.

Violation: 10177(h)
Right to RREB license on terms
and conditions; RREB license to
be suspended for 60 days

Foothill Land Co. (REC)

29424 Auberry Rd., #105, Prather
Effective: 3/3/97
Violation: 2831.1, 10177(d)
Right to RREC license on terms
and conditions

Tinetti, Steve George (REB)

2926 G St., Ste. 207, Merced
Effective: 3/17/97
Violation: 2830, 2831.1, 2831.2,
2832.1, 2833, 2834(a), 10145(d),
10176(e), 10177(d)
Right to RREB license on terms
and conditions

Valdes, Robert Edward (RES)

2350 S. Sowell St., Visalia
Effective: 4/7/97
Violation: 10176(a)(i)
Right to RRES license on terms
and conditions; RRES license to
be suspended for 90 days

Withrow, Dorothy L. (REB, REO)

946 McHenry Ave., Ste. 4,
Modesto
Effective: 3/3/97
Officer of: Withrow/Howard,
Inc.

Violation: 2725, 2731, 2831,
2831.1, 2831.2, 2832, 2832.1,
2833, 2834, 10137, 10145,
10177(d)(h)
Right to RREB license on terms
and conditions

Withrow/Howard, Inc. (REC)

946 McHenry Ave., Ste. 4,
Modesto
Effective: 3/3/97
Violation: 2731, 2831, 2831.1,
2831.2, 2832, 2832.1, 2833, 2834,
10137, 10145, 10177(d)
Right to RREC license on terms
and conditions

Los Angeles Region**Abbas, Hassan (REB)**

15610 Moorpark St., #5, Encino
Effective: 4/8/97
Violation: 2715, 2731, 2831,
2831.1, 10145, 10146,
10177(d)(g)
Right to RREB license on terms
and conditions

Aviles, Jaime (REB, REO)

7662 Edinger Ave.,
Huntington Beach
Effective: 4/1/97
Violation: 10145, 10177(d)
Right to RREB license on terms
and conditions

Azouz, David (REB, REO)

211 S. Beverly Dr., #205,
Beverly Hills
Effective: 3/26/97
Violation: 490, 10177(b)
Right to RREB license on terms
and conditions

Bowers, Jack P. (REB, REO)

233 S. Fremont Ave., Alhambra
Effective: 3/5/97
Officer of: Zenith Home Loan
Violation: 2831.1, 2832.1,
10145(a), 10177(d)(h), 10232.5
Right to RREB license on terms
and conditions; RREB license
suspended for 30 days

Chang, Jack C. (REB)

4000 Barranca Parkway,
#250, Irvine
Effective: 5/12/97
Violation: 10177(g)
Right to RREB license on terms
and conditions

Charter Home Loan (REC)

4505 Las Virgenes Rd., #209,
Calabasas
Effective: 4/22/97
Violation: 10177(d)(g)(j)
Right to RREC license on terms
and conditions

Community Loan Servicing (REC)

4505 Las Virgenes Rd., Ste. 209,
Calabasas
Effective: 4/22/97
Violation: 10177(d)(g)
Right to RREC license on terms
and conditions

Comte, Helen Marie (REB)

25451 Earhart Rd., Laguna Hills
Effective: 5/14/97
Violation: 2731, 2832.1, 10137,
10145, 10177(d)(f)
Right to RREB license on terms
and conditions

De Miranda, Jay R. (RREB, RREO)

18039 Crenshaw Blvd.,
Ste. 300, Torrance
Effective: 4/8/97
Officer of: De Miranda
Management, Inc.

Violation: 10177(h)(k)
Right to RRES license on terms
and conditions

De Miranda Management, Inc. (REC)

18039 Crenshaw Blvd., Ste. 300,
Torrance
Effective: 4/8/97
Violation: 2832.1, 10145,
10177(d)

Right to RREC license on terms
and conditions

Elliott, Shirley Mae (REB)

1062 Valley View St., Ste. 108,
Garden Grove
Effective: 5/7/97
Violation: 2831, 2832.1, 10145,
10176(e), 10177(d)

Right to RREB license on terms
and conditions

Estrada, Jose (RES)

3665 Anchorage St., Hemet
Effective: 5/6/97
Violation: 490, 10177(b)
Right to RRES license on terms
and conditions

Flores, Jesus (RES)

1486 N. Brampton Ave., Rialto
Effective: 3/19/97
Violation: 490, 10177(b)
Right to RRES license on terms
and conditions

- Halle, Raymond L. (REB, REO)**
989 Victoria, J8, Costa Mesa
Effective: 5/14/97
Violation: 2731, 2832.1, 10145, 10159.2, 10159.5, 10177(d)(f)
Right to RREB license on terms and conditions; RREB license to be suspended for 90 days
- Hung, Yue-Hung (RES)**
3283 Montellano Ave.,
Hacienda Heights
Effective: 5/12/97
Violation: 10177(j)
Right to RRES license on terms and conditions; restricted license suspended for 60 days
- Huntington Beach First Allied Mortgage Company, Inc. (REC)**
7662 Edinger Ave.,
Huntington Beach
Effective: 4/1/97
Violation: 10145, 10177(d)
Right to RREC license on terms and conditions
- Hwang, Julie Sun-In (RES)**
4669 San Andreas Ave., L.A.
Effective: 3/24/97
Violation: 490, 10177(b)
Right to RRES license on terms and conditions
- Jaghoo, Sri Kissoon (REB)**
13709 Inglewood Ave.,
Hawthorne
Effective: 3/18/97
Violation: 2830, 2831, 2831.1, 2831.2, 2832.1, 10145(a), 10177(d)
aka: Rajendra Nauth Gossai
Right to RREB license on terms and conditions
- Karns, David Sprowson (RES)**
16808 Marilla, North Hills
Effective: 3/12/97
Violation: 10177(g)(j)
Right to RRES license on terms and conditions
- Knight, Michael M. (REB, REO)**
12341 Newport Ave., A-100,
Santa Ana
Effective: 4/10/97
Violation: 10159.2, 10176(a), 10177(g)(h)
Right to RREB license on terms and conditions
- Kuhn, Sarah (RES)**
P.O. Box 4356, Laguna Beach
Effective: 5/5/97
Violation: 10130, 10177(d)
Right to RRES license on terms and conditions
- Lee, Carol J. (REB, REO)**
1220 S. Atlantic Blvd., #B,
Alhambra
Effective: 4/1/97
Officer of: United Sino Capital, Inc.
Violation: 2726, 10177(h)
Right to RREB license on terms and conditions
- Lugo, Sandra Lee (RES)**
1805 S. Flower St., Santa Ana
Effective: 3/20/97
Violation: 10176(a), 10177(g)
Right to RRES license on terms and conditions
- Mirhan, Violette So (REB)**
1930 Alpha Ave., South Pasadena
Effective: 4/8/97
Violation: 490, 498, 10177(a)(b)
Right to RREB license on terms and conditions
- Mirzaian, Eric Carnik (REB, REO)**
4505 Las Virgenes Rd., Ste. 209,
Calabasas
Effective: 4/22/97
Officer of: Community Loan Servicing; Charter Home Loan
Violation: 10177(d)(h)
Right to RREB license on terms and conditions
- Moretz-Hoehn, Jonnie Marie (RES)**
P.O. Box 3642, Apple Valley
Effective: 5/13/97
Violation: 10137
aka: Steinback, Jonnie Marie
Right to RRES license on terms and conditions
- Morris, Ronald L. (REB)**
1 Park Plaza, Ste. 290, Irvine
Effective: 5/13/97
Violation: 2830, 2831, 2831.1, 2831.2, 2832.1, 2834, 10145(a), 10177(d)(f)
Right to RREB license on terms and conditions
- Moshfegh, Fariborz (REB)**
1275 Westchester Place,
Los Angeles
Effective: 4/9/97
Violation: 2792.16(a)(c)(f), 2800(e)(k)(p), 10177(d), 11012, 11018.5(e)
Right to RREB license on terms and conditions
- Perez, Mark Anthony (REB, REO)**
240 Central Ave., Seal Beach
Effective: 5/1/97
Officer of: Gateway International Home Loan Center, Inc.
Violation: 10159.2, 10177(h)
Right to RREB license on terms and conditions
- Pollastrini, Steven H. (REB, REO)**
806 San Simeon, Newbury Park
Effective: 4/22/97
Officer of: Charter Home Loan
Violation: 10177(d)(h)
Right to RREB license on terms and conditions
- Riebe, Charles Duffy (RES)**
5299 Alton Parkway, Irvine
Effective: 4/29/97
Violation: 10130, 10137, 10145(c), 10177(d)(g)
Right to RRES license on terms and conditions
- Rosales, Ellie (RES)**
8640 E. Florence Ave., Downey
Effective: 5/8/97
Violation: 490, 10177(b)
Right to RRES license on terms and conditions
- Sepasi, Robert Mir (REB)**
19916 Turnberry Dr., Tarzana
Effective: 3/5/97
Violation: 10177(j)
aka: Mirsepasi, Seyed Ali Ashgar
Right to RREB license on terms and conditions; RREB license suspended for 30 days
- Sierdy, Christine Ann (RES)**
P.O. Box 7052, Newport Beach
Effective: 4/1/97
Violation: 490, 10177(b)
Right to RRES license on terms and conditions
- Stephenson, Michael J. (RES)**
30664 Lakefront Dr.,
Agoura Hills
Effective: 4/22/97
Violation: 10130, 10176(e), 10177(f)(g)
Right to RRES license on terms and conditions
- Sterling, Manuel (RRES)**
1356 Miller Pl., Los Angeles
Effective: 3/18/97
Violation: 490, 10177(b)
Right to RRES license on terms and conditions
- Suchdolski, Charles Jr. (REB, REO)**
43764 Niolo St., Lancaster
Effective: 5/22/97
Violation: 10177(d)(h)
Right to RREB license on terms and conditions
- Yeoman, Richard Eugene (REB)**
233 E Avenue M, Lancaster
Effective: 5/13/97
Violation: 2752, 2832.1, 2835, 10145, 10148, 10176(d)(e)
Right to RREB license on terms and conditions
- Zenith Home Loan (REC)**
6400 Laurel Canyon Blvd.,
Ste. 600, North Hollywood
Effective: 3/5/97
Violation: 2831.1, 2832.1, 10145(a), 10177(d), 10232.5
Right to RREC license on terms and conditions; RREC to be suspended for 90 days
- Zeta Investments, Inc. (REC)**
12341 Newport Ave, A-100,
Santa Ana
Effective: 3/20/97
Violation: 10176(a), 10177(g)
Right to RREC license on terms and conditions
- Violation: 490, 10177(b)**
Right to RRES license on terms and conditions
- Schroeder, Marcus Raymond (RES)**
1300 Vista Way, Red Bluff
Effective: 3/12/97
Violation: 490, 10177(b)
Right to RRES license on terms and conditions
- Weber, Robert Adolph (REB, REO)**
109 Zermat, Lake Gregory
Effective: 3/18/97
Officer of: Stevens Financial Corporation
Violation: 10177(h)
Right to RREB license on terms and conditions
- White, Camille Zerelda (RES)**
1178 Stafford Way, Yuba City
Effective: 3/25/97
Violation: 490, 10177(b)
Right to RRES license on terms and conditions

San Diego Region

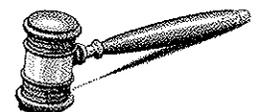
- Aguon, Vince F. Q. (REB)**
9895 Scripps Westview Way,
#245, San Diego
Effective: 3/4/97
Violation: 2831, 2831.1, 10177(d)(g)
Right to RREB license on terms and conditions
- Clauson, Donald Richard (RES)**
4412 Point Loma Ave., San Diego
Effective: 5/13/97
Violation: 490, 10177(b)
Right to RRES license on terms and conditions
- Sandler, Helen Jo Ann (RRES)**
P.O. Box 315, Alpine
Effective: 4/16/97
Violation: 10176(a), 10177(g)
Right to RRES license on terms and conditions; RRES license suspended for 6 months

San Francisco Region

- Debets, Jacques Pierre (REB)**
591 S. Fortuna Blvd., Fortuna
Effective: 5/6/97
Violation: 2832.1, 10145, 10176(a)(i), 10177(d)(g)
Right to RREB license on terms and conditions
- Greer, John L. (REB, REO)**
5369 Camden Ave., #200A,
San Jose
Effective: 4/3/97
Officer of: Southwind Investments, Inc.
Violation: 2831, 2831.1, 2832.1, 10145, 10177(d)(h)
Right to RREB license on terms and conditions

Sacramento Region

- Griffin, Robert L. (REB, REO)**
2997 Churn Creek Rd., Redding
Effective: 4/23/97
Violation: 10137
Right to RREB license on terms and conditions
- Kindelt, David Allan Jr. (RRES)**
3240 Corniche Ln., Roseville
Effective: 3/13/97
Violation: 10177(k)
Right to RRES license on terms and conditions
- Nielsen, Robert Harold (REB)**
4826 El Camino Ave., Carmichael
Effective: 5/12/97
Violation: 2830, 2832.1, 2834, 2835, 10137, 10138, 10145, 10176(e), 10177(d)(g)
Right to RREB license on terms and conditions
- Perez, Ismael Cruz (RES)**
5 Elster Court, Sacramento
Effective: 5/22/97





Levy, David Albert (REB)
1871 Market St., San Francisco
Effective: 5/22/97
Violation: 2830, 2831, 2832,
10145, 10176(e)(i), 10177(d)
Right to RREB license on terms
and conditions

Lipton, Diana Lynn (RES)
708 West 28th Ave., San Mateo
Effective: 5/12/97
Violation: 490, 10177(b)
Right to RRES license on terms
and conditions

Medeiros, Ron Montague (RES)
425 Leland Ave., San Jose
Effective: 5/8/97
Violation: 490, 10177(b)
Right to RRES license on terms
and conditions

Orbit Property Corporation (REC)
1475 Powell St., Ste. 201,
Emeryville
Effective: 5/8/97
Violation: 2830, 2831, 2832.1,
2834, 2835, 10145(a)(d),
10176(e), 10177(d)
Right to RREC license on terms
and conditions

Pankratz, Guadalupe M. (REB)
6442 Berwickshire Way, San Jose
Effective: 4/15/97
Violation: 2830, 2831, 10145,
10177(d), 10240
Right to RRES license on terms
and conditions

Ruegg, David Coltrin (REB, REO)
22437 Durant Ave., Berkeley
Effective: 5/22/97
Violation: 490, 10177(b)
Right to RREB license on terms
and conditions

Southwind Investments, Inc. (REC)
5369 Camden Ave., Ste. 200A,
San Jose
Effective: 4/3/97
Violation: 2831, 2831.1, 2832.1,
10145, 10177(d)
Right to RREC license on terms
and conditions

Tseng, Chihda Gerald (RES)
10134 Randy Ln., Cupertino
Effective: 3/17/97
Violation: 490, 10177(b)
Right to RRES license on terms
and conditions

PUBLIC REPROVALS

Los Angeles Region

Maldonado, Richard Jr. (RES)
2724 Franklin St., La Crescenta
Effective: 3/4/97
Violation: 10130, 10177(d)

Serbantes, Peter Carmelo (RES)
12798 Tamara Dr., Moreno Valley
Effective: 3/4/97
Violation: 10130, 10177(d)

SUSPENDED WITH STAY

Fresno Region

Lang, James Harold (REB)
6712 Arrowwood Dr., Riverbank
Effective: 5/13/97
Violation: 2725, 2830, 2831,
2831.1, 2831.2, 2832.1, 2834,
10145, 10177(d)
Suspended for 90 days-stayed for
2 years on terms and conditions

Los Angeles Region

Bryant, David Walster (REO)
1108 Fair Oaks Ave.,
South Pasadena
Effective: 12/26/96
Officer of: Bryant Properties,
Inc.
Violation: 2830, 10145,
10177(h)
Suspended for 90 days-stayed for
2 years on terms and conditions

Bryant Properties, Inc. (REC)
1108 Fair Oaks Ave., Pasadena
Effective: 12/26/96
Violation: 2830, 10145
Suspended for 90 days-stayed for
2 years on terms and conditions

Carr, Paul Robert (REB)
7 Deer Creek, Irvine
Effective: 5/27/97
Violation: 10148, 10177(d)(g)
Suspended for 60 days-stayed for
1 year on terms and conditions

Catchings, Marvin Earl (REB)
4011 Elizabeth St., Compton
Effective: 4/1/97
Violation: 2832, 10145, 10148,
10177(d)
Suspended for 90 days-all but 30
days stayed for 2 years on
condition

Frias, Manuel Adrian (REB)
11053 Godoy St., Whittier
Effective: 3/11/97
Violation: 2725, 10137,
10177(d)(h)
Suspended for 90 days-stayed for
1 year on conditions

Hughes, Bradley Scott (REB, REO)
6454 Van Nuys Blvd., Ste. 150,
Van Nuys
Effective: 4/15/97
Officer of: Westar Capital
Corporation
Violation: 2830, 2831, 2831.1,
2831.2, 2834, 10145, 10177(d)
Suspended for 90 days-all but 30
days stayed for 2 years on
conditions

**Kellstrom, Donald Martin (REB,
REO)**
23734 Valencia, #303, Valencia
Effective: 3/25/97
Officer of: Dana K Realty, Inc.
Violation: 2715, 2725, 2726,
2752, 2831, 2832, 2832.1, 2840,
10130, 10145, 10148, 10177(d)(h)
Suspended for 90 days-all but 30
days stayed for 2 years on
condition

Stallings, David Duncan (REB, REO)
7837 Danvers St., Downey
Effective: 4/24/97
Officer of: American Home
Equity Loans
Violation: 10177(d)(h)
Suspended for 90 days-all but 30
days stayed for 2 years on terms
and conditions

**Watson, William Edward (REB,
REO)**
3810 Orange Ave., Long Beach
Effective: 4/2/97
Violation: 2725, 2831, 2831.1,
2831.2, 2832.1, 10145
To be suspended for 6 months
effective 4/2/98; may be stayed on
condition

Westar Capital Corporation (REC)
6454 Van Nuys Blvd., Ste. 150,
Van Nuys
Effective: 4/15/97
Violation: 10177(d), 10232.25
Suspended for 90 days-all but 30
days stayed for 2 years on
conditions

Sacramento Region

Lonero, Salvatore Anthony (REB)
6965 Luther Dr., #2, Sacramento
Effective: 5/13/97
Violation: 2832.1, 10145,
10177(d)
Suspended for 30 days-stayed for
2 years on terms and conditions

Strand, Kimberly Ann (RES)
1519 Debbi Ct., Martinez
Effective: 4/24/97
Violation: 10177(g)
Suspended for 30 days-stayed for
1 year on terms and conditions

San Francisco Region

C. Cournale & Co., Inc. (REC)
4630 Geary Blvd., Ste. 202,
San Francisco
Effective: 3/12/97
Violation: 2830, 10145
Suspended for 90 days-stayed for
2 years on terms and conditions

Cournale, Clyde Charles (REB, REO)
4630 Geary Blvd., Ste. 202,
San Francisco
Effective: 3/12/97
Officer of: C. Cournale &
Company, Inc.
Violation: 2800(j), 2830, 10145,
10177(d), 11012
Suspended for 90 days-stayed for
2 years on terms and conditions

FEMC, Inc. (REC)
1121 Vicente St., San Francisco
Effective: 5/13/97
Violation: 2831, 2831.1, 2831.2,
10176(e), 10177(d)(g)(h),
10240(a)
Suspended for 90 days-stayed for
2 years on terms and conditions

Lei, Ramon (REB, REO)
1106 Vicente St., San Francisco
Effective: 5/13/97
Officer of: FEMC, Inc.
Violation: 2830, 2831, 2831.1,
2831.2, 10176(e), 10177(d)(g)(h),

10240(a)
Suspended for 90 days-stayed for
2 years on terms and conditions

**Martin, James Ronald Jr. (REB,
REO)**
44 Chula Vista Dr., San Rafael
Effective: 4/30/97
Violation: 2830, 2831, 2832.1,
2834, 2835, 10145(a)(d),
10177(d)(g)(h)
Suspended for 60 days-stayed for
2 years on conditions

SUSPENDED

Los Angeles Region

Crofford, Paul Patrick (REB)
10173 Pike Ave., #1,
Fountain Valley
Effective: 4/2/97
Violation: 2725, 2831, 2831.1,
2831.2, 2832.1, 10145, 10177(d)
Suspended for 60 days

Urbach, Alan Gary (REB, REO)
23413 Oxnard St.,
Woodland Hills
Effective: 3/25/97
Officer of: Alcola Mortgage
Corporation
Violation: 10177(h)
Suspended for 120 days-all but 30
days stayed for 1 year on
condition

INDEFINITE SUSPENSIONS (under Recovery Acct. provisions)

Los Angeles Region

CJP Financial Services, Inc. (REC)
1374 N. Waterman Ave.,
San Bernardino
Effective: 3/28/97

Chiao, Henry Chia-Ming (RES)
466 W. Norman Ave., Arcadia
Effective: 3/28/97

Crawford, Kenneth Lane (RES)
917 South Pearl Ave., Compton
Effective: 3/28/97

Greenly, Edward Alan (REB)
30872 S. Coast Hwy,
South Laguna
Effective: 4/11/97 and 4/28/97

Kao, Gloria Chien-Ying (REB)
466 W. Norman Ave., Arcadia
Effective: 3/28/97

Munar, Julie (RES)
7039 La Cienega Blvd.,
Los Angeles
Effective: 5/12/97

Portillo, Luis Jr. (REB)
8975 Limonite Ave., Riverside
Effective: 4/11/97

Riley, John Balmer (REB)
920 W. Broadway, Needles
Effective: 5/12/97

Sacramento Region

Husted, Pauline (REB)
2965 N. Wilson Way, Stockton
Effective: 4/28/97

San Diego Region

Gomez, Judith A. (RES)
P.O. Box 4001, San Marcos
Effective: 3/28/97

Lucas, Maureen Elizabeth (REB)
3753 Mission, Ste. 101A,
Oceanside
Effective: 3/28/97

Sutika, Joseph Edward (REB)
4465 Ocean Blvd., #25,
San Diego
Effective: 3/20/97

San Francisco Region

Bard, Elliott Earldon (RES)
1571 Lincoln Ave., San Jose
Effective: 4/11/97

Felton, Arlington Duane (REB)
20980 Redwood Rd., #210,
Castro Valley
Effective: 4/11/97

Foresee, Anna Maria (RES)
1555 Valdez Way, Pacifica
Effective: 4/28/97

Homer, William Evan (REB)
1711 Hillsdale Ave., San Jose
Effective: 3/28/97

Schmitt, Edward (RES)
362 Ardendale Dr., Daly City
Effective: 3/28/97 & 4/28/97

License Information

Continued from page 1

- ✓ Take a peek at the search tips provided, especially when you receive a “no record” reply.
- ✓ Review the supplemental explanations of status and comment descriptions available on the public information page.

Out-of-date Information

If your license record reflects information which is no longer current, you should notify DRE using the appropriate change form: Broker Change Application (RE 204), Corp. Change App. (RE 204A), and Salesperson Change App. (RE 214). These forms are available for downloading on our web site. Please allow approximately 4–6 weeks for the licensing changes to appear on your record. 🏠

Real Estate Publications

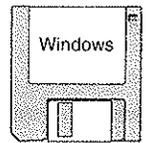
- To order one or more of DRE's publications, photocopy or remove this page from your *Bulletin*. Complete and submit all information requested.
- Prices are subject to change.
- Orders originating in California must include the sales tax. Requests and fees will be returned if the appropriate sales tax 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:

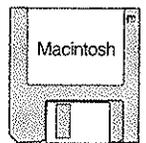
Minimum requirements for Windows —

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	1997 Real Estate Law Book	\$20		
	2A	1997 Real Estate Law Book (Windows version) Refer to system requirements above.	\$20		
	2B	1997 Real Estate Law Book (Macintosh version) Refer to system requirements above.	\$20		
		1997 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

PERIODICALS

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- Bar code used by DRE to scan returned Bulletins
- Please do not deface or cover

Fall 1997

Is your client interested in remodeling? **Publication prescribes preventive medicine**

from Contractors State License Board

Clients often ask real estate licensees about remodeling or renovating properties. The following advice from the State Contractors License Board could save both licensees and consumers a great deal of trouble.

Learn how to avoid building contractor headaches. Get a copy of the Contractors State License Board's (CSLB) brochure, "What You Should Know Before You Hire a Contractor." This consumer-oriented publication presents tips on hiring *only* licensed contractors, verifying licenses, and making payments.

"This brochure goes a long way in helping consumers protect themselves before they hire a building contractor. It is always better to avoid problems than

to attempt a resolution after damage is done," said CSLB Registrar Gail W. Jesswein.

The CSLB, one of the boards within the California Department of Consumer Affairs, licenses and regulates 278,000 building contractors in California and promotes the general welfare of the public in matters related to building construction. (A contractor's license is required if such work is valued at \$300 or more.)

The CSLB receives approximately 31,000 complaints each year against building contractors. Twenty-five percent of the complaints are against unlicensed contractors. Less than half of the complainants thoroughly check a contractor's qualifications before hiring.

For example, an unlicensed roofer left an elderly Fresno woman high and undry last year when he took her money but failed to repair her roof. Had she heeded CSLB's advice to hire only licensed contractors, she could have avoided him altogether. Several months ago, a Sacramento homeowner hired an unlicensed contractor who not only abandoned the remodel job, but took off with more than \$14,000. A call to the CSLB would have revealed that the contractor had no license.

To receive a copy of "What You Should Know Before You Hire a Contractor," call the CSLB at (800) 321-CSLB (2752) or log onto the Internet at <http://www.ca.gov/csrb/index.html> and download CSLB's publication order form. 🏠