

REAL ESTATE BULLETIN

GRAY DAVIS, Governor
JOHN R. LIBERATOR, Acting Commissioner

Fall 1999

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

Flat Fees, Retainers, and Advance Fees

The Department has seen a recent proliferation of real estate brokers offering "flat fee" or "fee for service" type programs. Under such programs, a broker usually offers certain services in exchange for an up front flat fee or charges a separate up front fee for each service offered. Typical of the services offered are: inputting a property into the MLS; advertising property on the Internet; providing signs; supplying forms; providing a market analysis; holding an open house; preparing flyers; and placing ads in the newspaper or other print medium. Some brokers offer a reduced commission in exchange for advance payment for these services. Also, some buyer-brokers collect up front "retainer" fees for time and money spent seeking property for their clients. Typically, if a property is found and purchased, the broker credits the retainer against the commission. While these programs may offer benefits to consumers, they can, if not properly structured, lead to problems for a broker, including license discipline.

A fee collected up front for services, such as those listed above promoting the sale or locating of real property, is an advance fee as defined in Business and Professions Code Section 10026. Before collecting an advance fee, a broker must, pursuant to Business and Professions Code Section 10085, obtain the Department's approval of the agreement and other advance fee materials. Each broker collecting an advance fee must obtain approval of the agreement which he/she intends to use. The Department cannot issue a "blanket approval" of an advance fee agreement, as services to be provided and circumstances do vary. Therefore, there are no vendors of bona fide "preapproved" agreements. We have

seen brokers use preprinted contracts with "retainer" clauses or other advance fee provisions, only to discover that those provisions violated the Real Estate Law. Generally, these brokers obtained the contracts from out-of-state vendors, stationery stores or even from some well known in-state forms providers.

Before consideration can be given to approving an advance fee contract, the agreement must be submitted by the broker who intends to collect the advance fee and must contain the following essential elements:

- Be in contract form, with spaces for dating and execution by broker and

principal;

- Be set in not less than 10-point type;
- Obligate the principal to pay, at a specified time, a specified advance fee;
- Obligate broker to deposit the advance fee into a trust account and provide the principal with the verified accountings required by Business and Professions Code Section 10146;
- Obligate broker to use the advance fee to fund specified services for the principal's benefit;
- Allocate estimated portions of the advance fee to each of the services

continued on page 2

Common Interest Development Brochure

by Tom Hensley, Assistant Commissioner, Subdivisions

The Department of Real Estate is pleased to announce the publication of its updated common interest development (CID) brochure, *Living in a California Common Interest Development*. A significant difference in this version is that the content has been changed to a question and answer format.

The Department recognizes that there are many questions purchasers face when planning to buy a home in a CID, such as a condominium or a planned development. This brochure is designed to provide general information regarding some of the issues related to living in a CID. The brochure begins with questions regarding: What is a CID? Do you have to join the association? What are covenants, conditions, and restrictions? It concludes with questions such as: What happens if you rent your home in a CID? Who do I contact when I decide to sell my home? It also contains a number of questions which address such issues as enforcement of the governing documents, the board of directors' role, billing and payment of assessments, and the consequences for failure to pay assessments.

This easy to follow brochure is written in layman's terms and may be used by licensees in a number of ways. It can be used as a reference for preparing your presentation of a CID to your clients or it can be provided to prospective purchasers of CIDs as a supplement to your presentation. If you elect to reproduce copies of the brochure, you can receive permission from the Department of

continued on page 2

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

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Flat Fees...

continued from page 1

the broker agrees to provide; and

- Obligate the broker to complete the advance fee services by a specified date.

This article is not intended to be an all-inclusive treatment of the subject of advance fees. The advance fee definition covers more than just up front fees collected for services to be rendered to promote the sale or locating of real property. A broker who is considering collecting advance fees should review Business and Professions Code Sections 10026, 10027, 10085 and 10146 as well as Regulations 2970 and 2972. Licensees may also call the advance fee contract review desk at (916) 227-0770 with questions regarding advance fees.

CID

continued from page 1

Real Estate to include a reference that it is a complimentary copy from you and/or your company. You may also include your address and telephone number, if you wish.

The text of the brochure is published at the Department's Web site and copies may be obtained in person from any of the Department's district offices or through the mail. There is no charge for up to 25 copies per order. To obtain a copy by mail, complete the order form found in this *Bulletin*. To obtain permission to reproduce this brochure, request Publication Reproduction Request (RE 370A) by calling (916) 227-0772 or writing to Department of Real Estate, Attn: Publications Deputy, P.O. Box 187000, Sacramento, CA 95818-7000. 🏠

Community Colleges RE Educators' Fall Conference Set

The California Community Colleges Real Estate Education Center will sponsor a Fall Real Estate Educators' Conference on Friday, October 29 in Culver City near the Los Angeles International Airport.

Registration is open to public and private school educators and others interested in real estate education. Participants may register in advance or at the door.

Advance Registration	After 10/20	
\$25	\$35	Educators affiliated with a community college
\$30	\$40	Noncommunity college persons

The conference will begin at 9 a.m. in the Wyndham Garden Hotel, 5990 Green Valley Circle, Culver City. The hotel is five minutes north of the airport.

Speakers

The featured speaker will be Dr. Nancy Sidhu, vice president and principal economist for the Southern California Region of the Bank of America in Los Angeles. Dr. Sidhu will discuss California's burgeoning economy at a 12:30 p.m. luncheon.

Other speakers include Department of Real Estate Deputy Commissioner Janice Waddell, Office of Real Estate Appraisers Licensing and Enforcement Division Chief John Brenan and California Community Colleges Chancellor's Office Specialist Richard Quintana.

Continuing Education Credit

Participants will be able to earn Department of Real Estate and/or Office of Real Estate Appraisers continuing education credit toward license renewal. A three-hour seminar, "Work Smart Real Estate," will be

Continued on page 12

Licensing Voice Response System Improved

We are pleased to announce that we have recently added new features to the Licensing Section's Interactive Voice Response System (IVR). Callers can now retrieve licensing forms or a printout of the current license status of any real estate licensee by fax with the use of a touch-tone telephone. The system can also verbally "speak back" the current status of any licensee. These services are available 24 hours a day 7 days a week by calling the Licensing Information Section at (916) 227-0931.

Licensing Forms

In order to request a license form, a caller merely selects the appropriate option and then enters the IVR document number which corresponds with the desired form. For example, IVR document number 3110 is the number

for the Salesperson Renewal Application. For your future reference and to simplify your use of the new system, listed below are the forms available through the system and the IVR document number for each of the available forms.

Note that a catalog list of all the forms which are available by fax through the new system may be obtained by requesting IVR Document Number 0000. The system will also accept a voice message to request that forms be mailed directly if the caller does not have access to a fax machine located in California.

License Status

To verify license status or request a fax printout of a licensee's status, the caller must provide the system with the license identification number of the lic-

ensee. To make a fax request for license status, the caller must provide the system with the telephone number of a fax machine located in California. Once the correct license record is identified, the caller will be given the option to retrieve the public record printout of the license record by fax.

In addition to the new features, the improved IVR system will continue to provide prerecorded general information on topics such as license renewal, change procedures, license fees, etc. It is hoped that the new features will make it easier for licensees to communicate with the DRE and obtain both license status information and forms. 



IVR Doc. #	Form Description	IVR Doc. #	Form Description	IVR Doc. #	Form Description	
0000	Catalog of Available Documents	3020	Branch Office Application	3190	Out-of-State Broker Acknowledgment	
Examination Forms			3030	Broker Change Application (For Broker Licensees)	3200	Fictitious Business Name Information
1000	Examination Applicant Foreign Education Information	3040	Corporation Change Application	Continuing Education Forms		
1010	Employment Verification	3050	State Public Benefits Statement	5000	Continuing Education Extension/Exemption Request	
1020	Equivalent Experience Verification	3060	State Public Benefits Information	5010	Continuing Education Information	
1030	Employment Certification	3070	State Public Benefits (Comprehensive List)	5020	Continuing Education Course Verification	
1040	Exam Payment (Credit Card)	3080	Exam & Licensing Fees	5030	CE Course List Request	
1050	Salesperson Examination Application	3090	Officer Renewal Application	5040	CE Equivalent Activity Petition Information	
1060	Broker Examination Application	3100	Broker Renewal Application	Miscellaneous Forms		
1070	Salesperson Examination Change Application	3110	Salesperson Renewal Application	7000	Public Record Access Guidelines	
1080	Broker Examination Change Application	3120	License Change Instructions (For Salespersons & Individual Brokers)	7010	Applicant Eligibility Information	
1090	Examination Requirements	3130	License Renewal Information (For Salespersons & Individual Brokers)	7020	Exam Applicant List Request	
1100	Examination Description (RE Broker)	3140	Corporation Background Statement	7030	Licensee List Request	
1110	Examination Description (RE Salesperson)	3150	Salesperson Change Application	7040	Current License Status Request	
General Licensing Forms			3160	Corporate License Instructions	7050	Certified License History Request
3000	Corporation License Application	3170	Statutory Course Transcript Submittal	7060	Licensing Forms Request	
3010	Transmittal (Original Corp. License App.)	3180	Consent To Service Of Process (R.E.)	7070	Publications Request	
				7080	Licensee/Subdivider Complaint	
				7090	Complaint Form Info.	

Reconciliation of Trust Account Records

by Fa-chi Lin, Chief Auditor

Real estate brokers who receive trust funds that are to be deposited into and disbursed from a trust fund bank account must reconcile their trust fund records at least once a month.

Real Estate Commissioner's Regulation 2831.2, which became effective April 18, 1988, provides that:

"The balance of all separate beneficiary or transaction records maintained pursuant to the provisions of Section 2831.1 must be reconciled with the record of all trust funds received and disbursed required by Section 2831, at least once a month, except in those months when the bank account did not have any activities. A record of the reconciliation must be maintained, and it must identify the bank account name and number, the date of the reconciliation, the account number or name of the principals or beneficiaries or transactions, and the trust fund liabilities of the broker to each of the principals, beneficiaries or transactions."

The two records that must be reconciled are the "Record of All Trust Funds Received and Disbursed-Trust Fund Bank Account" (required by Regulation 2831), and the "Separate Beneficiary Records" that are maintained for each beneficiary or transaction (required by Regulation 2831.1). As mentioned in Regulations 2831 and 2831.1, these two records can be in columnar form or can consist of records, whether maintained manually or under an automated data processing system, which are in accordance with generally accepted accounting principles. Examples of noncolumnar records are a cash receipts journal, cash disbursements journal, general ledger and subsidiary ledgers.

The required reconciliation consists of comparing the balance shown on the "Record of All Trust Funds Received and Disbursed - Trust Fund Bank Account" (or similar record) as of a particular date with the total of the balances on the "Separate Beneficiary

Records" as of the same date. If the two figures do not agree, the cause of the difference should be located and the records adjusted. Differences could be caused by incorrect calculation of balances, incorrect posting, or failure to record a transaction in one or both records. To ensure accuracy, the required reconciliation of records should be performed in conjunction with reconciliation of the trust account records to the bank statement.

If there is more than one trust fund bank account, a separate set of trust fund records and reconciliation report must be maintained for each account.

Trust Account Reconciliation Reports

An acceptable reconciliation report format is shown in Figure 1.

Computerized accounting systems normally have features to reconcile the subsidiary records with the summary account, referred to as the control account. A computer report listing the individual subsidiary records balances and their total will be an acceptable reconciliation report if the total agrees with the balance on the control account.

Whether generated manually or by computer, a real estate broker must retain the reconciliation reports for three years. After notice, these reports, like other trust account records, shall be made available for examination and inspection by the Commissioner's designated representative during regular business hours and shall, upon the appearance of sufficient cause, be subject to audit without further notice.

A Case of Irreconcilable Differences

The majority of our audit cases where large shortages are found include violations of Regulation 2831.2. Consider the case of a real estate broker who managed approximately 500 properties for 285 owners. The broker hired a bookkeeper to maintain the trust account recordkeeping system and to deposit trust funds. The bookkeeper, unbeknownst to the broker, also worked at night at the bank where the trust account was located. This enabled the bookkeeper to alter money orders to make them payable to himself rather than the broker and process them without the alterations being detected by the bank. The bookkeeper also re-

Continued on page 10

RECONCILIATION REPORT		<i>Figure 1</i>
Bank Account Name:		
Bank Account Number:		
Date ~		
Balances per Separate Beneficiary Records:		
Principal (or property) A	\$ xxx	
Principal (or property) B	xxx	
Principal (or property) C	xxx	
Principal (or property) D	xxx	
Etc.	xxx	
Etc.	xxx	
Etc.	xxx	
Total of Separate Beneficiary Records		xxx
Balance per Record of		
All Trust Funds Received		xxx
Difference (if any, must be fully explained)		\$xxx

Disciplinary Action — Mar. 99 to May 1999



- ✓ 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]

✓ Below are brief summaries of various regulations and code sections. The full text of the sections is found in the Business and Professions Code and the Regulations of the Real Estate Com-

missioner, 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

- 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
- 2731(a) Failure to obtain fictitious business name license
- 2752 Broker’s failure to notify DRE of salesperson employment
- 2800(j) Material change – Failure to notify of increase or decrease in subdivision assessments
- 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
- 2834 Trust account withdrawals by unauthorized or unbonded person
- 2835 Retention of broker funds in trust account
- 2840 Failure to give approved borrower disclosure
- 2840.1 Failure to give approved borrower disclosure
- 2950(h) Failure to advise all parties of licensee’s interest in agency holding escrow
- 2970 Failure to submit advance fee material for review
- 2972 Advance fee accounting

Business and Professions Code

- 490 Substantially related criminal conviction
- 498 License obtained by fraud or misrepresentation
- 10085 Failure to submit advance fee materials
- 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(c) Failure by salesperson to deliver trust funds to broker
- 10146 Advance fee handling
- 10148 Failure to retain records and make available for inspection
- 10159.2 Failure by designated officer to supervise licensed acts of corporation
- 10161.8 Failure of broker to notify Commissioner of salesperson employment/termination
- 10161.8(a) 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
- 10176(a) Making any substantial misrepresentation
- 10176(c) Continued & flagrant course of misrepresentations through salespersons
- 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(j) Fraud or dishonest dealing as principal
- 10177(k) Violation of restricted license condition
- 10177.5 Civil fraud judgment based on licensed acts
- 10234 Failure of broker negotiating mortgage loan to record or cause trust deed to be recorded
- 10240 Failure to give mortgage loan disclosure statement
- 10242 Exceeding allowable commissions, fees, or charges on mortgage loan
- 11012 Material change in subdivision offering without notifying DRE
- 11018.2 Sale of subdivision lots without a public report

REVOKED LICENSES

Fresno Region

- Carlson, Patricia Jean (RRES)**
27955 Yosemite Springs Pky,
Coarsegold
Effective: 3/3/99
Violation: 490, 10177(b)
- Gomez, Reyes Saiz (RES)**
2268 E. Thomas, Fresno
Effective: 4/28/99
Violation: 10137, 10176(g)(i)
- Ohm, Betty Y. (RES)**
5400 Plamz Rd., #14, Bakersfield
Effective: 3/15/99
Violation: 490, 10177(b)

Los Angeles Region

- Arenas, Jose Jr. (RES)**
5601 E. Slauson Ave., Ste. 200,
Commerce
Effective: 4/1/99
Violation: 490, 10177(b)
- Baker, Eddie Duane (RREB)**
4413 Riverside Dr., Ste. L, Chino
Effective: 4/14/99
Violation: 2725, 2731, 2831,
2831.1, 2831.2, 2832, 2970, 2972,
10145, 10146, 10176(i), 10177(d),
10240
- Baldhosky, Raymond D. (REB)**
400 S. Farrell Dr., Palm Springs
Effective: 3/23/99
Violation: 490, 10177(b)

Balster, Sheri Jean (RES)

P.O. Box 2413, Big Bear City
Effective: 3/23/99
Violation: 498, 10177(a)

Choquette, Peter M. (REB)

1451 S. Rimpau Ave., Ste. 214,
Corona
Effective: 5/6/99
Violation: 10177.5

Cohen, Curtis Glen (RES)

204 S. Peck Dr., Beverly Hills
Effective: 3/29/99
Violation: 490, 10177(b)

Conrad, Neil Greco (RES)

13102 Laramore Ln.,
Garden Grove
Effective: 3/3/99
Violation: 490, 498, 10177(a)(b)

Corrigan, Drew Charles (RES)

700 W. Walnut St., #61, Orange
Effective: 3/23/99
Violation: 490, 10177(b)

Escajeda, Jennifer Caroline (RES)

39352 Vicker Ct., Palmdale
Effective: 3/8/99
Violation: 498, 10177(a)

Faulkner, Shelia Powell (RES)

4450 California Pl., Long Beach
Effective: 5/27/99
Violation: 490, 10177(b)

Glenlivet Holding, Inc. (REC)

200 E. Cedar Ave., Burbank
Effective: 3/29/99
Violation: 2742, 10177(f)

**Gray, Aubrey (RES)**

2909 Blackhorse Dr., Ontario
Effective: 4/15/99
Violation: 498, 10177(a)

Gubbins, Michael Patrick (RES)

3700 Campus, #107,
Newport Beach
Effective: 5/18/99
Violation: 10176(a)(i)

JoJola, Marie Dolores (RES)

10771 Sonora Ave., Alta Loma
Effective: 3/2/99
Violation: 490, 10177(b)

Lawler, Alfred D. (RES)

1009 S. Glendora Ave.,
West Covina
Effective: 5/11/99
Violation: 10176(a)(i)

MacLaine, Brian Robert (REB)

12934 Adeline Ave.,
Moreno Valley
Effective: 3/1/99
Violation: 490, 10177(b)

McClendon, Stacy Ingrid (RES)

1456 S. Fairfax Ave., #3,
Los Angeles
Effective: 5/18/99
Violation: 490, 10177(b)

Saldivar, Norbert Leon (REB)

13964 Foothill Blvd., Sylmar
Effective: 5/19/99
Violation: 490, 10177(b)

Slate Investments (REC)

8060 E. Florence Ave., #208,
Downey
Effective: 4/6/99
Violation: 2715, 2832, 10148,
10162, 10165, 10177(d)

State Mortgage Group, Inc. (REC)

1451 S. Rimpau Ave., #212,
Corona
Effective: 3/25/99
Violation: 10177(f)

Tsui, Mary (RES)

P.O. Box 3356, Alhambra
Effective: 3/23/99
Violation: 490, 10177(b)

Victorian Real Estate Company, Inc. (REC)

742 San Juan Ln., Placentia
Effective: 3/19/99
Violation: 10177(f)

Oakland Region**Arevalo, Angelica Maria (RES)**

901 Holloway Ave.,
San Francisco
Effective: 4/19/99
Violation: 10177.5

Cann, Gary Gene (REB)

1504 Matanzas Rd., Santa Rosa
Effective: 4/15/99
Violation: 10177.5

Carboni, Michael Joseph (REB)

205 Crystal Springs Center, #19,
San Mateo
Effective: 3/15/99
Violation: 10177.5

Funk, Alfred Roger (RREB)

2643 Briarwood Dr., Livermore
Effective: 3/2/99
Violation: 10177.5

Holtz, Liz (RES)

P.O. Box 1026, Los Gatos
Effective: 4/2/99
Violation: 490, 10177(b)

La, Anne A. (RES)

490 Auburn Way, #20, San Jose
Effective: 3/11/99
Violation: 490, 10177(b)

Lewis, Mel (RES)

128 Avenida Espana, San Jose
Effective: 4/8/99
Violation: 10130, 10137, 10145,
10176(i), 10177(d)

Proulx, Kenneth Lee (REB)

351 B W. Rincon Ave., Campbell
Effective: 5/5/99
Violation: 10177

Rogers, John Dennis Jr. (REB)

200 Clock Tower Pl., #208D,
Carmel
Effective: 3/25/99
Violation: 490, 10177(b)

Shumate, Neil Rennis (RES)

4075 Picea Ct., Hayward
Effective: 3/29/99
Violation: 490, 10177(b)

Vand, Matthew (RRES)

10840 Minette Dr., Cupertino
Effective: 5/20/99
Violation: 490, 10177(b)

Sacramento Region**Blum, Walter Dieter (REB)**

148 Pearson Rd., Paradise
Effective: 3/11/99
Violation: 10145, 10148,
10176(a)(c)(i), 10177(d),
10177.2(b)

Clegg, Timothy Douglas (RES)

8210 Deer Spring Circle,
Antelope
Effective: 5/28/99
Violation: 10177

Doherty, Julia Ann (RES)

3613 Jefferson St., Napa
Effective: 3/25/99
Violation: 490, 10177(b)

Gomez, Marla Kay (RES)

P.O. Box 535, Janesville
Effective: 4/14/99
Violation: 490, 10177(b)

Harrigan, Kevin Patrick (REB)

2506 Country Club Blvd., #49,
Stockton
Effective: 3/3/99
Violation: 10177.5

Harris, Greg Lanier (REB)

1614 Oro Grande, Yuba City
Effective: 3/8/99
Violation: 490, 10177(b)

Ingalls, Kristine Ann (RES)

P.O. Box 542, Foresthill
Effective: 5/4/99
Violation: 10177(b)

Medeiros, Walter Robert (RES)

166 Hillcroft Way, Walnut Creek
Effective: 5/27/99
Violation: 2715, 10162,
10177(d)

Sutter Mortgage Corp. (REC)

2140 N. Broadway, Walnut Creek
Effective: 5/14/99
Violation: 10148, 10177(d)

Thomassen, John Arthur (RRES)

1934 Laredo Cir., Stockton
Effective: 5/12/99
Violation: 490, 10177(b)

Torres, Jose M. (RES)

57 Madrid Ln., Antioch
Effective: 4/14/99
Violation: 490, 10177(b)

Virtual Mortgage Network, Inc. (REC)

4590 MacArthur Blvd., #175,
Newport Beach
Effective: 5/14/99
Violation: 10148, 10177(d)

San Diego Region**Aledia, Edgardo Janabajal (RES)**

600 East 8th St., Ste. 1,
National City
Effective: 3/9/99
Violation: 10176(i)

Chaad Partners, Inc. (REC)

600 East 8th St., #1, National City
Effective: 3/9/99
Violation: 10177(j)

Dederian, Elizabeth Zoe (RES)

2727 De Anza Rd., San Diego
Effective: 3/1/99
Violation: 10176(e)(i),
10177(d)(j)

Hickerson, P. Stan (REB)

4444 W. Pt. Loma Blvd., #22,
San Diego
Effective: 4/27/99
Violation: 490, 10177(b)

Mardenborough, Willard C. (RES)

850 N. Juniper, #2, Escondido
Effective: 3/25/99
Violation: 490, 10177(b)

Mumper, Sonia Elena (RES)

5034 Bonita Rd., Ste. E, Bonita
Effective: 4/26/99
Violation: 490, 10177(b)

Shahnazarian, Armen A. (RES)

618 Gravilla Pl., La Jolla
Effective: 4/20/99
Violation: 498, 10177(a)

SUSPENDED WITH STAY**Fresno Region****Miller, Lawrence E. (REB, REO)**

3254 Avila Beach Dr.,
Avila Beach
Effective: 3/10/99
Officer of: Resort Marketing
International, Inc.
Violation: 10177(h)
Suspended for 5 days-stayed for 1
year on terms and conditions

Salazar, Nora Franco (REB)

1816 Howard Rd., Ste. 4, Madera
Effective: 5/25/99
Violation: 10177.5
Suspended for 60 days- all but 30
days stayed for 1 year on terms
and conditions

Los Angeles Region**Aquino, Mary Yoshida (REB)**

6399 Wilshire Blvd.,
Ste. 421-422, Los Angeles
Effective: 3/23/99
Violation: 10162, 10163, 10165,
10177(c), 10240
Suspended for 60 days-stayed for
2 years on terms and conditions

Batt, Marvin Hershel (REB, REO)

903 E. Alosta Ave., Ste. B,
Glendora
Effective: 4/20/99
Officer of: Landview Properties,
Inc.
Violation: 10159.2, 10177(h)
Suspended for 90 days-stayed for
2 years on terms and conditions

Cal-West Funding Torrance (REC)

18809 Crenshaw Blvd., Torrance
Effective: 4/21/99
Violation: 2831, 2831.1, 2831.2,
2832, 10137, 10145, 10177(d)
Suspended for 90 days-stayed for
2 years on terms and conditions

California Wholesale Lenders, Inc. (REC)

23942 Lyons Ave., Ste. 215,
Newhall
Effective: 5/6/99
Violation: 10145, 10177(d)
Suspended for 90 days-stayed for
1 year on terms and conditions

Christopher Todd Inc. (REC)

11201 Tampa Ave., Northridge
Effective: 5/12/99
Violation: 2831, 2831.1, 2831.2,
2832, 2832.1, 2834, 2835,
10145(a), 10176(e), 10177(d)
Suspended for 60 days-stayed for
2 years on terms and conditions

Crowell, Linda Karen (REB, REO)

3694 E. Highland Ave., #30,
Highland
Effective: 3/25/99
Officer of: Pacific Acquisition &
Development
Violation: 2831.1, 2832.1,
10145, 10177(d)
Suspended for 90 days-all but 30
days stayed for 2 years on
conditions

Financial and Real Estate Services, Inc. (REC)

17280 Newhope St., #20,
Fountain Valley
Effective: 4/27/99
Violation: 2831.2, 2832, 2832.1,
10145, 10177(d)
Suspended for 90 days-stayed for
2 years on terms and conditions

First Suburban Corporation (REC)

20321 Irvine Ave., Bldg. F-1,
Santa Ana Heights
Effective: 5/5/99

Violation: 2831, 2831.1, 2831.2, 2834, 10145, 10177(d)
Suspended for 90 days-stayed for 2 years on terms and conditions

Galtz, Steve L. (REB, REO)
522 N. Fern Ave., Ontario
Effective: 3/2/99
Officer of: Tricor Funding, Inc.
Violation: 2831, 2831.1, 2831.2, 2832, 2834, 10177(d)
Suspended for 60 days-stayed for 2 years on terms and conditions

Green, Scott Alan (RES)
9137 Reseda Blvd., Northridge
Effective: 5/18/99
Violation: 10177(g)
Suspended for 30 days-stayed for 1 year on terms and conditions

Landview Properties, Inc. (REC)
903 E. Alosta Ave., Ste. B, Glendora
Effective: 4/20/99
Violation: 2832, 2832.1, 2834, 10145, 10177(d)
Suspended for 90 days-stayed for 2 years on terms and conditions

Le Meur, Gene Keith Jr. (RES)
P.O. Box 1243, Lake Arrowhead
Effective: 5/18/99
Violation: 10130, 10177(d)
Suspended for 60 days-stayed for 1 year on terms and conditions

Leahy and Walker Financial Services, Ltd. (REC)
2031 Main St., Irvine
Effective: 5/11/99
Violation: 2832.1, 2950(h), 10137, 10145, 10177(d), 10240, 10242
Suspended for 90 days-stayed for 2 years on terms and conditions

Leahy, Timothy Edwin (REB, REO)
535 Anton Blvd., Ste. 500, Costa Mesa
Effective: 5/11/99
Officer of: Leahy and Walker Financial Services, Ltd.
Violation: 10159.2, 10177(h)
Suspended for 90 days-stayed for 2 years on terms and conditions

Legacy Partners Residential, Inc. (REC)
101 Lincoln Centre Dr., 5th Floor, Foster City
Formerly known as: Lincoln Residential Services, Inc.
Effective: 3/16/99
Violation: 2832, 2834, 10145, 10177(d)
Suspended for 60 days-stayed for 2 years on terms and conditions

Martinez, Isaias (REB)
3200 Inland Empire Blvd., Ste. 240, Ontario
Effective: 4/1/99
Violation: 10176(a)
Suspended for 90 days-stayed for 1 year on terms and conditions

Merrill, Terry Hastings (REB, REO)
9265 Big Meadow Rd., Riverside
Effective: 3/11/99
Violation: 2831.1, 2831.2, 10145, 10177(d)(h)
Suspended for 60 days-stayed for 2 years on terms and conditions

Monroe, Thomas J. (REB)
3814 Diamante, San Clemente
Effective: 5/5/99
Officer of: First Suburban Corporation
Violation: 10159.2, 10177(h)
Suspended for 90 days-stayed for 2 years

Morse, Richard R. (REB)
517 N. Mountain Ave., Upland
Effective: 4/14/99
Violation: 2831.2, 2832, 10145, 10177(d)(h)
Suspended for 90 days-stayed for 2 years on terms and conditions

Murillo, Esteban Raoul (REB)
1147 Highland Ave., Manhattan Beach
Effective: 4/20/99
Violation: 2831, 2831.2, 10145, 10177(d)
Suspended for 60 days-stayed for 2 years on terms and conditions

Narayan, Ranjit (REB)
1 Cypress Tree Ln., Irvine
Effective: 3/9/99
Violation: 2715, 2831, 2831.1, 2831.2, 2950(h), 10163, 10177(d), 10240
Suspended for 30 days-stayed for 1 year on terms and conditions

O'Hare, John Edward (REB, REO)
23822 Valencia Blvd., #101, Valencia
Effective: 3/11/99
Officer of: Vere Enterprises, Inc.
Violation: 2731, 2831, 10159.2, 10177(d)(h)
Suspended for 30 days-stayed for 1 year on terms and conditions

Olson, Todd Christopher (REB, REO)
11201 Tampa Ave., Northridge
Effective: 5/12/99
Officer of: Christopher Todd, Inc.
Violation: 2831, 2831.1, 2831.2, 2832, 2832.1, 2834, 2835, 10145(a), 10176(e), 10177(d)(h)
Suspended for 60 days-stayed for 2 years on terms and conditions

Pacific Acquisition & Development (REC)
3694 E. Highland Ave., #30, Highland
Effective: 3/25/99
Violation: 2831.1, 2832.1, 10145, 10177(d)
Suspended for 90 days-all but 30 days stayed for 2 years on conditions

RE/EX Valencia, Inc. (REC)
23942 Lyons Ave., Ste. 210, Newhall
Effective: 5/6/99
Violation: 10145, 10177(d)
Suspended for 90 days-stayed for 1 year on terms and conditions

Reedy, Robert Emanuel (REB, REO)
18809 Crenshaw Blvd., Torrance
Effective: 4/21/99
Officer of: Cal-West Funding Torrance
Violation: 2831, 2831.1, 2831.2, 2832, 10137, 10145, 10177(d)
Suspended for 90 days-stayed for 2 years on terms and conditions

Rosen, Franklyn H. (REB, REO)
17280 Newhope St., #20, Fountain Valley
Effective: 4/27/99
Officer of: Financial and Real Estate Services, Inc.
Violation: 10159.2, 10177(h)
Suspended for 90 days-stayed for 2 years on terms and conditions

Scott, Lawrence Alan (REB, REO)
217 Technology Dr., Ste. 210, Irvine
Effective: 3/16/99
Violation: 10159.2, 10177(h)
Suspended for 60 days-stayed for 2 years on terms and conditions

Snavey, George Albert (RES)
939 W. Foothill Blvd., Upland
Effective: 4/14/99
Violation: 2831.2, 2832, 10145, 10177(d)
Suspended for 90 days-stayed for 2 years on terms and conditions

Tanmon, Inc. (REC)
23942 Lyons Ave., Ste. 210, Newhall
Effective: 5/6/99
Violation: 10145, 10177(d)
Suspended for 30 days-stayed for 1 year on terms and conditions

Tanner, James Barak (REB, REO)
24106 Lyons Ave., Newhall
Effective: 5/6/99
Officer of: Tanmon, Inc.; RE/EX Valencia, Inc.; California Wholesale Lenders, Inc.
Violation: 10145, 10177(d)
Suspended for 90 days-stayed for 1 year on terms and conditions

Tricor Funding, Inc. (REC)
522 N. Fern Ave., Ontario
Effective: 3/2/99
Violation: 2831, 2831.1, 2831.2, 2832, 2834, 10177(d)
Suspended for 60 days-stayed for 2 years on terms and conditions

Vasquez, Ana M. (RES)
6408 Perry Rd., Bell Gardens
Effective: 5/18/99
Violation: 2970, 10085, 10176(f), 10177(g)
Suspended for 6 months-stayed for 2 years on terms and conditions

Venneri, Robert V. (REB, REO)
One Saint Elias, Dove Canyon
Effective: 3/2/99
Violation: 10159.2, 10177(h)
Suspended for 60 days-stayed for 1 year on terms and conditions

Vere Enterprises, Inc. (REC)
23822 Valencia Blvd., #101, Valencia
Effective: 3/11/99
Violation: 2731, 2831, 10177(d)
Suspended for 30 days-stayed for 1 year on terms and conditions

Wasson, Harold Taylor Jr. (REB)
390 McKinley, Ste. 106, Corona
Effective: 3/18/99
Violation: 2832, 2834, 10145(a), 10177(d)
Suspended for 60 days-stayed for 2 years on terms and conditions

Oakland Region

Ebright, Ty Keith (REB)
2715 Porter, #207, Soquel
Effective: 4/12/99
Violation: 10177(d)
Suspended for 60 days-stayed for 2 years on terms and conditions

Jackson, Andrew B. (REB, REO)
3510-F Old Santa Rita Rd., Pleasanton
Effective: 3/30/99
Violation: 2831.1, 2831.2, 2832, 2832.1, 10145, 10177(d)
Suspended for 2 years-stayed for 1 year on terms and conditions

Wheeler, David Wayne (RES)
25298 Carmel Knolls Dr., Carmel
Effective: 4/12/99
Violation: 10137
Suspended for 60 days-stayed for 2 years on terms and conditions

Sacramento Region

Judson, Judith Marilyn (REB)
118 West K St., Benicia
Effective: 4/9/99
Violation: 2731(a), 2832.1, 2834(a), 10145, 10159.5, 10177(d)
Suspended for 60 days-stayed for 2 years on terms and conditions

Resort Marketing International, Inc. (REC)
901 Ski Run Blvd., South Lake Tahoe
Effective: 3/10/99
Violation: 10177(g)
Suspended for 5 days-stayed for 1 year on terms and conditions

Strand, Richard Andrew (RES)
3648 Woodbine Way, Pleasanton
Effective: 5/20/99
Violation: 10130, 10177(d)
Suspended for 60 days-stayed for 1 year on terms and conditions

San Diego Region

Jorgensen, Fredrick M. (REB, REO)
5640 Baltimore Dr., La Mesa
Effective: 4/12/99
Officer of: Weststar Financial Group, Inc.
Violation: 10159.2, 10177(d)
Suspended for 90 days-stayed on terms and conditions

McDonald, Timothy Michael (REB)
701 Palomar Airport Rd., Ste. 300, Carlsbad
Effective: 5/10/99
Violation: 2970, 2972, 10085, 10146, 10176(f), 10177(d)
Suspended for 60 days-all but 15 days stayed for 2 years on terms and conditions



**Ruff, Benjamin Thomas (REB)**

3148 Bonita Woods Dr., Bonita
 Effective: 5/20/99
 Violation: 2715, 2831, 10148,
 10177(d)(h), 10240
 Suspended for 60 days-stayed for
 2 years on terms and conditions

REVOKED WITH A RIGHT TO A RESTRICTED LICENSE

Fresno Region**Ramsey, Darwin Jack Jr. (REB)**

3120 18th St., #2, Bakersfield
 Effective: 3/31/99
 Violation: 2725, 10137, 10177(h)
 Right to RREB license on terms
 and conditions

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

450 W. Pioneer Dr., #260,
 Glendale
 Effective: 4/27/99
 Violation: 10177(k)
 Right to RREB license on terms
 and conditions

Alduenda, Adrianna I. (RES)

11052 Lower Azusa Rd., #6,
 El Monte
 Effective: 4/28/99
 Violation: 490, 10177(b)
 Right to RRES license on terms
 and conditions

Berge, Don Lee (REB)

35325 Date Palm Dr.,
 Cathedral City
 Effective: 5/17/99
 Violation: 2726, 2752, 2831,
 2831.1, 2831.2, 2832, 10145,
 10161.8, 10165, 10176(i),
 10177(d)
 Right to RRES license on terms
 and conditions

Bryant, Erik Freeman (RES)

18002 Irvine Blvd., #108, Tustin
 Effective: 4/20/99
 Violation: 10130, 10177(d)
 Right to RRES license on terms
 and conditions

Bui, Tony Toan (REB)

20201 Sherman Way, #101,
 Canoga Park
 Effective: 5/28/99
 Violation: 10176(a)(i)
 Right to RREB license on terms
 and conditions

Diep, Loi Bao (RES)

9027 Hershey St., Rosemead
 Effective: 3/10/99
 Violation: 490, 10177(b)
 Right to RRES license on terms
 and conditions

Edwards, Robert William (REB)

475 W. Channel Islands Blvd.,
 #210, Port Hueneme
 Effective: 3/16/99
 Violation: 2731, 2831, 2831.1,
 2832.1, 2834, 2835, 10145,
 10176(i)
 Right to RREB license on terms
 and conditions

Escalante, Carlos Colon (RES)

3215 Ashgate Way, Ontario
 Effective: 5/26/99
 Violation: 490, 10177(b)
 Right to RRES license on terms
 and conditions

Flanigan, Keith Roger (REB)

23461 Ridge Route Dr., Ste. I,
 Laguna Hills
 Effective: 4/20/99
 Violation: 2752, 2840, 10159.2,
 10161.8, 10177(d)(g)(h), 10240
 Right to RREB license on terms
 and conditions

Greenwalt, Roger Benson (RES)

413 Trabert Cir., Riverside
 Effective: 3/2/99
 Violation: 490, 10177(b)
 Right to RRES license on terms
 and conditions

Gull Mortgage, Inc. (REC)

1740 E. Garry Ave., #101,
 Santa Ana
 Effective: 4/26/99
 Violation: 2831.1, 2831.2, 2832,
 2834, 10177(d)(g)
 Right to RREC license on terms
 and conditions

Henderson, Clarence Mansfield (REB, REO)

1740 E. Garry Ave., #101,
 Harbor City
 Effective: 4/26/99
 Officer: Gull Mortgage, Inc.
 Violation: 2831.1, 2831.2, 2832,
 2834, 10177(d)(g)(h)
 Right to RREB license on terms
 and conditions

Hu, Tianlai (REB, REO)

18838 Norwalk Blvd., Artesia
 Effective: 4/4/99
 Violation: 2831, 2831.1, 2831.2,
 2840, 10145, 10161.8, 10177(d),
 10240
 Right to RREB license on terms
 and conditions

Jebbia, Dennis Angelo (REB)

2468 Huntington Dr., San Marino
 Effective: 5/4/99
 Violation: 490, 10177(b)
 Right to RRES license on terms
 and conditions

Johnsen, Sabina Christine (REB)

4329 West 154th St., Lawndale
 Effective: 12/3/98
 Violation: 10159.2, 10177(d)
 Right to RREB license on terms
 and conditions; RREB license
 suspended for 30 days

Keshishian, Panos Zohrab (RES)

PO Box 261236, Encino
 Effective: 5/13/99
 Violation: 490, 10177(b)
 Right to RRES license on terms
 and conditions

Kim, June O. (REB)

2219 Rusty Pump Rd.,
 Diamond Bar
 Effective: 5/27/99
 Violation: 490, 10177(b)
 Right to RREB license on terms
 and conditions

Lopez, William (REB, REO)

6730 Berylwood Ct., Riverside
 Effective: 5/20/99
 Officer of: Nevada Resource
 Financial Services, Inc.
 Violation: 2840, 10137, 10159.2,
 10177(d)(g)(h), 10240
 Right to RREB license on terms
 and conditions

McDowell, JoAnn (RES)

2767 Foothill Blvd., La Crescenta
 Effective: 3/29/99
 Violation: 10177(g)
 Right to RRES license on terms
 and conditions

Moradi, Marjan (RES)

5427 Noble Ave., Sherman Oaks
 Effective: 3/23/99
 Violation: 498, 10177(a)
 Right to RRES license on terms
 and conditions

Morote, Silvia E. (RES)

9027-B Florence Ave., Downey
 Effective: 3/29/99
 Violation: 490, 10177(b)
 Right to RRES license on terms
 and conditions

Nevada Resource Financial Services, Inc. (REC)

1400 N. Kellogg, Ste. D,
 Anaheim Hills
 Effective: 4/20/99
 Violation: 10137, 10161.8,
 10177(d)(g), 10240
 Right to RREC license on terms
 and conditions

Norman, Rhea Harriet (REB)

511 E. Harvard., Ste. 3, Glendale
 Effective: 5/4/99
 Violation: 2831, 2831.1, 2831.2,
 2832, 2832.1, 2834, 10145,
 10177(d)
 Right to RREB license on terms
 and conditions

Olivas, Guadalupe (RES)

2409 S. Vineyard Ave., Ste. N,
 Ontario
 Effective: 5/4/99
 Violation: 10177(a)
 Right to RRES license on terms
 and conditions

Pinsky, Vadim (RES)

301 S. Rexford Dr., #5,
 Beverly Hills
 Effective: 5/27/99
 Violation: 498, 10177(a)
 Right to RRES license on terms
 and conditions

Saghi, Charles M. (REB)

2361 Hill Dr., Los Angeles
 Effective: 4/28/99
 Violation: 490, 10177(b)
 Right to RRES license on terms
 and conditions

Scalise, Glen Evan (RES)

77 Rolling Oaks Dr., #100,
 Thousand Oaks
 Effective: 5/4/99

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

Schiro, Joseph Anthony (REB)

9201 Sunset Blvd., Ste. A, Los
 Angeles
 Effective: 5/17/99
 Violation: 10130, 10137
 Right to RREB license on terms
 and conditions

Wittenberg, Armin (RES)

412 N. Palm Dr., Beverly Hills
 Effective: 5/18/99
 Violation: 490, 10130, 10137,
 10177(b)
 Right to RRES license on terms
 and conditions

Wong, Suzie (RES)

3431 Cosbey Ave., Baldwin Park
 Effective: 3/23/99
 Violation: 490, 10177(b)
 Right to RRES license on terms
 and conditions

Yeager, Stephen S. (REB, REO)

1071 East 16th St., Upland
 Effective: 5/21/99
 Violation: 2731, 101 63,
 10167.3(b), 10167.9(c), 10167.10,
 10177(d)
 Right to RREB license on terms
 and conditions

Oakland Region**Baldini, Al (RREB, RREO)**

4977 Mission St., San Francisco
 Effective: 5/17/99
 Officer of: Century 21-Baldini
 Realty, Inc.
 Violation: 2832, 2832.1, 10145,
 10176(e), 10177(d)(h), 10234
 Right to RREB license on terms
 and conditions

Bartels, Donald Lee (REO)

12996 San Pablo Ave., Richmond
 Effective: 3/1/99
 Officer of: Bartels Realtors, Inc.
 Violation: 10177(h)
 Right to RREO license on terms
 and conditions

Bartels Realtors, Inc. (REC)

12996 San Pablo Ave., Richmond
 Effective: 3/1/99
 Violation: 2831.2, 2832.1,
 10145, 10177(d)
 Right to RREC license on terms
 and conditions

Carrillo, William Molina (REB)

19200 Stevens Creek Blvd.,
 Ste. 210, Cupertino
 Effective: 3/11/99
 Violation: 10177(g)
 Right to RREB license on terms
 and conditions

Century 21-Baldini Realty, Inc. (REC)

4977 Mission St., San Francisco
 Effective: 5/17/99
 Violation: 2832, 2832.1, 10145,
 10176(e), 10177(d), 10234
 Right to RREC license on terms
 and conditions

Golden Bay Capital Corporation (REC)
303 Hegenberger Rd., Ste. 204, Oakland
Effective: 5/10/99
Violation: 2831, 2831.1, 2831.2, 2832, 2832.1, 2840, 2840.1, 10145, 10148, 10177(d), 10240
Right to RREC license on terms and conditions

Gower, Michael William (REB)
164 N. Bascom Ave., Ste. B, San Jose
Effective: 5/17/99
Violation: 10145, 10176(e), 10177(d)
Right to RREC license on terms and conditions

Hoffart, Lawrence James (REB)
19200 Stevens Creek Blvd., Ste. 210, Cupertino
Effective: 3/11/99
Violation: 10177(g)
Right to RREC license on terms and conditions

Jacklin, Phillip Drummond (RES)
14436 Esterlee Dr., Saratoga
Effective: 3/11/99
Violation: 10130, 10177(d)
Right to RRES license on terms and conditions; RRES license to be suspended for 30 days

Reyes, Gabriel (RES)
3743 Deedham Dr., San Jose
Effective: 3/11/99
Violation: 10177(g)
Right to RRES license on terms and conditions

Rhoda, Mark Aaron (REB, REO)
2960 Camino Diablo, Ste. 100, Walnut Creek
Effective: 3/2/99
Violation: 2725, 10177(d)(h)
Right to RREC license on terms and conditions

Richards, Gilbert Vincent (REB, REO)
303 Hegenberger Rd., #204, Oakland
Effective: 5/10/99
Officer: Golden Bay Capital Corporation
Violation: 2831, 2831.1, 2831.2, 2832, 2832.1, 2840, 2840.1, 10145, 10148, 10177(d)(g)(h), 10240
Right to RREC license on terms and conditions

Whitney, William E. (RES)
2532 Fuchsia Dr., San Jose
Effective: 3/3/99
Violation: 490, 10177(b)
Right to RRES license on terms and conditions

Sacramento Region

Benicia Realty Management, Inc. (REC)
1215 East 5th St., Benicia
Effective: 5/20/99
Violation: 2831.2, 2832.1, 10145, 10177(d)(h)
Right to RREC license on terms and conditions

Bishop, Patricia Jane (REB)
1511 Treat Blvd., #200, Walnut Creek
Effective: 4/28/99
Violation: 2831.2, 2832.1, 2834, 10145, 10177(d)
Right to RREC license on terms and conditions

Frost, Gail Myrene (REB)
2443 W. Park Ave., Napa
Effective: 4/29/99
Violation: 2800(j), 2801.5, 10177(d), 11018.2, 11012
Right to RREC license on terms and conditions

Greer, William Lewis (REB)
3434 Marconi Ave., #C, Sacramento
Effective: 3/10/99
Violation: 2725, 2731, 2831, 10137, 10161.8, 10177(d)(h)
Right to RREC license on terms and conditions

Monvik, Hans G. (RES)
915 Twin View Blvd., Redding
Effective: 3/15/99
Violation: 10176(a), 10177(g)
Right to RRES license on terms and conditions

Shipley, Vivian Florine (REB, REO)
1215 East 5th St., Benicia
Effective: 5/20/99
Officer: Benicia Realty Management, Inc.
Violation: 2831.2, 2832.1, 10145, 10177(d)(h)
Right to RREC license on terms and conditions

San Diego Region

Beasley, Daniel Vincent (RES)
1172 Eklund Ct., Vista
Effective: 4/12/99
Violation: 10130, 10176(a)(i), 10177(d)
Right to RRES license on terms and conditions; RRES license to be suspended for 180 days

Bennett, Glenn Steven (RES)
5572 Lancaster Dr., San Diego
Effective: 3/1/99
Violation: 2726, 2831, 2831.1, 2831.2, 10145, 10177(d)(h)
Right to RRES license on terms and conditions

Cortez, Susan Lynn (RES)
29608 Anthony Rd., Valley Center
Effective: 4/26/99
Violation: 490, 10177(b)
Right to RRES license on terms and conditions

Don Perry & Associates (REC)
3060 Bonita Rd., Ste. 201, Chula Vista
Effective: 5/10/99
Violation: 10137, 10138
Right to RREC license on terms and conditions

Forral, Joel E. (REB, REO)
3530 Camino Del Rio North, Ste. 300, San Diego
Effective: 3/12/99

Violation: 2731(a), 2831, 2831.2, 2832.1, 2834(a), 10145, 10159.5, 10161.8(a), 10165, 10176(e), 10177(d)
Right to RREC license on terms and conditions

Knaphus, Kraig (RES)
17725 Pennacook Ct., San Diego
Effective: 5/17/99
Violation: 10137, 10145(c), 10176(e), 10177(d)
Right to RRES license on terms and conditions

Miller, Harvey Thomas (RES)
1380 Garnet Ave., #E, #105, San Diego
Effective: 3/3/99
Violation: 490, 10177(b)
Right to RRES license on terms and conditions

Perri, Thomas A. (REB, REO)
12751 Poway Rd., #103, Poway
Effective: 3/12/99
Officer of: TALP, Inc.
Violation: 10159.2, 10177(d)(h)
Right to RREC license on terms and conditions

Perry, Donald Walter (REB, REO)
3060 Bonita Rd., Ste. 201, Chula Vista
Effective: 5/10/99
Officer of: Don Perry & Associates
Violation: 10137, 10138
Right to RREC license on terms and conditions

TALP, Inc. (REC)
12751 Poway Rd., Poway
Effective: 3/12/99
Violation: 10137, 10177(d)(g)
Right to RREC license on terms and conditions

Tenuto, Veronica A. (RES)
12373 Poway Rd., Poway
Effective: 3/12/99
Violation: 10130, 10177(d)
Right to RRES license on terms and conditions; RRES to be suspended for 30 days

Weststar Financial Group, Inc. (REC)
3465 Camino Del Rio South, Ste. 350, San Diego
Effective: 4/12/99
Violation: 10137, 10177(d)
Right to RREC license on terms and conditions

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

Los Angeles Region

Jeong, Yongwoo (REB)
16705 Yukon Ave., #3, Torrance
Effective: 3/9/99

Lampkin, Lauri (RES)
P.O. Box 78896, Los Angeles
Effective: 5/1/99

Miller, Jack Arden (REB)
3860 Locust St., Chino
Effective: 4/27/99

Olson, Imogene Louise (REB)
414 Norridgewock St., Henderson, NV
Effective: 4/1/99

Rodriguez, Todd Alan (REB)
12 Fern Canyon, Laguna Niguel
Effective: 4/22/99

Snyder, Jerry Stanley (RES)
1 Cottonwood Circle, Rolling Hills Estates
Effective: 3/9/99

Sacramento Region

Gamage, Robert Gregory (REB)
19557 Burning Bush Rd., Nevada City
Effective: 4/9/99

Maris, Peter Vincent (REB)
3505 Sonoma Blvd., #20-170, Vallejo
Effective: 4/9/99

San Diego Region

Sturtevant, Stephen O. (RREB)
9953 Aviary Dr., San Diego
Effective: 5/19/99

Williams, Mark Thomas (REB)
8940 Hydra Ln., San Diego
Effective: 5/10/99

Willis, Michael D. (RES)
P.O. Box 1344, Alpine
Effective: 4/29/99

INDEFINITE SUSPENSIONS (under Recovery Acct. provisions)

Fresno Region

Dermody, Bill Joseph (REB)
1041 Murray St., San Luis Obispo
Effective: 4/29/99

Los Angeles Region

Academia, Tomasito Zamora (REB)
4929 Wilshire Blvd., #800, Los Angeles
Effective: 5/20/99

Bailey, Odis Daniel (REB)
7672 S. Avalon Blvd., Los Angeles
Effective: 4/23/99

Benton Mortgage Corporation (REC)
14827 Ventura Blvd., #220, Sherman Oaks
Effective: 3/11/99

Bogard, John Patrick (REB)
450 S. Ranch View Cir., #61, Anaheim Hills
Effective: 4/23/99



Licenses and workload indicators up

As the 1990's draw to a close, the Department is finally seeing a turnaround in a long decline in its licensee population. The table below shows the pattern over the past nine years.

As indicated, until 1999 there has been a continuing decrease in the total licensee population since the high of almost 376,000 in 1991. But finally, the first six months of 1999 have shown an increase of 4,311 licensees. As discussed in the Spring issue of the *Bulletin*, original salesperson and broker licenses have been increasing for some time but it has only been in the last six months that the overall licensee population has also trended up due to renewal volumes.

Examinations

The following table shows the number of examinations administered over the past three fiscal years. Brokers are up almost 21% and salespersons are up more than 55%!

Fiscal Year	98-99	97-98	96-97
Broker Administered	5,477	5,060	4,530
Salesperson Administered	35,230	28,528	22,640

New Licenses

As might be expected, this examination trend translates into original licenses issued.

Fiscal Year	98-99	97-98	96-97
Original Broker	5,057	5,079	4,628
Original Salesperson	19,255	16,505	11,465

(Note: In any year, there can be more original licenses issued than there were examinations administered because of carryover applicants from previous years.)

The Future

Because of the large number of licensees who let their licenses lapse during the 90's, the pool of potential renewals for the foreseeable future is smaller than in the past. Although the increase in new licensees is welcome, we do not expect that these volumes will completely restore the overall licensee population to the highs of the 1980's anytime soon.



INDEFINITE SUSPENSIONS (continued)

- Carreras, William (REB)**
177 Riverside Ave., Costa Mesa
Effective: 5/18/99
- Concord Business Investments, Inc. (REC)**
4929 Wilshire Blvd., Ste. 800,
Los Angeles
Effective: 5/20/99
- Hill, Dennis Allen (RES)**
7811 Alabama Ave., #14,
Canoga Park
Effective: 4/23/99
- Knoblock, Donald S. (RES)**
14827 Ventura Blvd., Sherman
Oaks
Effective: 3/11/99
- Legaria, Jose Luis (REB)**
11917 Paramount Blvd., Ste. A,
Downey
Effective: 5/18/99
- Lewis, Charles (REB)**
17524 Colima Rd., #364,
Rowland Heights
Effective: 5/18/99
- Miller, Mona Jo (RES)**
606 Garfield Ave.,
South Pasadena
Effective: 3/18/99
- Miller, William Anthony (RREB)**
606 Garfield Ave.,
South Pasadena
Effective: 3/18/99
- Penick, Neal Derrick (RES)**
27660 Marguerite Pkwy., #C-181,
Mission Viejo
Effective: 4/23/99

	Licensee Population									
	91	92	93	94	95	96	97	98	Jun-99	
Sales	260,312	255,158	246,451	228,761	218,538	204,330	193,219	189,230	193,240	
Broker	115,674	115,974	115,310	113,161	111,689	109,446	107,532	106,203	106,504	
Total	375,986	371,132	361,761	341,922	330,227	313,776	300,751	295,433	299,744	
Difference		-4,854	-9,371	-19,839	-11,695	-16,451	-13,025	-5,318	+4,311	

Southridge Property Center (REC)
14050-AA Cherry Ave., Fontana
Effective: 4/23/99

Oakland Region

Kassebaum, Patricia Varkonda (REB)
105 East 1st St., Ste. G, Cloverdale
Effective: 5/18/99

PUBLIC REPROVAL

Los Angeles Region

Swan Investments International, Inc. (REC)
376 E. Rowland Ave., Covina
Effective: 4/4/99
Violation: 2831, 2831.1, 2831.2,
2832, 2832.1, 2834, 10145,
10177(d)(g)

Swan, Roy Leigh (REB, REO)
376 E. Rowland St., Covina
Effective: 4/4/99
Officer of: Swan Investments
International, Inc.
Violation: 10177(d)(h)

Trust Account Records

continued from page 4

corded his own rent to the broker and the rent of a relative to the broker as having been received and deposited to the trust account when in fact they were not deposited. This scheme took place over more than three years. A monthly reconciliation of records was not done and the bank reconciliations were based on the bookkeeper's inaccurate deposit slips, which did not match the accurate accounting records. Proper reconciliations of records to each other and to the bank statement, along with adequate separation of duties would have resulted in a business environment where the embezzlement of over \$89,000 would not have been possible. 🏠

SUSPENDED

Los Angeles Region

Lozada, Julie (RES)
14554 Nordhoff Ave., Panorama
City
Effective: 4/6/99
Violation: 10145(c), 10177(d)(g)
Suspended for 45 days-all but 15
days stayed for 1 year on
condition

Reedy, Philip Evan (RES)
18809 Crenshaw Blvd., Torrance
Effective: 4/21/99
Violation: 10130, 10177(d)
Suspended for 60 days

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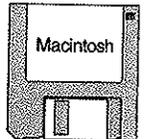
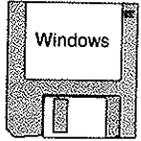
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- Refer to DRE's Web site for downloadable forms and brochures.

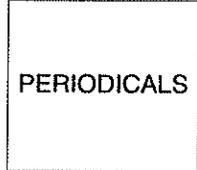
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		1999 Real Estate Law Book — Paper copy AND <input type="checkbox"/> Windows <input type="checkbox"/> Macintosh	\$35		
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	8	Operating Cost Manual for Homeowner Associations	\$10		
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Real Estate Bulletin — Fall 1999

New Fingerprint Procedures

The California Department of Justice (DOJ) has developed a new Applicant Live Scan Program for fingerprints. The Applicant Live Scan Program involves the electronic taking and transmission of fingerprints to DOJ. The live scan technology is intended to replace the system of recording an individual's fingerprints using an ink and paper process on standard fingerprint cards.

DRE will implement this new system on October 1, 1999. On and after that date, original license applicants who reside within California must submit fingerprints through the DOJ Live Scan Program. Applicants who reside outside of the State of California will be allowed to continue to submit fingerprints in ink using the California "Applicant" fingerprint card (BID-7) since the live scan technology will not yet be available to them. The procedures for using this new system will be as follows:

- The original license applicant will obtain a Livescan Service Request (Applicant) (RE 237) from DRE and take it to a participating live scan service provider. A list of live scan service providers will be made available to potential applicants at the time the license examination is taken, or can be obtained by calling the DRE at (916) 227-0931, or by checking the Web site of the DOJ at <http://caag.state.ca.us/app/livescan.htm> and looking under Contact Information. The service request form will be automatically mailed to all applicants who successfully complete the real estate license examination.
- After the live scan service provider takes the fingerprints, the applicant must submit to DRE a copy of the RE 237 with Part 4 completed, along with the applicant's com-



Conference

continued from page 2

offered by Contra Costa College adjunct instructor-broker Lois Kadosh from 2 to 5 p.m. There is an additional \$15 fee for the seminar.

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. 🏠

pleted original license application and the appropriate fee.

- An additional charge of \$32 payable to DRE will still be required for processing the fingerprints through the DOJ. This fee must be included with the original license application and license fee.

The live scan process is another example of how today's technology will help improve the license application process. 🏠