

# REAL ESTATE BULLETIN

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

Winter 1997

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

## 1997 DRE Legislative Summary

by Dan Garrett, Manager, Legislation & Public Information

All statutes are effective January 1, 1998, unless otherwise noted. The brief descriptions of 1997 legislation are intended to alert you to the existence of pertinent changes in the law. They should not be relied upon as in-depth statements of the law. You should refer to the statutes for complete information.

Bill/Author	Subject	Chapter
<i>Department Sponsored</i>		
AB 447 (Kuykendall)	Omnibus Bill	232
<i>Mortgage Brokers</i>		
AB 442 (Gallegos)	Federal Disclosures	245
AB 754 (Kuykendall)	Fractionalized Loans	392
SB 795 (Kopp)	Threshold Brokers	540
<i>Other</i>		
SB 633 (Ayala)	Mutual Water Companies	598
AB 308 (Leonard)	Commercial Bribery	718
AB 76 (Miller)	Common Interest Developments	632
AB 6X (Torlakson)	Hazards Disclosures	7X

## Your mailing address on the Internet?

In the Fall 1997 *Real Estate Bulletin*, we announced that the following public license information is now available on the Internet through the DRE's Website (<http://www.dre.ca.gov>):

- Licensee name
- License identification number
- Business address
- Mailing address
- Fictitious business names
- Salespersons employed
- Branch office locations
- Corporate affiliations
- Employing broker
- Administrative actions

The licensing database on the Internet has been well received by both the general public and the industry. However, some licensees have expressed concern because they previously elected to use their

personal residence as their mailing address of record with the Department and that information is now on the Internet.

By law, real estate licensees are required to provide a current mailing address to the Department. This information is, and always has been, a public record available to any individual who requests it. The Department has no authority to withhold this information, whether sought by a telephone or written request or on the Internet.

It should be noted, however, that there is no requirement for licensees to use their residence address as their mailing address with the Department. Any address, including a post office box or a business address, will suffice. The mailing address is simply an address

### AB 447 (Kuykendall) Chapter 232

This bill encompasses a number of reforms. Specifically it:

(a) Eliminates final exam requirements for real estate continuing education (CE) courses, other than correspondence courses.

(b) Simplifies mandated CE course requirements.

In summary, this provision requires licensees, once they have completed the four mandatory courses (ethics, trust fund handling, agency and fair housing) in their first renewal period after January 1, 1996, to complete a single six-hour survey course in subsequent renewal periods, instead of the multiple options now required (see page 3 for details).

(c) Provides for revocation, denial or suspension of a license if a broker does not pay for costs of a follow-up audit subsequent to license disciplinary action.

(d) Eliminates obsolete reporting requirements from the Business, Transportation & Housing

*Continued on page 2*

where the licensee agrees to receive mail.

If your residence address is listed as your mailing address of record with the Department and this causes you concern, you can change the mailing address by completing and forwarding to the Department a broker (RE 204) or salesperson (RE 214) change application, as appropriate. These forms are available at all DRE offices and at our Website. 🏠

**REAL ESTATE BULLETIN**

Official Publication of the  
California Department of Real Estate

Vol. 57, No. 4 Winter 1997

STATE OF CALIFORNIA  
PETE WILSON, *Governor*

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

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

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**Legislative Summary**

Continued from page 1

Agency and makes a number of minor technical corrections to existing law.

**AB 442 (Gallegos) Chapter 245**

This bill allows mortgage brokers to provide only the federal disclosures for federally-related loans which are in amounts which exceed \$30,000 for a first lien and \$20,000 for a junior lien, so long as the disclosure includes the license number of the broker and a conspicuous statement stating that the disclosure does not constitute a loan commitment. Additional disclosure requirements apply if such a loan includes a balloon payment provision.

**AB 754 (Kuykendall) Chapter 392**

This bill transfers day-to-day jurisdiction over the sale by real estate brokers of undivided interests in promissory notes secured by real property from the Department of Corporations to the Department of Real Estate. Brokers will still be subject to the securities law enforced by the Department of Corporations if violations are discovered.

**SB 795 (Kopp) Chapter 540**

This bill:

- Redefines "threshold mortgage broker" criteria to include any broker who arranges ten or more loans, with an aggregate value of \$1 million or more or collects payments totalling \$250,000, with private investors in any twelve month period.
- Requires brokers who arrange loans to deliver, within a "reasonable amount of time from the date of recording," copies of the deed of trust to the lender and borrower.
- Requires, after July 1, 1998, that any advertising which solicits borrowers or lenders also include the broker's license number and a telephone number at the Department of Real Estate for public license checks.

**SB 633 (Ayala) Chapter 598**

This bill eliminates Department of Corporations (DOC) qualification of mutual water companies and instead requires that a mutual water company formed in connection with a subdivision offering meet substantially the same requirements as a DOC qualification. It also requires that a subdivider include in an application for a public report a certification that all the requirements for corporate formation and water adequacy have been met.

Continued on page 3

**Real Estate Advisory Commission**

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

# A change in continuing education requirements

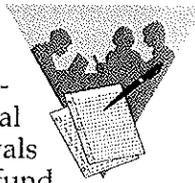
William Moran, Manager in Charge, Licensing

**A**s you know, licensees renewing on or after January 1, 1996 must, as part of the continuing education (CE) requirement, complete three-hour courses in each of the following subjects:

- Ethics, professional conduct and legal aspects of real estate
- Agency relationships and duties
- Trust fund accounting and handling
- Fair housing

Real estate salespersons renewing for the *first time* need only complete the four courses listed above. For others, in addition to the four courses listed above, the 45 clock hours of CE must include 18 hours of courses in the consumer protection category. The remainder of the courses may be from either the consumer protection or consumer service categories. Remember, CE must be taken within the four years immediately preceding license renewal.

This year, the Legislature changed the CE requirement for licensees renewing on and after January 1, 2000. The change requires licensees who have taken the aforementioned four courses with respect to their first renewal after January 1, 1996, to complete, on subsequent renewals a six-hour survey course covering agency, ethics, trust fund accounting and handling, and fair housing. This change greatly simplifies what was previously a somewhat complicated set of alternatives for ensuring a licensee's currency of knowledge about the subjects covered by the four courses.



The accompanying chart sets forth the CE requirements.\* Licensees with questions concerning CE may call the Sacramento Licensing Section at (916) 227-0931 or any Department district office.

\* The exemption in Business and Professions Code Section 10170.8 remains in effect. Thus, a licensee who provides the Commissioner with satisfactory proof that he/she is 70 or older, and has been a licensee in good standing for 30 or more continuous years is exempt from the CE requirements. 🏠

## Legislative Summary

Continued from page 2

### SB 308 (Leonard) Chapter 718

This bill provides for criminal penalties for title insurers, escrow company employees or real estate licensees who pay or accept kickbacks.

### AB 76 (Miller) Chapter 632

This bill (a) requires managers of common interest developments to disclose their license status; (b) requires sellers to disclose to potential buyers: (1) any construction defects discovered by the association board and subject to litigation, or (2) any settlement agreement regarding construction defects; (c) requires CID boards to disclose to all members the specifics of any settlement of a construction defect dispute; and (d) requires CID boards to disclose potential legal fees associated with prospective construction defect litigation.

### AB 6X (Extraordinary Session - Floods) (Torlakson) Chapter 7X

This bill generally requires a seller of real property and/or the seller's agent to provide prospective buyers a "Natural Hazard Disclosure Statement" disclosing whether the residence in question is located within a specified natural hazard zone. 🏠

TYPE OF LICENSE	CE REQUIREMENTS FOR RENEWAL DATES:		
	Initial Renewal on or after 1/1/96	Second Renewal after 1/1/96 for "A" and "B" Licensees	All Subsequent Renewals for "A" and "B" Licensees
<b>A</b> All licenses, broker and salesperson, except as provided in "B" below	■ 45 hours including agency, ethics, fair housing and trust fund handling courses <i>and</i> , at least 18 hours of consumer protection courses	■ 45 total hours including 18 hours of consumer protection courses  <i>and</i> , a six-hour survey course covering the subjects of agency, ethics, trust fund accounting and handling, and fair housing	■ 45 total hours including 18 hours of consumer protection courses  <i>and</i> , a six-hour survey course covering the subjects of agency, ethics, trust fund accounting and handling, and fair housing
<b>B</b> Salespersons renewing for the first time after original license issuance	■ agency, ethics, fair housing and trust fund handling courses		

## Unlawful Rebate Activity

by Betty R. Ludeman, Assistant Commissioner, Enforcement

The Department of Insurance (DOI) has notified the Department of Real Estate (DRE) that they are actively working to curb unlawful rebate activity. The DOI regulates title insurers, underwritten title companies, and controlled escrow companies and their authority for regulating rebates is Section 12404 of the California Insurance Code. Section 12404 defines an unlawful rebate as the payment, directly or indirectly, of any commission, compensation, or other consideration to any person as an inducement for the placement or referral of title business. Section 12404 (b)(1) of the Insurance Code defines "person" to mean any individual or entity who is any owner or prospective owner, lessee or prospective lessee of real property or any interest therein, any obligee or prospective obligee of an obligation secured or to be secured either in whole or in part by real property or any interest therein, or any person who is acting or who is in the business of acting as agent, representative, attorney, or employee of those persons.

DOI issued their Bulletin No. 96-10 on November 21, 1996 informing the title industry of the more prevalent unlawful rebate activities as follows:

1. 12404 persons renting spaces within their offices to one title company and disallowing other title companies from soliciting business from such real estate offices. A title company's action in merely renting space from 12404 persons is not an unlawful rebate. DOI's concern is whether the title company is holding itself out as a separate legal entity and business from the 12404 persons, including doing business in the title company's own name. However, if the title company offers to pay, directly or indirectly, any consideration to the 12404 per-

sons for the purpose of trying to cause the 12404 persons to direct business only to such title company, then such action by the title company would constitute an unlawful rebate.

2. Title companies paying the salaries and board of directors' fees of the employees and directors, respectively, of 12404 persons.
3. Title companies retaining 12404 persons as full-time salaried employees, and appointing such persons to the title companies' boards of directors. Some board fees are commensurate with the amount of business given by the 12404 persons. DOI has long taken the position that retention of licensed real estate agents as full-time salaried employees is an unlawful rebate. The title companies' payment of board fees if excessive and not commensurate with market value is an unlawful rebate. The payment of board fees which are commensurate with the amount of business given by the 12404 person strongly suggests that it is a payment of either an unlawful referral fee or commission constituting an unlawful rebate.
4. Title companies paying for radio, newspaper and other forms of advertisement of 12404 persons.
5. Title insurers, underwritten title companies, and controlled escrow companies should not engage in escrow/transaction coordinator activities. This activity typically involves the placement of a title company employee in the office of a real estate broker to monitor and track the real estate transactions of that office. *Note: Bulletin No. 96-10 allowed escrow/transaction coordinator activity under certain*

Continued on page 10

## Child support and your license

Divorce frequently results in assignment of financial responsibility for the support of minor children. Real estate license applicants and licensees who find themselves in this situation should be aware of Section 11350.6 of the California Welfare and Institutions Code. This law precludes state professional licensing agencies from issuing or renewing a license if the applicant is on a list of persons (obligors) who have not complied with a court order to provide child support payments.

In this regard, the Department of Social Services provides DRE with a certified list of obligors who have been identified by district attorneys as being delinquent in child support payments. Applicants for original and renewal licenses are then matched against this list. DRE will issue a 150-day license to a person whose name appears on the list. If the applicant arranges to clear the delinquency within the 150-day period, the district attorney will send a release to DRE. DRE will then issue a full four-year license,

Continued on page 12

### Correction

In the Broker Escrow article in the Fall 1997 issue of the *Real Estate Bulletin* there was an error regarding mandated actions. One of the *mandated actions* listed was "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." This item should have been included in the list of *prohibited activities*. We regret any confusion this may have caused.

# Disciplinary Action — June to August 1997



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.

- ✓ 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

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

## Commissioner’s Regulations

- 2710 Failure to submit proof of completion of continuing education
- 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
- 2741 Unlawful control of licensed corporation by salesperson
- 2742(c) Failure of corporation to be in good standing
- 2752 Broker’s failure to notify DRE of salesperson employment
- 2753 Broker’s failure to maintain salesperson’s license at main office or return the license at termination
- 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 Failure to account for unexplained trust fund overages
- 2834 Trust account withdrawals by unauthorized or unbonded person
- 2834(a) Unauthorized person making withdrawals from trust fund account
- 2834(b) Unauthorized person making withdrawals from corporate trust fund account
- 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(h) Failure to advise all parties of licensee’s interest in agency holding escrow
- 2951 Record keeping requirements for broker handled escrows
- 2970 Advance fee accounting
- 2972 Advance fee accounting

## Business and Professions Code

- 490 Substantially related criminal conviction
- 498 License obtained by fraud, deceit or misrepresentation/omitting a material fact
- 10085 Failure to submit advance fee materials
- 10086 Violation of order to desist and refrain
- 10130 Acting without license
- 10137 Unlawful employment or payment of compensation
- 10138 Payment of compensation to unlicensed person
- 10139 Acting as real estate broker without having a broker license
- 10140.6 Failure to disclose license status in advertising of acts for which a license is required
- 10145 Trust fund handling
- 10145(a) Trust fund handling
- 10145(c) Failure by salesperson to deliver trust funds to broker
- 10146 Failure to handle advance fees properly or to furnish verified accounting to principal
- 10148 Failure to retain records and make available for inspection
- 10148(a) Failure to retain records and make available for inspection
- 10159.2 Failure by designated officer to supervise licensed acts of corporation
- 10160 Failure to have salesperson licenses in possession of broker

- 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(e) Commingling trust funds with brokers funds
- 10176(i) Fraud or dishonest dealing in licensed capacity
- 10177(a) Procuring a real estate license by misrepresentation or material false statement
- 10177(b) Conviction of crime
- 10177(d) Violation of real estate law or regulations
- 10177(f) Conduct that would have warranted denial of a license
- 10177(g) Negligence or incompetence in performing licensed acts
- 10177(h) Failure to supervise salespersons or licensed acts of corporation
- 10177(j) Fraud or dishonest dealing as principal
- 10177(k) Violation of restricted license condition
- 10177.5 Civil fraud judgment based on licensed acts
- 10231.2 Failure to give self-dealing notice
- 10231.3 Failure to notify Department that broker has negotiated 8 or more mortgage loans during a calendar year
- 10232.4 Failure to give lender/purchaser disclosure
- 10232.5 Failure to provide required information in lender disclosure statement
- 10234 Failure of broker negotiating mortgage loan to record or cause trust deed to be recorded
- 10240 Failure to give mortgage loan disclosure statement

## LICENSES REVOKED

### Fresno Region

**Baca, Jennifer Nadine (RES)**  
1864 Dennis, Clovis  
Effective: 7/15/97  
Violation: 10176(a)(b)(i)

**Dequit, Dennis Ramirez (RES)**  
1728 Hackett Rd., Ceres  
Effective: 8/21/97  
Violation: 490, 10177(b)

**Mahal, Narinder Paul Singh (REB)**  
8526 E. Belmont Ave., Fresno  
Effective: 7/31/97  
Violation: 490, 10177(b)

**Martinez, Desi (RES)**  
3212 La Entrada Ct., Bakersfield  
Effective: 6/1/97  
Violation: 490, 10177(b)

**McCauley, Nancy Kathleen (RES)**  
818 N. Cory, Ridgecrest  
Effective: 7/28/97  
Violation: 490, 10177(b)

### Responsive Property Management, Inc. (REC)

400 Truxtun Ave.,  
Ste. 103, Bakersfield  
Effective: 6/16/97  
Violation: 2742(c), 2831,  
2831.2, 2832, 2832.1, 10130,  
10137, 10138, 10139, 10145,  
10177(d, f)

### Los Angeles Region

**Advance Home Loan Corp. (REC)**  
1717 S. State College Blvd.,  
Ste. 281, Anaheim  
Effective: 7/31/97  
Violation: 2830, 2831.1, 2831.2,  
2972, 10085, 10137, 10145,  
10146, 10177(d), 10240

**Allseasons Financial Corp. (REC)**  
660 N. Diamond Bar Blvd.,  
Ste. 200, Diamond Bar  
Effective: 6/3/97  
Violation: 2752, 2840, 10148,  
10161.8, 10240



- Allstar Mortgage Company, Inc. (REC)**  
413 E. Glenoaks Blvd., Glendale  
Effective: 8/13/97  
Violation: 2725, 2831, 2831.1, 2831.2, 2832.1, 2834, 2840, 10137, 10145, 10177(d), 10240
- Alvarez, Paul Anthony (RES)**  
2010 N. Valley St., Burbank  
Effective: 7/15/97  
Violation: 490, 10177(b)
- Amirfazlian, Mehrak (REB)**  
18313 Sylvan St., Reseda  
Effective: 7/2/97  
Violation: 490, 10177(b)
- Avcorp Financial Group, Inc. (REC)**  
2421 W. Beverly Blvd., Montebello  
Effective: 8/4/97  
Violation: 2831, 2831.2, 2950(h), 10145, 10176(i), 10177(d)(g)
- Bailey, Odys Daniel (RES)**  
7672 S. Avalon Blvd., Los Angeles  
Effective: 8/21/97  
Violation: 10176(i), 10177(g)
- Bain, David Jerald (RES)**  
447 E. Amerige, Fullerton  
Effective: 6/5/97  
Violation: 10145(c), 10176(i), 10177(d)
- Bara Financial, Inc. (REC)**  
107 W. Lemon Ave., Monrovia  
Effective: 8/5/97  
Violation: 2831.2, 2832.1, 2834, 10145, 10161.8, 10177(d), 10240
- Berry, Scott Karl (RES)**  
P.O. Box 580, Palm Springs  
Effective: 7/3/97  
Violation: 10176(a)(i), 10177(g)
- Blodgett, L. David (REB)**  
77-912 Michigan Dr., #5, Palm Desert  
Effective: 7/16/97  
Violation: 490, 10177(b)
- Bordas, Danny (RES)**  
1651 W. Foothill Blvd., #F328, Upland  
Effective: 6/5/97  
Violation: 490, 10177(b)
- Brusseau, William D. (REB, REO)**  
107 W. Lemon Ave., Monrovia  
Effective: 8/5/97  
Officer of: Bara Financial, Inc.  
Violation: 2725, 2831.2, 2832.1, 2834, 10145, 10161.8, 10177(d)(g)(h), 10240
- California Residential Services, Inc. (REC)**  
5241 Lincoln Ave., #C2, Cypress  
Effective: 6/27/97  
Violation: 2830, 2831, 2831.1, 2831.2, 2832.1, 10145, 10148, 10176(e)(i), 10177(d)
- Carlson, Michael Gunnar (RES)**  
26964 Flo Ln., #324, Canyon Country  
Effective: 7/3/97  
Violation: 490, 10177(b)
- Carpe Diem Funding Corp. (REC)**  
4400 MacArthur Blvd., Ste. 600, Newport Beach  
Effective: 7/7/97  
Violation: 2725, 2726, 2831.1, 2831.2, 10177(d), 10240
- Chusid, Aaron (RES)**  
2811 Wilshire Blvd., Santa Monica  
Effective: 8/21/97  
Violation: 490, 10177(b)
- Citi Lites Mortgage, Inc. (REC)**  
9007 Arrow Rte. #210, Rancho Cucamonga  
Effective: 7/1/97  
Violation: 2725, 2731, 2831, 2831.1, 2831.2, 2832.1, 2950(h), 10145, 10176(i), 10240
- Cohen, Bernard Ellis (REB)**  
5521 Reseda Blvd., #102, Tarzana  
Effective: 8/20/97  
Violation: 490, 10177(b)
- Crofton, James Robert (RES)**  
2174 Westshore Dr., Westlake Village  
Effective: 6/5/97  
Violation: 490, 10177(b)
- Duncan, Berda D. (RES)**  
4289 Crenshaw Blvd., Los Angeles  
Effective: 6/10/97  
Violation: 490, 10177(b)
- Garcia, Angela M. (RES)**  
7234 Etiwanda Ave., Reseda  
Effective: 8/21/97  
Violation: 10177(g)
- Gupta, Arun K. (REB, REO)**  
660 N. Diamond Bar Blvd., #200A, Diamond Bar  
Effective: 6/3/97  
Officer of: Allseasons Financial Corporation  
Violation: 2725, 2726, 2752, 10148, 10159.2, 10161.8, 10177(d)(g)(h)
- Hartford Bancorp (REC)**  
845 W. Palmdale Blvd., Palmdale  
Effective: 8/12/97  
Violation: 2830, 2831, 2831.1, 2831.2, 2840, 10145, 10148, 10176(a)(e)(i), 10177(d), 10240
- Hernandez, Jose Alberto (RES)**  
146 N. Cornell Ave., Fullerton  
Effective: 7/15/97  
Violation: 490, 10177(b)
- Heydorn, Douglas H. (RES)**  
11237 Oakwood, Hesperia  
Effective: 6/4/97  
Violation: 490, 10177(b)
- Hwang, Thomas Incho (REB)**  
1814 W. Washington Blvd., #200, Los Angeles  
Effective: 8/6/97  
Violation: 490, 10177(b)
- Jacobi, Phyllis Marie (REB)**  
1316 West Ave J., Lancaster  
Effective: 6/5/97  
Violation: 10177(d)
- Jeffreys, W. Eric (RES)**  
7218 Owensmouth Ave., #375, Canoga Park  
Effective: 6/5/97  
Violation: 490, 10177(b)
- Josef, Efren Samson (RREB)**  
8700 Woodman Ave., Ste. 10, Arleta  
Effective: 8/7/97  
Violation: 10177(k)
- Katzovitz, Harold (RES)**  
12816 Morrison St., North Hollywood  
Effective: 7/2/97  
Violation: 490, 10177(b)
- Kirk, Wallace Dave IV (RRES)**  
4302 Don Carlos Dr., Los Angeles  
Effective: 7/10/97  
Violation: 10177(k)
- Krupp, Robert Herbert (REB)**  
4221 Wilshire Blvd., Ste. 290, Los Angeles  
Effective: 6/17/97  
Violation: 10177.5
- Landmark Mortgage, Inc. (REC)**  
121 S. Del Mar Ave., #F, San Gabriel  
Effective: 6/24/97  
Violation: 10177.5
- Languren, Ruben Guardado (RES)**  
6011 Pacific Blvd., Ste. 116, Huntington Park  
Effective: 7/3/97  
Violation: 10145(c), 10176(i), 10177(d)
- Lawson, Armice Juniel (RES)**  
118 N. Grand Oak, #7, Pasadena  
Effective: 8/28/97  
Violation: 490, 10177(b)
- Lechuga, Cherrie Neitha (RES)**  
36 1/2 West 52nd St., Long Beach  
Effective: 6/5/97  
Violation: 490, 10177(b)
- Lien, Rick B. (RES)**  
2103 East 6th St., #2, Long Beach  
Effective: 7/10/97  
Violation: 10130, 10176(i), 10177(d)(g)
- Lorenzana, Austin James (RES)**  
3252 Malabar St., Los Angeles  
Effective: 8/21/97  
Violation: 490, 10177(b)(k)
- Lusear, Gerald Louis (RREB)**  
59 East 9th St., Upland  
Effective: 7/1/97  
Violation: 10177.5
- Maguire, Francine Elaine (REB)**  
528 S. Orange Ave., Monterey Park  
Effective: 8/27/97  
Violation: 490, 10177(b), 10177.5
- Messina, James Frank (RREB)**  
300 N. Tustin Ave., Ste. 200, Santa Ana  
Effective: 6/13/97  
Violation: 10177.5
- Moet, Mario Castillo (RES)**  
1403 Indian Summer Ave., Valinda  
Effective: 6/9/97  
Violation: 490, 10177(b)
- Mojica Torres, Jose Antonio (RES)**  
30860 Alicante Dr., Homeland  
Effective: 6/11/97  
Violation: 490, 498, 10177(a)(b)
- Nichols, Marie Katherine (REB)**  
27880 Via Magdalena, Aliso Viejo  
Effective: 7/1/97  
Violation: 490, 10177(b)
- Osmond, Mark Leslie (REB)**  
302 5th St., #202, Huntington Beach  
Effective: 6/26/97  
Violation: 2715, 10137, 10148, 10162, 10177(d)
- Overland Mortgage, Inc. (REC)**  
15445 Ventura Blvd., #282, Sherman Oaks  
Effective: 6/17/97  
Violation: 10177.5
- Pacific Alliance Funding Corporation (REC)**  
961 D Innkeeper Ln., Corona  
Effective: 7/23/97  
Violation: 10177(d)
- Palencia, Jose Roberto (RES)**  
1718 West Avenue K-10, Lancaster  
Effective: 6/16/97  
Violation: 490, 10177(b)
- Parlier, Nina Marie (RES)**  
5223 Driftwood, Oxnard  
Effective: 7/3/97  
Violation: 490, 10177(b)
- Pierce, James Corey (REB)**  
25251 Paseo De Alicia, Ste. 200, Laguna Hills  
Effective: 6/26/97  
Violation: 2731, 2840, 2970, 10137, 10146, 10177(d), 10240
- Rocco, Gianni (RES)**  
9831 Cabanas Ave., Tujunga  
Effective: 7/3/97  
Violation: 10130, 10176(i), 10177(d)
- Russell, Eunice Renee (RES)**  
270 N. Canon Dr., #1391, Beverly Hills  
Effective: 6/6/97  
Violation: 490, 10177(b)
- Rustigian, Robert H. (REB, REO)**  
413 E. Glenoaks Blvd., Glendale  
Effective: 8/13/97  
Officer of: Allstar Mortgage Company, Inc.  
Violation: 2725, 10159.2, 10177(h)
- Salinas, Juan Carlos (RES)**  
15906 Padova Dr., Hacienda Heights  
Effective: 6/5/97  
Violation: 490, 10177(b)
- Sanders, Mark Jeffrey (RES)**  
420 S. Maple Dr., Beverly Hills  
Effective: 6/5/97  
Violation: 490, 10177(b)
- Seleh, Jamshid (RES)**  
1800 S. Robertson Blvd., Los Angeles  
Effective: 6/26/97  
Violation: 490, 10177(b)

**Smith, Devin Namon (RES)**

1711 S. Stanley Ave.,  
Los Angeles  
Effective: 8/11/97  
Violation: 490, 10177(b)

**Sodhi, Jagdish Chander (RES)**

P.O. Box 5285, Diamond Bar  
Effective: 6/3/97  
Violation: 10130, 10176(a)(i),  
10177(d)(f)(g)

**Stark, Marguerite (RES)**

2824 Via Amapola, San Clemente  
Effective: 6/11/97  
Violation: 490, 10177(b)

**Steele, Natalie Rae (RES)**

1776 Fleming St., Pomona  
Effective: 6/17/97  
Violation: 490, 10177(b)

**Stone, Frank Byron (REB)**

104 E. Olive Ave.,  
Ste. 204, Redlands  
Effective: 8/12/97  
Violation: 2715, 2725, 2726,  
2752, 2831, 2831.1, 2831.2, 2834,  
10177(d)

**Suggs, Timothy Paul (RES)**

4210 Sarah, #11, Burbank  
Effective: 6/17/97  
Violation: 490, 10177(b)

**Syas, Gerald Dwayne (REB)**

3961 W. Slauson Ave., #201,  
Los Angeles  
Effective: 8/5/97  
Violation: 10177(j)

**Unified Home Loans, Inc. (REC)**

17130 Sequoia St.,  
Ste. 104, Hesperia  
Effective: 8/5/97  
Violation: 2741, 2831, 2831.1,  
2831.2, 2834, 2840, 2950(h),  
2951, 10137, 10145, 10148(a),  
10160, 10161.8, 10163, 10176(i),  
10177(d)

**Van Petten, Gaynor Preston (RES)**

2940 W. Lincoln Ave.,  
D-301, Anaheim  
Effective: 7/7/97  
Violation: 10145(c)(d), 10176(i),  
10177(c)

**West Coast Financial Group, Inc. (REC)**

10850 Wilshire Blvd., Ste. 1150,  
Los Angeles  
Effective: 7/1/97  
Violation: 2831, 10145,  
10177(d)

**Wise, Nancy Ann (RES)**

P.O. Box 5701, Newport Beach  
Effective: 7/8/97  
Violation: 490, 10177(b)

**Yu, Chi-Chong (REB, REO)**

1609 W. Valley Blvd.,  
Ste. 318, Alhambra  
Effective: 8/7/97  
Violation: 490, 10177(b)

**Sacramento Region****Bracco, Linda Kaye (RES)**

8305 Patton Ave., Citrus Heights  
Effective: 6/17/97  
Violation: 10177(a)

**Cornell, Gordon Woodrow (RES)**

1042 Helen Ave., Yuba City  
Effective: 8/7/97  
Violation: 490, 10177(b)

**Hess, Phyllis Clara (RES)**

P.O. Box 493596, Redding  
Effective: 7/31/97  
Violation: 10177.5

**Lapacka, Victoria Susan (REB)**

6144 Jack London Cir.,  
Sacramento  
Effective: 6/16/97  
Violation: 2831, 2831.1, 2831.2,  
10137, 10138, 10145, 10176(i),  
10177(d)

**Simmons, Clyde Vincent Jr. (RES)**

8091A Greenback Ln.,  
Citrus Heights  
Effective: 7/16/97  
Violation: 490, 10177(b)

**Staley, Darrell Grant (REB)**

8900 Grantline Rd., Elk Grove  
Effective: 7/16/97  
Violation: 10177(j)

**Whalen, David Owen (REB)**

25 Orinda Way, Ste. 200, Orinda  
Effective: 6/4/97  
Violation: 490, 10177(b)

**San Diego Region****All Area Realty, Inc. (REC)**

680 Telegraph Canyon Rd.,  
Chula Vista  
Effective: 6/5/97  
Violation: 10165

**Berg, Robert Scott (RES)**

1591 Park View Dr., Vista  
Effective: 6/4/97  
Violation: 498, 10177(a)

**Chen, Ying-Lin (REB)**

10299 Scripps Trail, #237,  
San Diego  
Effective: 6/5/97  
Violation: 10177(j)

**Cunningham, Marla Lynn (RES)**

1502 Morenci St., San Diego  
Effective: 6/24/97  
Violation: 490, 10177(b)

**Greenwood, Bobbi (RES)**

501 Mission Ave., Oceanside  
Effective: 6/26/97  
Violation: 10177(j)

**Hall, Gerald O'Dell Jr. (RES)**

718-41 Sycamore Ave., Vista  
Effective: 6/23/97  
Violation: 490, 10177(b)

**Huntington Service Corp. (REC)**

338 W. Lexington Ave., #214,  
El Cajon  
Effective: 7/15/97  
Violation: 2726, 2731, 2753,  
2830, 2831, 2840, 10130, 10145,  
10177(d), 10240

**Krc, Connie June (RES)**

1990 Fairlee Dr., Encinitas  
Effective: 7/23/97  
Violation: 490, 10177(b)

**Krc, Jan Joseph (REB)**

1990 Fairlee Dr., Encinitas  
Effective: 7/23/97  
Violation: 490, 10177(b)

**Metsker, Dave (REB)**

3945 Camino Del Rio South,  
San Diego  
Effective: 8/21/97  
Violation: 10177.5

**Noble, Chris (RES)**

P.O. Box 221026, San Diego  
Effective: 6/3/97  
Violation: 490, 10177(b)

**Sheehan, Joseph (REB, REO)**

310 3rd St., #B10, Chula Vista  
Effective: 6/5/97  
Officer of: All Area Realty, Inc.  
Violation: 10165

**Sloss, George Stuart (RRES)**

535 Glenmont Dr., Solana Beach  
Effective: 6/5/97  
Violation: 2715, 10177(d)(k)

**Starboard Properties, Inc. (REC)**

1202 Kettner Blvd.,  
5th Floor, San Diego  
Effective: 8/13/97  
Violation: 2715, 10145, 10148,  
10162, 10176(a), 10177(d)

**Starkey, John Phillips (REB, REO)**

1055 Shafter St., San Diego  
Effective: 8/13/97  
Officer of: Starboard Properties,  
Inc.  
Violation: 2715, 10145, 10148,  
10159.2, 10162, 10176(a),  
10177(d)

**Zapantis, Dino Jerry (RRES)**

6803 Florey St., San Diego  
Effective: 6/9/97  
Violation: 10177(k)

**San Francisco Region****Crown Funding, Inc. (REC)**

1030 E. Duane Ave.,  
Ste. B, Sunnyvale  
Effective: 7/16/97  
Violation: 10137

**D & K Asset Mgmt, Inc. (REC)**

360 - 17th St., #214, Oakland  
Effective: 7/14/97  
Violation: 2830, 2834, 10145,  
10148, 10177(d)

**Elan Financial Corporation (REC)**

12950 Saratoga Ave.,  
Ste. A, Saratoga  
Effective: 6/18/97  
Violation: 10177(j)

**Guillen, Douglas Javier (REB)**

191 Andover St., San Francisco  
Effective: 8/4/97  
Violation: 490, 10177(b)

**Horn, Bruce Gary (REB)**

409 Primrose Rd., Burlingame  
Effective: 7/30/97  
Violation: 2830, 2831, 2831.1,  
2831.2, 2832.1, 2834, 10145,  
10176(e)(i), 10177(d)(j)

**Hull, Eric Dean (RES)**

431 Briggs Rd., Hollister  
Effective: 7/23/97  
Violation: 498, 10177(a)

**McCurry, Kevin John (RES)**

360 17th St., Ste. 212, Oakland  
Effective: 7/14/97  
Violation: 10176(i)

**McKenzie, Kim E. (RES)**

2200 Curtner Ave., #72, Campbell  
Effective: 6/4/97  
Violation: 490, 10177(b)

**Nguyen, Cuc Huu (REB)**

478 E. Santa Clara St.,  
Ste. 203, San Jose  
Effective: 8/7/97  
Violation: 490, 10177(b)

**Pitman, John Paul (RES)**

726 Campus Ave., Salinas  
Effective: 6/11/97  
Violation: 490, 10177(b)

**Ratsep, Deborah Paula (RES)**

25430 Tierra Grande Dr., Carmel  
Effective: 7/17/97  
Violation: 10176(i)

**Reed, Durrey Jean (RES)**

6153 Overdale Ave., Oakland  
Effective: 7/9/97  
Violation: 2731, 2830, 2831,  
2831.1, 2831.2, 2950(h), 10145,  
10177(d)

**Wong, Eric Yee-Ming (RES)**

88 Waterville St., San Francisco  
Effective: 7/9/97  
Violation: 490, 10177(b)

**REVOKED WITH A RIGHT  
TO A  
RESTRICTED LICENSE****Fresno Region****Young, Ashley Marie (RES)**

8000 Kroll Way, #24, Bakersfield  
Effective: 7/3/97  
Violation: 10140.6, 10177(d)  
Right to RRES license on terms  
and conditions. RRES license  
suspended for 90 days

**Los Angeles Region****Ashbach, Nancy Gene (REB, REO)**

26441 Crown Valley Pkwy.,  
#201, Mission Viejo  
Effective: 8/5/97  
Officer of: Unified Home Loans,  
Inc.

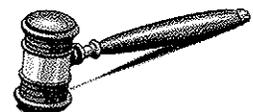
Violation: 2725, 2741, 2831,  
2831.1, 2831.2, 2834, 2840,  
2950(h), 2951, 10137, 10145,  
10148(a), 10160, 10161.8, 10163,  
10176(i), 10177(d)(h), 10240  
Right to RRES license on terms  
and conditions

**Bacz, Julio Ceasar (RES)**

729 Espelette Pl., Montebello  
Effective: 8/21/97  
Violation: 490, 10177(b)  
Right to RRES license on terms  
and conditions

**Balancio, Jose Mallare (RES)**

2434 Gloria St., West Covina  
Effective: 6/4/97  
Violation: 10145(c), 10177(d)(g)  
Right to RRES license on terms  
and conditions





- Boyles, Thomas Victor (REB)**  
27075 Cabot Rd., Ste. 114,  
Laguna Hills  
Effective: 6/17/97  
Violation: 2832.1, 10145,  
10177(e)(g)  
Right to RREB license on terms  
and conditions
- Bryan Phillips, Mary Ellen (RES)**  
11939 Valley View,  
Garden Grove  
Effective: 8/27/97  
Violation: 10130, 10177(d)  
Right to RRES license on terms  
and conditions
- Caguioa, Jonathan Rodriguez (RES)**  
2825 Plaza Del Amo, #119,  
Torrance  
Effective: 6/24/97  
Violation: 10177.5  
Right to RRES license on terms  
and conditions
- Carrillo, Douglas (RES)**  
14838 Crossdale Ave., Norwalk  
Effective: 6/4/97  
Violation: 490, 10177(b)  
Right to RRES license on terms  
and conditions
- Chang, Hwei-Lan Eve (REB)**  
520 Gardenia Ave., Placentia  
Effective: 7/31/97  
Violation: 2830, 2831, 2831.1,  
2831.2, 2840, 10145, 10176(e),  
10177(d), 10240  
Right to RREB license on terms  
and conditions
- Chang, Lei S. (REB)**  
310 Palmetto Dr., #B, Alhambra  
Effective: 6/4/97  
Violation: 490, 10177(b)  
Right to RREB license on terms  
and conditions
- Commonwealth Capital Mortgage Corp. (REC)**  
1730 W. La Palma Ave.,  
Ste. N. Anaheim  
Effective: 6/17/97  
Violation: 2752, 2832.1, 10137,  
10145, 10161.8(a), 10176(e),  
10177(d)  
Right to RREC license on terms  
and conditions. RREC to be  
suspended for 30 days
- Daugherty, June Ellen (REB)**  
829 E. Williams St., Barstow  
Effective: 8/5/97  
Violation: 2831.1, 2831.2,  
2832.1, 10145, 10177(d)  
Right to RREB license on terms  
and conditions
- El-Masry, Ashraf Farid (REB)**  
21022 Canterbury Ln., Lake Forest  
Effective: 7/3/97  
Violation: 490, 10177(b)  
Right to RREB license on terms  
and conditions
- Ernst, Cathie Elenore (RES)**  
127 Sandpiper Ln., Aliso Viejo  
Effective: 6/26/97  
Violation: 490, 10177(b)  
Right to RRES license on terms  
and conditions
- Galicia, Oliver Gaitan (REB)**  
3124 W. Beverly Blvd.,  
Montebello  
Effective: 7/8/97  
Violation: 2725(e), 2731, 2830,  
2832.1, 10145, 10177(d)  
Right to RREB license on terms  
and conditions
- Garcia, Mario Emiliano (REB)**  
585 Duarte Rd., Arcadia  
Effective: 8/12/97  
Violation: 2831, 2832.1, 10145,  
10160, 10162, 10177(d), 10240  
Right to RREB license on terms  
and conditions
- Grace, Robert Francis (RES)**  
11625 Palm Dr., Ste. H,  
Desert Hot Springs  
Effective: 7/3/97  
Violation: 490, 10177(b)  
Right to RRES license on terms  
and conditions
- Grommon, Richard Edwin (REB)**  
285 N. Palm Canyon Dr.,  
Ste. 545, Palm Springs  
Effective: 6/3/97  
Violation: 10145, 10177(d)(g)(h)  
Right to RREB license on terms  
and conditions
- Hang, Hieng (RES)**  
1335 Wesley Dr., #6, Long Beach  
Effective: 6/4/97  
Violation: 10130, 10177(d)  
Right to RRES license on terms  
and conditions
- Harris, Marilyn Lou (REB)**  
860 Avenida Palos Verdes,  
Palm Springs  
Effective: 7/3/97  
Violation: 2830, 2831.1, 2831.2,  
2832.1, 2834, 10145, 10177(d)  
Right to RREB license on terms  
and conditions
- Hwang, Shu Yuan (RES)**  
5962 Priest Dr., La Palma  
Effective: 7/8/97  
Violation: 490, 10177(b)  
Right to RRES license on terms  
and conditions
- Kamenka, Brian Scott (REB)**  
657 Brea Cyn Rd., Ste. 1, Walnut  
Effective: 7/9/97  
Violation: 2725, 10159.2,  
10177(d)  
Right to RREB license on terms  
and conditions
- Masters-Melton, Marta Alicia (RES)**  
P.O. Box 555, Solvang  
Effective: 7/1/97  
Violation: 10130, 10177(d)  
Right to RRES license on terms  
and conditions
- National Home Funding Corpora-  
tion (REC)**  
23480 Park Sorrento,  
#116B, Calabasas  
Effective: 7/3/97  
Violation: 2725, 2726, 2731,  
2752, 2831, 2831.2, 2832, 2833,  
2834, 10145, 10159.2, 10163,  
10177(d)(h), 10240  
Right to RREC license on terms  
and conditions
- Nissim, Danny (REB, REO)**  
15130 Ventura Blvd., #311,  
Sherman Oaks  
Effective: 6/17/97  
Officer of: Overland Mortgage,  
Inc.  
Violation: 10177(h)  
Right to RREB license on terms  
and conditions
- Robins, Nanci S. (RES)**  
123 Shorebreaker, Laguna Niguel  
Effective: 6/17/97  
Violation: 10176(i), 10177(g)  
Right to RRES license on terms  
and conditions. RRES license  
suspended for 30 days
- Rodecker, Wallace B. (REB)**  
17272 Newhope St.,  
Fountain Valley  
Effective: 7/17/97  
Violation: 10086, 10130, 10148,  
10162, 10177(d)  
Right to RREB license on terms  
and conditions
- Rodriguez, Joe L. (REB)**  
126 E. Shoppers Ln., Covina  
Effective: 8/12/97  
Violation: 10145(a), 10176(i),  
10177(d)  
Right to RREB license on terms  
and conditions
- Roohinia, Edward (REB, REO)**  
1850 East 17th St.,  
Ste. 214, Santa Ana  
Effective: 6/17/97  
Officer of: Commonwealth  
Capital Mig. Corp.  
Violation: 2725, 10159.2,  
10177(h)  
Right to RREB license on terms  
and conditions. RREB to be  
suspended for 30 days
- Snow, Karen A. (RES)**  
4916 Palo Verde Ave., Lakewood  
Effective: 7/14/97  
Violation: 10177(j)  
Right to RRES license on terms  
and conditions
- Stellos, Jamie A. (REB)**  
8033 Sunset Blvd., #85,  
Los Angeles  
Effective: 8/4/97  
Officer of: Avcorp Financial  
Group, Inc.  
Violation: 10159.2, 10176(i),  
10177(g)  
Right to RRES license on terms  
and conditions
- Tountounjian, Knar (RES)**  
2468 Woodlyn Rd., Pasadena  
Effective: 6/17/97  
Violation: 490, 10177(b)  
Right to RRES license on terms  
and conditions
- Tsai, Yoki (RES)**  
1117 Encanto Dr., Arcadia  
Effective: 6/17/97  
Violation: 490, 10177(b)  
Right to RRES license on terms  
and conditions
- Ussery, Kathy M. (RES)**  
P.O. Box 36822, Los Angeles  
Effective: 8/26/97  
Violation: 490, 10177(b)  
Right to RRES license on terms  
and conditions
- Vo, Sam Dang (RES)**  
9181 Oasis Ave., Westminster  
Effective: 8/11/97  
Violation: 490, 10177(b)  
Right to RRES license on terms  
and conditions
- Woodruff, Michael Joel (RES)**  
5525 Oakdale Ave., #200,  
Woodland Hills  
Effective: 8/28/97  
Violation: 498, 10177(a)  
Right to RRES license on terms  
and conditions
- Yaraciyani, Kirkor (REB, REO)**  
15652 Mayflower Ln.,  
Huntington Beach  
Effective: 6/4/97  
Violation: 10137, 10177(d)(h)  
Right to RREB license on terms  
and conditions
- Young, Jeannie F. (REB, REO)**  
23480 Park Sorrento, #116B,  
Calabasas  
Effective: 7/3/97  
Officer of: National Home  
Funding Corporation; Southland  
Capital Mortgage Corp.  
Violation: 2725, 2726, 2731,  
2752, 2830, 2831, 2831.2, 2832,  
2833, 2834, 2840, 10145,  
10159.2, 10163, 10177(d)(h),  
10240  
Right to RREB license on terms  
and conditions
- Zhao, Olivia Gang (RES)**  
157 S. El Nido Ave., Pasadena  
Effective: 6/19/97  
Violation: 498, 10177(a)  
Right to RRES license on terms  
and conditions

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### Sacramento Region

- Burpo, Rosemary Molina (REB)**  
2240 11th Ave., Sacramento  
Effective: 7/17/97  
Violation: 10177(g)  
Right to RREB license on terms  
and conditions
- Finn, Scott Gilbert (RES)**  
P.O. Box 251, Danville  
Effective: 7/16/97  
Violation: 10176(a)(b)(i)  
Right to RRES license on terms  
and conditions
- Gould, Barbara M. (RES)**  
698 E. Palisades Ave., Redding  
Effective: 7/3/97  
Violation: 10130, 10177(d)  
Right to RRES license on terms  
and conditions
- Hamilton, James (RES)**  
5085 Canyon Crest Dr.,  
San Ramon  
Effective: 7/21/97  
Violation: 10176(i)  
Right to RRES license on terms  
and conditions

**Robinson, Richard Hampton (REB)**  
 2070 San Ramon Valley Blvd.,  
 San Ramon  
*Effective:* 7/16/97  
*Violation:* 10176(a)(b)(i)  
 Right to RREB license on terms  
 and conditions

**Wehrman, Lyle Oscar Jr. (REB,  
 REO)**  
 318 Diablo Rd., Danville  
*Effective:* 7/16/97  
*Violation:* 10176(a)(b)(i)  
 Right to RREB license on terms  
 and conditions

**San Diego Region**

**Baker, Jay Barry (REB, REO)**  
 405 West 9th Ave., Escondido  
*Effective:* 8/26/97  
*Officer of:* J. Ray Baker  
 Company  
*Violation:* 2830, 2832.1, 2834,  
 10145, 10177(d)  
 Right to RREB license on terms  
 and conditions

**Beaty, Thomas Raymond (RES)**  
 P.O. Box 8986, Rancho Santa Fe  
*Effective:* 8/14/97  
*Violation:* 490, 10177(b)  
 Right to RRES license on terms  
 and conditions

**Blanchard, Robert L. (REB)**  
 5151 Dorman Dr., San Diego  
*Effective:* 7/31/97  
*Violation:* 2710, 2726, 2830,  
 2831, 2831.1, 2831.2, 2834, 2835,  
 2842.5, 2970, 2972, 10145,  
 10161.8, 10177(d), 10231.3,  
 10240  
 Right to RREB license on terms  
 and conditions

**Bonfils, Tamara Ann (REB)**  
 1122-A Rancho Bernardo Rd.,  
 San Diego  
*Effective:* 6/17/97  
*Violation:* 10148, 10177(d)(h),  
 10240  
 Right to RREB license on terms  
 and conditions

**Boyd, Brenda C. (RES)**  
 5640 Calle Miramar, La Jolla  
*Effective:* 7/9/97  
*Violation:* 490, 10177(b)  
 Right to RRES license on terms  
 and conditions

**Gerber, Deborah C. (RES)**  
 1775 Diamond St.,  
 #226, San Diego  
*Effective:* 7/2/97  
*Violation:* 490, 10177(b)  
 Right to RRES license on terms  
 and conditions

**J. Ray Baker Company (REC)**  
 405 West 9th Ave., Escondido  
*Effective:* 8/26/97  
*Violation:* 2830, 2832.1, 2834,  
 10145, 10177(d)  
 Right to RREC license on terms  
 and conditions

**McDonnell & Church Investments,  
 Inc. (REC)**  
 6640 Lusk Blvd.,  
 #204A, San Diego  
*Effective:* 7/9/97  
*Violation:* 2831.1, 2832, 2832.1,

2950(h), 10145, 10177(d)  
 Right to RREC license on terms  
 and conditions

**Renteria, Juan Espinoza (RES)**  
 P.O. Box 1633, Spring Valley  
*Effective:* 6/17/97  
*Violation:* 10177(g)  
 Right to RRES license on terms  
 and conditions

**Rio Vista Mortgage Corporation  
 (REC)**  
 2667 Camino Del Rio South,  
 Ste. 105, San Diego  
*Effective:* 6/10/97  
*Violation:* 2831, 2831.1, 2831.2,  
 2832.1, 10145(a), 10177(d)(h)  
 Right to RREC license on terms  
 and conditions

**Trigueros, Barbara A. (RES)**  
 P.O. Box 620566, San Diego  
*Effective:* 7/17/97  
*Violation:* 490, 10177(b)  
 Right to RRES license on terms  
 and conditions

**Wright, Morgan Thomas (REB,  
 REO)**  
 2667 Camino Del Rio South, Ste.  
 105, San Diego  
*Effective:* 6/10/97  
*Officer of:* Rio Vista Mortgage  
 Corporation  
*Violation:* 2831, 2831.1, 2831.2,  
 2832.1, 10145(a), 10177(d)(h)  
 Right to RREB license on terms  
 and conditions

**Zimmerman, Edward Dwain (RES)**  
 9399 Weber Ct., Spring Valley  
*Effective:* 6/10/97  
*Violation:* 10177(g)  
 Right to RRES license on terms  
 and conditions

**San Francisco Region**

**Baldini, Al (REB, REO)**  
 4977 Mission St., San Francisco  
*Effective:* 7/14/97  
*Officer of:* Century 21-Baldini  
 Realty  
*Violation:* 10177(h)  
 Right to RREB license on terms  
 and conditions

**Braty, Robert Thomas (REB)**  
 574 Lighthouse Ave.,  
 Pacific Grove  
*Effective:* 7/17/97  
*Violation:* 2831, 2831.1, 2831.2,  
 2832.1, 10145, 10177(d)  
 Right to RREB license on terms  
 and conditions

**Celaya, William R. (REB, REO)**  
 3119 Modred Dr., San Jose  
*Effective:* 8/21/97  
*Officer of:* Crown Funding, Inc.  
*Violation:* 10159.2, 10177(d)(h)  
 Right to RREB license on terms  
 and conditions

**Century 21-Baldini Realty, Inc.  
 (REC)**  
 4977 Mission St., San Francisco  
*Effective:* 7/14/97  
*Violation:* 2830, 2831, 2831.1,  
 2831.2, 2832.1, 10145, 10177(d)  
 Right to RREC license on terms  
 and conditions

**East Bay Mortgage, Inc. (REC)**  
 1539 Webster Ave., Oakland  
*Effective:* 8/19/97  
*Violation:* 2830.1, 2831, 2831.2,  
 2832.1, 2834(a)(b), 10145,  
 10176(e), 10177(d), 10232, 10234  
 Right to RREC license on terms  
 and conditions

**Kamp, Robert William (REB)**  
 14895 East 14th St.,  
 Ste. 455, San Leandro  
*Effective:* 8/6/97  
*Violation:* 2830, 2831, 2831.1,  
 2831.2, 10145, 10177(d)(g),  
 10232(e), 10232.2(a)(c), 10232.5  
 Right to RREB license on terms  
 and conditions

**Lamos, Adrian C. (REB, REO)**  
 3558 Calafia Ave., Oakland  
*Effective:* 7/14/97  
*Violation:* 2830, 2834, 10145,  
 10148, 10177(d)(h)  
 Right to RRES license on terms  
 and conditions

**Raudenski, George John (REB,  
 REO)**  
 1539 Webster St., Oakland  
*Effective:* 8/19/97  
*Officer of:* East Bay Mtg. Inc.  
*Violation:* 10177(h)  
 Right to RREB license on terms  
 and conditions

**Rawlings, Michael Raymond (RES)**  
 P.O. Box 1045, Salinas  
*Effective:* 6/18/97  
*Violation:* 490, 10177(b)  
 Right to RRES license on terms  
 and conditions

**Washington, Stephanie Anne (RES)**  
 5540 East 17th St., Oakland  
*Effective:* 6/2/97  
*Violation:* 498, 10177(a)  
 Right to RRES license on terms  
 and conditions

**SUSPENDED WITH  
 STAY**

**Los Angeles Region**

**Citrus Mortgage Corp. (REC)**  
 118 Orange St., Covina  
*Effective:* 6/18/97  
*Violation:* 2731(a), 2831, 2834,  
 2840, 10177(d), 10240  
 Suspended for 60 days-stayed for  
 2 years on terms and conditions

**Equity West Home Loan, Inc.  
 (REC)**  
 17011 Beach Blvd., #1200,  
 Huntington Beach  
*Effective:* 8/20/97  
*Violation:* 2832.1, 10137, 10145,  
 10177(d)  
 Suspended for 90 days-stayed for  
 2 years on terms and conditions

**Gliniak, Peter Robert (REB, REO)**  
 118 Orange St., Covina  
*Effective:* 6/18/97  
*Officer of:* Citrus Mortgage  
 Corporation; Retep, Incorporated  
*Violation:* 2725, 10159.2,  
 10177(h)  
 Suspended for 60 days-stayed for  
 2 years on terms and conditions

**Hancock, Christopher John (RES)**  
 2260 Calle Camelia,  
 Thousand Oaks  
*Effective:* 7/1/97  
*Violation:* 490, 10177(b)  
 Suspended for 45 days-stayed for  
 1 year on terms and conditions

**Huss, Kenneth Edward (REB,  
 REO)**  
 4909 Lakewood Blvd., Lakewood  
*Effective:* 6/4/97  
*Officer of:* Investment Results  
 Lakewood, Inc. (formerly known  
 as Century 21 Results, Inc.)  
*Violation:* 2725, 2831, 10145,  
 10177(d)  
 Suspended for 60 days-stayed for  
 2 years on conditions

**Investments Results Lakewood, Inc.  
 (REC)**  
 4909 Lakewood Blvd., Lakewood  
*Effective:* 6/4/97  
*Violation:* 2725, 2831, 10145,  
 10177 (d)  
 Suspended for 60 days-stayed for  
 2 years on conditions; formerly  
 known as: Century 21 Results,  
 Inc.

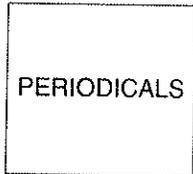
**Kellogg, Richard Eugene (REB)**  
 14238 Christine Dr., Whittier  
*Effective:* 6/17/97  
*Violation:* 2715, 2830, 2831,  
 2831.2, 2832.1, 2834, 10145,  
 10148, 10162, 10165, 10177(d)  
 Suspended for 90 days-stayed for  
 2 years on terms and conditions

**Marshall, Ty (REB, REO)**  
 9553 Bolsa Ave., #K, Westminster  
*Effective:* 7/31/97  
*Officer of:* Advance Home Loan  
 Corporation  
*Violation:* 2830, 2831.1, 2831.2,  
 2972, 10085, 10137, 10145,  
 10146, 10159.2, 10177(h), 10240  
 Suspended for 90 days-stayed for  
 2 years on terms and conditions

**Ohanian, Robert Der (REB)**  
 6930 1/2 Tujunga Ave.,  
 North Hollywood  
*Effective:* 6/3/97  
*Violation:* 2831, 2831.1, 2831.2,  
 2832, 10145, 10177(d)  
 Suspended for 90 days-all but 30  
 days stayed for 2 years on terms  
 and conditions

**Retep Incorporated (REC)**  
 118 Orange St., Covina  
*Effective:* 6/18/97  
*Violation:* 2830, 2834, 10177(d)  
 Suspended for 60 days-stayed for  
 2 years on terms and conditions





**Address Service Requested**

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Winter 1997

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## Child Support

*Continued from page 4*

with the issuance date on the license being the same as the issuance date of the 150-day license. Absent a release, DRE will deny the original or renewal license.

The Department of Social Services also forwards to DRE a supplemental list of obligors who are over four months delinquent in child support payments. DRE compares this list monthly to the existing licensee population. DRE sends to licensees on the list a Notice of Intention to Suspend License, advising that their license will be suspended if the delinquency is not cleared with the appropriate district attorney within 150 days. Along with the Notice of Intention to Suspend License, the licensee or applicant is also sent a Request for Review form. If a license suspension takes place, the resulting suspension will remain in effect until the delinquency is cleared. If a licensee does not agree

with the inclusion of his or her name on the "list of obligors" sent to the DRE by the Department of Social Services he/she can use the Request for Review form to appeal the finding of delinquency to the appropriate district attorney.

If a licensee/obligor clears a delinquency but subsequently falls in arrears again, DRE will be informed and subsequently notify the obligor that the license will be suspended on a specific date if a clearance is not submitted. The specific date of suspension will be no more than 30 days from DRE's mailing of the

notice.

Pursuant to Regulation 2716.5, each time the name of a licensee or applicant appears on a certified or supplemental list issued by the Department of Social Services pursuant to Section 11350.6 of the Welfare and Institutions Code, the licensee must pay to DRE a processing fee of \$95 to cover its cost for having to address the situation. The cost recovery fee is charged because the licensee population as a whole should not have to pay for or subsidize the child support omissions of a few. 🏠

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