

REAL ESTATE BULLETIN

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

Summer 1999

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

License Fee Reduction

Effective August 1, 1999, the Department will be reducing real estate licensing fees for the second year in a row (see schedule below). This fee reduction can be attributed primarily to the return of approximately \$7.3 million to the Department from the State's General Fund. These funds were transferred from the Real Estate Fund to the General Fund in the early 1990s to help address the State's overall budget situation. It is anticipated that within the next two fiscal years the Department will receive an additional repayment of approximately \$2.3 million, which will complete the return of those funds which were previously transferred to the General Fund.

Pursuant to Section 10226 of the Business and Professions Code, the Commissioner is required to reduce licensing fees if as of June 30 of any fiscal year, the balance of funds in the Real Estate Fund exceeds an amount equal to 50 percent of the Department's authorized budget for the following year. In this regard, the Commissioner must reduce fees to reasonably ensure that as of June 30 of the next fiscal year, the balance of funds in the Real Estate Fund will not exceed an amount equal to 50 percent of the Department's budget for that year. As a result of an improved economy, on-going cost saving measures and the return of the previously transferred reserves, the Department will be reducing licensing fees as of August 1, 1999, in order to maintain its reserve level within the statutory limit. It is anticipated that there will be further fluctuations in the licensing fee schedule over the next few years due to the expected repayment of

the remainder of the previously transferred reserves projected revenue, the need to ensure an appropriate operating budget for the Department and the statutory reserve limitation. Once all of the previously transferred reserves are returned and the Department's revenue stream stabilizes, the Department intends to pursue a fee structure that can hopefully be maintained on a longer-term basis.

Issuance Date is Key

The fee decrease will be applied to all licenses which are issued on and after August 1, 1999. With respect to on-time renewals, the license expiration date determines the date of license issuance. Licenses which expire on July 31, 1999 have an effective renewal date of August 1, 1999 and will be subject to the new fee schedule. Licenses which expire prior to July 31, 1999 will be subject to the current fee schedule.

Questions

Questions regarding the fee adjustment may be directed to the Department of Real Estate at (916) 227-0931.

NSF Checks & Trust Accounts

Occasionally, real estate brokers receive notice from their bank that a check deposited to their trust account did not have sufficient funds to back it. This notice results in the inconvenience of having to collect good funds (and usually fees) from the maker of the insufficient funds (NSF) check and having to make bookkeeping entries to reflect the bounced check and bank charge. To reflect the NSF check, proper accounting procedures require that a bookkeeping entry be made to the record of all trust funds received and disbursed *and* to the separate record for each beneficiary or transaction.



Unfortunately, NSF checks often result in a trust account short-

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Fees

The table below shows the current and new license fee schedules.

	Current thru 7/31/99	New Effective 8/1/99
Salesperson Original, Conditional	\$190*	\$90*
Salesperson Original, Normal	\$165*	\$65*
Broker Original	\$210*	\$110*
Salesperson Renewal, On-Time	\$165	\$65
Salesperson Renewal, Late	\$247	\$97
Broker Renewal, On-Time	\$210	\$110
Broker Renewal, Late	\$315	\$165

* Note: A \$32 fingerprint processing fee, which is not included in the license fees listed above, is required from every license applicant unless: a) applicant is currently licensed by DRE, or b) applicant was licensed by DRE during the past two years.

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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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Mailing Address: P.O. Box 187000, Sacramento, 95818-7000

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Daniel M. Garrett, *Asst. Comm., Legislation & Public Information Services*
Thomas R. Hensley, *Assistant Commissioner, Subdivisions*
Fa-Chi Lin, *Chief Auditor*
Betty R. Ludeman, *Assistant Commissioner, Enforcement*
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Robin T. Wilson, *Chief Legal Officer*
William E. Moran, *Managing DC IV, Licensing, Exams & Education*
Thomas L. Pool, *Managing DC III, Mortgage Lending*

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Primary Telephone Numbers

Consumer Information	(916) 227-0864
Mortgage Loan Activities	(916) 227-0770
General Licensing Information	(916) 227-0931
Broker Examinations	(916) 227-0899
Salesperson Examinations	(916) 227-0900
Original Licensing (sales/brokers)	(916) 227-0904

NORTHERN ENFORCEMENT AREA — DISTRICT OFFICES

- Steve Ellis, *Managing Deputy Commissioner IV*
- 1515 Clay Street, Suite 702, **Oakland**, 94612-1402
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Mailing Address: P.O. Box 187000, Sacramento, 95818-7000
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- Randy Brendia, *Managing Deputy Commissioner IV*
- 320 W. 4th Street, Suite 350, **Los Angeles**, 90013-1105
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Grace period for renewal**License Still Expired**

Real estate licensees enjoy an unusual benefit in that they are allowed up to two years beyond the license expiration date to apply for renewal on a late basis. This two year period is commonly termed the "grace period." Unfortunately, the grace period is misunderstood by many licensees.

The critical point to remember is that, if your license has expired, you may *not* perform any activities which require a license until a new license certificate is received following the late renewal process. To do so risks disciplinary action from the Department. In other words, the grace period gives expired licensees no license rights other than to renew on a late basis.

On-Time Renewal

If you renew on-time, that is, prior to your expiration date, you may continue working as a licensee without the renewal certificate in hand. For on-time renewals, the renewal certificate is normally received within approximately two weeks from the former license expiration date. However, due to fluctuations in workload and other factors, the certificate may on occasion not be received until after the expiration date. The gap between expiration date and the receipt of the certificate does not constitute a break in licensed status so long as the renewal application was received by the Department prior to the license expiration date.

Late Renewal

To renew an expired license during the grace period, a proper renewal application and late renewal fee must be submitted, along with evidence of completion of Department-approved continuing education. All courses used to meet the continuing education requirement must have been completed within four years *prior to the date the late renewal application* is submitted to DRE. For example, if your license expired on November 15, 1998, and you submit your late renewal application to the Department on November 15, 1999, any continuing education courses which you may have completed prior to November 15, 1995, can *not* be used to fulfill the continuing education requirement.

(The exception to this late renewal process is the case of a new salesperson who initially obtained a conditional license which was subsequently suspended for failure to meet the statutory educational course requirements. The conditional license may not be renewed on a late basis if the suspension has not been lifted prior to the end of the initial four-year license term. That person would have to re-qualify through the examination process in order to obtain a new license.)

Over Two-Year Grace Period

Some individuals unfortunately forget to renew their licenses within the two year grace period immediately following their license expiration date. Be aware that expired licensees outside the grace period who wish to become licensed must re-qualify for a license through the examination process and meet the educational requirements in effect at the time of examination application.

The bottom line is *be careful not to let your license expire!* 🏠

DRE Enters New Millennium Early!

For the California Department of Real Estate (DRE), the twenty-first century began on April 26, 1999. On that date, all Y2K Mission-Critical programming was rolled into production. This included new programs for examination scheduling, grading and continuing education course validation. In addition to thousands of lines of new programming, the following support activities were necessary to accomplish this conversion:

- Deployment of over 100 new Windows NT workstations.
- Windows NT and systems training for staff.
- Conversion and correction of the examinations and CE validation from our obsolete Tandem computer system.

All of this was the result of DRE's completion of Phase I of the Enter-

prise Information Systems (EIS) project. The goal of the EIS project is to migrate the DRE's existing data processing activities from outdated stand-alone systems to a Y2K compliant enterprise solution providing organization-wide office automation services, client-server database applications and automated image storage and retrieval. The EIS project began with a Feasibility Study Report (FSR) which included a detailed benefit analysis of the proposed project. After the FSR was approved, a Request for Proposal (RFP), which defined the processing requirements and scope of the new system, was written, approved and released for bid. DRE selected Radian International LLC and Subsidiaries (Radian) as the successful contractor. The contract for EIS was signed on September 1, 1997 and work began within the week.

Rejecting the "Ivory Tower" approach to system design, Radian used Joint Application Design (JAD) sessions to identify data flow and business rules to be used in EIS. JAD sessions consist of a series of meetings between representatives of the various business functions (Exams, Continuing Education, etc.) being automated, DRE Information Systems Section (ISS) staff and Radian analysts and developers. These sessions were completed by December 1997 and the development of the Systems Requirements Specifications (SRS) began in January 1998. By July 1998, the SRS had been reviewed, revised and accepted by DRE and Radian began work on Phase I. It was determined during the SRS period that the best use of the available resources would be a multi-phase implementation of EIS focusing first on Y2K related applications. On April 26, 1999 Phase I of EIS became a reality.

Phase II of the EIS will address remaining non-mission-critical Y2K issues and include new or enhanced systems for Subdivisions, Enforcement, and Legal and Recovery. The design phase of the Subdivision System is finalized and the development process has begun. Enforcement design is in the final stages while Legal and Recovery design is also in progress. EIS Phase II is scheduled for completion this Fall.

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Advertising

License disclosure requirements

What do I put in my ads to comply with the licensing disclosure requirements? This is a familiar question heard from many brokers. Changes have occurred over the years with respect to the requirements for disclosure of a broker's license status, so there is not a simple answer to the question. In order to determine what disclosures you must include in an ad, you must first consider the purpose of the advertising. There are different licensing disclosures depending on whether you are advertising for borrowers, or lenders or investors, or for general real estate services. The following chart shows the required disclosures based on the purpose of the ad. 🏠

Required Disclosure to Appear in Ad	Advertising Purpose		
	Soliciting for Borrowers	Soliciting for Investors (Lenders)	All other Broker Advertising
Phrasing	CA. Dept. of Real Estate - Real Estate Broker; <i>or</i> Real Estate Broker - CA. Dept. of Real Estate	Broker, agent, Realtor, loan correspondent or abbreviations bro., agt., or other similar terms or abbreviations	Broker, agent, Realtor or abbreviations bro., agt., or other similar terms or abbreviations
Identification Number	8-digit broker license ID	8-digit broker license ID	N/A
Telephone Number	DRE "license information" telephone number: (916) 227-0931	DRE "license information" telephone number: (916) 227-0931	N/A

NSF Checks

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age and violation of Commissioner's Regulation 2832.1 due to the inadvertent use of other clients' money if a disbursement was made that relied on the insufficient funds check as a source of funds. Commissioner's Regulation 2832.1 requires that a broker obtain the written consent of every principal who is an owner of funds in the account prior to each disbursement if such a disbursement will reduce the balance of funds in the account to an amount less than the existing aggregate trust fund liability of the broker to all owners of the funds.

As an example, if a broker receives a rent check from a tenant, deposits the check to his/her trust account and writes a check out to the property owner who does not have any other source of funds available in the trust account, a bounced check will result in the use of other clients' money in the account to cover the payment to the owner. In this situation, the broker would have to have obtained in advance written authorization from each client with funds in the account for this specific use of their funds — an unlikely prospect given that the broker did not know this check was going to bounce!



In this case, the broker must immediately

cover the disbursement by depositing funds from the owner or tenant of the related property or, if these sources could not be reached immediately, by depositing broker funds to cover the disbursement. In this example, a proper accounting procedure would be to record the deposit of broker funds to cover the NSF check on the record of all trust funds received and disbursed and on the separate record of the affected owner or property. This entry should clearly show the funds to be broker funds deposited to cover

Credit Cards

DRE Expansion of Services

In the Fall 1995 Bulletin, the Department of Real Estate (DRE) announced, as the result of a successful pilot program, the continuation of the Department's accepting examination fees paid by credit card. As a means of reducing processing time, this also included the acceptance of examination applications and supporting documentation via fax. At this time, the only credit cards being accepted by DRE are Visa and MasterCard.



In DRE's continued efforts to provide better service, reduce processing time, and provide more options for payment for services rendered, the acceptance of credit cards was expanded in April 1999 to the following areas:

- Licensee list requests
- Publication orders
- Dishonored checks

In this regard, the licensee list request can be faxed to DRE's Accounting Office at (916) 227-0361. To process publication orders such



as the Real Estate Law Book, Reference Book or any other publication offered by DRE, you may contact the Accounting Office directly at (916) 227-0852. Either the licensee list request or publication order form may be mailed to the Department of Real Estate at P.O. Box 187006, Sacramento, CA 95818-7006. All licensee list requests and publication forms are currently being updated to accommodate credit card processing and will be available through DRE's Accounting and District Offices.

Anyone wishing to use a credit card to clear a returned check can do so by contacting the Accounting Office for assistance at (916) 227-0852.

Since the acceptance of credit card processing has been well received by examination applicants, DRE is currently reviewing the possibility of expansion of this service to other areas as well. Hopefully, we will be able to provide this expanded service in the near future.



the NSF check. Clearly, prevention of this scenario is the best course of action.

A real estate broker can initiate procedures to reduce the negative impact of NSF checks. For example, a broker can delay remitting funds deposited into the trust account to a client for a reasonable period of time or require that clients maintain a balance in the trust account to cover for NSF checks in order to limit the likelihood that a bounced check will result in the use of other people's money. A broker could also consider a policy that receipt of an NSF check will result in a requirement that all future funds from that payer

be certified or otherwise certain to be honored by the bank.

By initiating policies in advance, a real estate broker can reduce the likelihood of receipt of NSF checks and lessen the chance that NSF checks received will result in the use of funds belonging to other clients. A real estate broker should make a strong, proactive effort to avoid trust account shortages caused by the use of other clients' money to cover NSF checks. 🏠

Disciplinary Action — Dec. 1998 to Feb. 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]

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

Commissioner, both of which are printed in the *Real Estate Lawbook*. The *Real Estate Lawbook* is available for purchase from the Department of Real Estate.

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

Commissioner's Regulations

2710	Failure to submit proof of completion of continuing education
2715	Licensee's failure to maintain current business or mailing address with DRE
2724	Improper delegation of supervision authority
2725	Failure of broker to exercise reasonable supervision over the activities of his or her salespersons
2726	Failure to have broker-salesperson agreements
2731	Unauthorized use of fictitious business name
2752	Broker's failure to notify DRE of salesperson employment
2830.1	Impound trust account handling
2831	Failure to keep proper trust fund records
2831(a)(7)	Failure to maintain daily balance of trust account
2831.1	Inadequate separate trust fund beneficiary records
2831.2	Failure to reconcile trust account
2832	Failure to comply with trust fund handling provisions
2832.1	Failure to obtain permission to reduce trust fund balance in a multiple beneficiary account
2832(a)	Failure of broker to place trust funds into hands of owner, into a neutral escrow depository or trust fund account within three business days of receipt
2834	Trust account withdrawals by unauthorized or unbonded person
2835	Retention of broker funds in trust account
2840	Failure to give approved borrower disclosure
2840.1	Failure to give approved borrower disclosure
2950(d)	Failure of broker handling escrows to maintain records and accounts
2950(h)	Failure to advise all parties of licensee's interest in agency holding escrow
2951	Improper record keeping for broker handled escrows

10177(a)	Procuring a real estate license by misrepresentation or material false statement
10177(b)	Conviction of crime
10177(d)	Violation of real estate law or regulations
10177(f)	Conduct that would have warranted denial of a license
10177(g)	Negligence or incompetence in performing licensed acts
10177(h)	Failure to supervise salespersons or licensed acts of corporation
10177(i)	Improper use of governmental employment giving access to confidential records
10177(j)	Fraud or dishonest dealing as principal
10177(k)	Violation of restricted license condition
10177.4	Acceptance of compensation for referral of customers to certain service providers
10177.5	Civil fraud judgment based on licensed acts
10231	Accepting loan funds for other than a specific loan
10232.4	Failure to give lender/purchaser disclosure
10234	Failure of broker negotiating mortgage loan to record or cause trust deed to be recorded
10240	Failure to give mortgage loan disclosure statement
10241(c)	Failure to disclosure liens in mortgage loan disclosure statement

REVOKED LICENSES

Fresno Region

Chappell, Owen Thomas (REB)
4208 Parkwood Ct., Bakersfield
Effective: 1/20/99
Violation: 10148, 10162, 10165, 10177(d)

De La Rosa, Eduardo (RES)
221 Irene St., Bakersfield
Effective: 12/31/98
Violation: 498, 10177(a)

Peterson, J. P. (REB)
4877 W. Jennifer, #102, Fresno
Effective: 2/8/99
Violation: 10145, 10176(i)

Ploutz, Lloyd Gene (REB)
928 12th St., Ste. 402, Modesto
Effective: 2/11/99
Violation: 490, 10177(b)

Snyder, Kimberly Jean (RES)
401 W. Olive, #5, Madera
Effective: 12/31/98
Violation: 10177(j)

Los Angeles Region

Active Home Loans (REC)
709 Fremont Ave., #A, South Pasadena
Effective: 2/8/99
Violation: 2715, 10162, 10165, 10177(d)

Amjadi, Farhad Mahid (REB)
23361 El Toro Rd., #213, Lake Forest
Effective: 2/11/99
Violation: 490, 10177(b)

Azadi, Reza (RES)
151 Kalmus Dr., #C210, Costa Mesa
Effective: 12/15/98
Violation: 490, 10177(b)

Beverly, John William (REB)
50048 29 Palms Hwy, #11, Morongo Valley
Effective: 1/26/99
Violation: 10130, 10177(d)(j)

Blaine, Mark William (RES)
5646 Lakewood Blvd., Lakewood
Effective: 1/5/99
Violation: 490, 10177(b)

Butler, L. T. (RREB)
13658 S. Hawthorne Blvd., Ste. 201, Hawthorne
Effective: 1/25/99
Violation: 10148, 10177(d)

Dieterle, David Andrew (RES)
3763 Arlington Ave., Ste. 202, Riverside
Effective: 12/24/98
Violation: 490, 10177(b)

Duarte, Ricardo P. (RES)
3157 Paxton Ave., Palmdale
Effective: 12/10/98
Violation: 10176(a)(i)

Business and Professions Code

490	Substantially related criminal conviction
496	Subversion of license examination
498	License obtained by fraud or misrepresentation
10130	Acting without license
10137	Unlawful employment or payment of compensation
10138	Payment of compensation to unlicensed person
10145	Trust fund handling
10145(a)(1)	Failure of broker to place trust funds into neutral escrow depository, the hands of the principal or a trust fund account
10145(c)	Failure by salesperson to deliver trust funds to broker
10148	Failure to retain records and make available for inspection
10159.2	Failure by designated officer to supervise licensed acts of corporation
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
10176(a)	Making any substantial misrepresentation
10176(b)	Making false promise
10176(e)	Commingling trust funds with brokers funds
10176(g)	Secret profit or undisclosed compensation
10176(i)	Fraud or dishonest dealing in licensed capacity



- EMH Realty Mgmt. Group (REC)**
233 Wilshire Blvd., #400,
Santa Monica
Effective: 2/24/99
Violation: 10145, 10148, 10162,
10165, 10177(d)
- Evangelatos, Phillip S. (REB, REO)**
907 18th St., #B, Santa Monica
Effective: 2/24/99
Officer of: EMH Realty
Management Group
Violation: 10145, 10148, 10162,
10165, 10177(d)
- Fragoso, George Limon (REB, REO)**
48-875 Gosden Ct., Indio
Effective: 2/4/99
Violation: 490, 10177(b)
- Hasson, Albert (RREB)**
17724 Marcello Pl., Encino
Effective: 1/28/99
Violation: 490, 10177(b)
- Hernandez-Silva, Maria Luz (RES)**
1444 Sycamore Dr., Simi Valley
Effective: 1/26/99
Violation: 490, 10177(b)
- Hollady, Ernest Alexander (RES)**
2468 Huntington Dr., San Marino
Effective: 12/10/98
Violation: 490, 10177(b)
- Liu, Jeffrey Ei-Gee (RES)**
10103 Lampson Ave.,
Garden Grove
Effective: 12/30/98
Violation: 498, 10177(a)
- Livshin, Luisa (RES)**
4141 Matisse Ave.,
Woodland Hills
Effective: 1/5/99
Violation: 490, 10177(b)
- Low, Reno (REB)**
17128 Colima Rd., #233,
Hacienda Heights
Effective: 12/10/98
Violation: 490, 10177(b)
- Ly, Hung Quoc (RES)**
1805 San Andres St.,
Santa Barbara
Effective: 12/29/98
Violation: 490, 498, 10177(a)(b)
- McDowell, Richard Michael (REB)**
2707 Foothill Blvd., La Crescenta
Effective: 2/16/99
Violation: 10177.5
- Morales, Pedro (RES)**
1329 E. Harvest Moon St.,
West Covina
Effective: 1/28/99
Violation: 10130, 10145(c),
10176(i), 10177(d)
- Najera, George (RES)**
8418 E. Olney Ave., Rosemead
Effective: 12/23/98
Violation: 490, 10177(b)
- Pak, Hee Ho (RES)**
9410 Noble Ave., North Hills
Effective: 2/17/99
Violation: 490, 10177(b)
- Park, Kenneth S. (RES)**
215 N. Marengo Ave., Pasadena
Effective: 1/27/99
Violation: 490, 10177(b)
- Rabban, Fred (REB, REO)**
18340 Ventura Blvd., #222,
Tarzana
Effective: 12/28/98
Violation: 490, 10177(b)
- Reza, Sal C. (RREB)**
4140 Workman Mill Rd., #45,
Whittier
Effective: 2/9/99
Violation: 490, 10177(b)
- Robinson, James (REB)**
10315 Woodley Ave., Ste. 127,
Granada Hills
Effective: 12/23/98
Violation: 10162, 10165
- Skelton, Peggy Joyce (REB)**
36905 Palm Ct., Rancho Mirage
Effective: 2/16/99
Violation: 490, 10177(b)
- Swedlow, Roger Ted (REB)**
550 Coyote Trail, Cedarpines Park
Effective: 2/23/99
Violation: 490, 10177(b)
- Tran, Peter Quoc (RREB)**
13071 Brookhurst St., #140,
Garden Grove
Effective: 2/9/99
Violation: 10177(k)
- Umoh, Gabriel Etim (REB)**
5155 W. Rosecrans Ave.,
Ste. 255, Hawthorne
Effective: 2/23/99
Violation: 490, 10177(b)
- Walters, Kelly Ann (RES)**
21971 Jinetes, Mission Viejo
Effective: 2/24/99
Violation: 490, 498, 10177(a)(b)
- Walz, Luchie R. (RES)**
893 Warwick Ave.,
Thousand Oaks
Effective: 1/5/99
Violation: 490, 10177(b)
- Waterbury, John Earl (REB)**
32382 Ascension Rd.,
Monarch Beach
Effective: 12/22/98
Violation: 490, 10177(b)
- Waxman, Arla Sheri (RREB)**
773 Mutsuhito, San Luis Obispo
Effective: 2/9/99
Violation: 10176(a), 10177(j)
- Wells, Anthony Pierre (REB)**
3333 Brea Canyon Rd., #116,
Diamond Bar
Effective: 12/22/98
Violation: 490, 2731, 2831,
2831.1, 2831.2, 2832, 2832.1,
2834, 10145, 10177(b)(d)(g)
- Mark, Elliott Paul (RES)**
35 Redwood Dr., Hillsborough
Effective: 12/14/98
Violation: 490, 10177(b)
- Paramount Investments, Incorporated (REC)**
422 Mendocino Ave., Ste. B,
Santa Rosa
Effective: 1/6/99
Violation: 10177(f)
- Peck, Richard Aaron (REB, REO)**
111 Anza Blvd., Ste. 430,
Burlingame
Effective: 2/4/99
Violation: 10159.2, 10176(i),
10177(d)(g)(h)
- Shepherd, Henry Ellsworth (REB)**
510 S. Mathilda, #2, Sunnyvale
Effective: 2/18/99
Violation: 2831, 2831.1, 2831.2,
2832, 2832(a), 10145, 10148,
10161.8(a), 10176(e), 10177(d)
- The Goldworthy Corp. (REC)**
111 Anza Blvd., Ste. 430,
Burlingame
Effective: 2/4/99
Violation: 2831, 2831.2, 2832.1,
10145, 10148, 10176(i), 10177(d)
- Walia, Amarjit S. (RES)**
1078 Cross Springs Ct., San Jose
Effective: 12/3/98
Violation: 490, 10177(b)
- Sacramento Region**
- D. G. Financial, Inc. (REC)**
315 Diablo Rd., Ste. 100, Danville
Effective: 12/3/98
Violation: 10137, 10138
- Johnson, William Michael (REB, REO)**
142 Tomlinson Dr., Folsom
Effective: 1/4/99
Officer of: Pacific Bay
Commerce Corporation
Violation: 10165, 10177(d)
- Moody, Dorothy Katherine (RES)**
4024 Heatherhill Way,
North Highlands
Effective: 2/18/99
Violation: 10130, 10177(f)
- Pacific Bay Commerce Corp (REC)**
400 University Ave., Sacramento
Effective: 1/4/99
Violation: 10165, 10177(d)
- Raviscioni, Frank William (REB)**
8 W. Swain Rd., Ste. C, Stockton
Effective: 2/19/99
Violation: 490, 10177(b)
- Waite, Cal Jay (RES)**
P.O. Box 729, Clayton
Effective: 12/1/98
Violation: 10176(i)
- San Diego Region**
- Blanchard, Robert L. (RREB, RREO)**
5151 Dorman Dr., San Diego
Effective: 1/11/99
Violation: 496, 10130, 10177(k)
- Cahoon, Kenneth Lohrie (RRES)**
1295 Windsor Rd., Cardiff By The Sea
Effective: 1/6/99
Violation: 490, 10177(b)
- Dodd, Michael Ralph (REB)**
14260 Garden Rd.,
Ste. 715-B, Poway
Effective: 1/25/99
Violation: 2831, 2831.1,
10145(a)(1), 10176(a)(b)(i),
10177(d)(g), 10240
- Gomez, Judith A. (RES)**
P.O. Box 4001, San Marcos
Effective: 1/12/99
Violation: 10177.5
- Kelly, Patrick B. (REB)**
P.O. Box 1438, Valley Center
Effective: 1/19/99
Violation: 10177(f)
- SUSPENDED WITH STAY**
- Los Angeles Region**
- Bundgard, Reynold Arno (REB)**
3152 Pacific Coast Hwy, Torrance
Effective: 12/30/98
Officer of: Home Partners, Inc.
Violation: 2752, 2832, 10177(d)
Suspended for 90 days-stayed for
1 year on terms and conditions
- Edward Jenkins Realty, Inc. (REC)**
14511 Hawthorne Blvd.,
Lawndale
Effective: 2/11/99
Violation: 2752, 2831(a)(7),
10161.8, 10165, 10177(d)
Suspended for 60 days-stayed for
1 year on terms and conditions
- Freud, S. Jeffrey (RES)**
315 3rd St., Ste. B,
Huntington Beach
Effective: 1/8/99
Violation: 10130, 10177(d)
Suspended for 60 days-stayed for
2 years on terms and conditions
- Genesis Realty, Inc. (REC)**
251 N. Brand Blvd.,
Ste. 203, Glendale
Effective: 2/2/99
Violation: 2831, 2831.1, 2832.1,
10145, 10177(d)
Suspended for 90 days-stayed for
2 years on terms and conditions
- Gerlach, Bretton M. (REB, REO)**
18039 Crenshaw Blvd.,
Ste. 300, Torrance
Effective: 2/2/99
Officer of: De Miranda
Management, Inc.
Violation: 10145, 10177(d)
Suspended for 90 days-all but 30
days stayed for 1 year on
condition
- Home Partners, Inc. (REC)**
3152 Pacific Coast Hwy, Torrance
Effective: 12/30/98
Violation: 2752, 2832, 10177(d)
Suspended for 90 days-stayed for
1 year on terms and conditions
- Inter Mountain Mortgage (REC)**
1740 Gillette Rd., Pomona
Effective: 2/2/99
Violation: 2832, 2834, 2840,
10145, 10177(d), 10240
Suspended for 90 days-stayed for
2 years on terms and conditions
- Oakland Region**
- AHI Financial, Inc. (REC)**
359 Bel Marin Keys Blvd.,
Ste. 7-A, Novato
Effective: 1/26/99
Violation: 10148, 10177(d)
- Belkin, Olga (RES)**
8 Locksley, #7F, San Francisco
Effective: 12/31/98
Violation: 490, 498, 10177(a)(b)

Jackson, Sherry Delores (REB)
 3875 Wilshire Blvd., Ste. 408,
 Los Angeles
Effective: 12/22/98
Violation: 10130, 10177(d)
 Suspended for 90 days-all but 15
 days stayed for 1 year on terms
 and conditions

Jenkins, Edward Joseph (REB, REO)
 14511 Hawthorne Blvd., Lawndale
Effective: 2/11/99
Officer of: Edward Jenkins
 Realty, Inc.
Violation: 2752, 2831(a)(7),
 10159.2(a), 10161.8(a), 10165,
 10177(d)(h)
 Suspended for 60 days-stayed for
 1 year on terms and conditions

Lucas, Gregory Boyd (REB, REO)
 1740 Gillette Rd., Pomona
Effective: 2/2/99
Officer of: Inter Mountain
 Mortgage
Violation: 10159.2, 10177(h)
 Suspended for 90 days-stayed for
 2 years on terms and conditions

**Prime Source Mortgage Corpora-
 tion (REC)**
 315 3rd St., Ste. B,
 Huntington Beach
Effective: 1/8/99
Violation: 2840, 10137,
 10177(d), 10240
 Suspended for 60 days-stayed for
 2 years on terms and conditions

Smith, Maxson Bixby (REB, REO)
 4425 Jamboree Rd., #130,
 Newport Beach
Effective: 1/8/99
Officer of: Prime Source
 Mortgage Corporation
Violation: 10159.2, 10177(h)
 Suspended for 60 days-stayed for
 2 years on terms and conditions

Urdanivia, Abraham H. (RES)
 58 Eastfield Dr.,
 Rolling Hills Estates
Effective: 12/14/98
Violation: 10130, 10131,
 10176(a), 10177(d)
 Suspended for 90 days-all but 30
 days stayed for 3 years on terms
 and conditions

Vartanian, Jacqueline (REB, REO)
 251 N. Brand Blvd., #203,
 Glendale
Effective: 2/2/99
Officer of: Genesis Realty, Inc.
Violation: 10159.2, 10177(h)
 Suspended for 90 days-stayed for
 2 years on terms and conditions

Oakland Region

Adair, George Francis (REB, REO)
 5585 Maryannis Dr., Santa Rosa
Effective: 2/4/99
Violation: 10145, 10176(e),
 10177(d), 10232.2

Ellett, Homer Gene (REB)
 35063 Fremont, Fremont
Effective: 12/28/98
Violation: 2834, 10176(e),
 10177(d), 10240
 Suspended for 45 days-all but 15
 days stayed on terms & conditions

La Rosa, John F. (RES)
 1370 Monte Maria Ave., Novato
Effective: 12/31/98
Violation: 10177(f)
 Suspended for 90 days-stayed for
 2 years on terms and conditions

Sacramento Region

Carvin, Edna Young (REB, REO)
 315 Diablo Rd., Ste. 100, Danville
Effective: 12/3/98
Officer of: D. G. Financial, Inc.
Violation: 10177(h)
 Suspended for 60 days-stayed for
 2 years on terms and conditions

Cooney, Brian Vincent (RES)
 58 St. Luke Ct., Danville
Effective: 12/3/98
Violation: 10137, 10177(d)
 Suspended for 60 days-stayed for
 2 years on terms and conditions

Kriss, Thomas Roger (REB)
 5345 N. El Dorado, #8, Stockton
Effective: 12/31/98
Violation: 2832, 10177(d)
 Suspended for 60 days-stayed for
 2 years on terms and conditions

Naticchioni, Albert Francis (REB)
 915 Twin View Blvd., Ste. 100,
 Redding
Effective: 1/27/99
Violation: 10177(h)
 Suspended for 45 days-stayed for
 1 year on terms and conditions

San Diego Region

Koom-By-Yaw, Inc. (REC)
 3091 Clairemont Dr., San Diego
Effective: 1/5/99
Violation: 10177(g)
 Suspended for 10 days-stayed for
 1 year on conditions

Ring Enterprises, Inc. (REC)
 3020 Clairemont Dr., San Diego
Effective: 1/5/99
Violation: 10177(d), 10240,
 10241(c)
 Suspended for 20 days

Ring, Steven Frederick (REB, REO)
 3091 Clairemont Dr., San Diego
Effective: 1/5/99
Officer of: Koom-By-Yaw, Inc.;
 Ring Enterprises, Inc.
Violation: 10159.2, 10177(d)(g)(h)
 Suspended for 20 days-stayed for
 1 year on conditions

**West Coast Mortgage Investment
 Company (REC)**
 7290 Navajo Rd., Ste. 205,
 San Diego
Effective: 1/26/99
Violation: 10177(k)
 Suspended for 60 days-all but 10
 days stayed for 2 years on terms
 and conditions

SUSPENDED

Sacramento Region

Widmer, David Mc Kean (REB)
 475 N. Lake Blvd., Tahoe City
Effective: 2/4/99
Violation: 10177(d), 10177.4
 Suspended for 5 days

**REVOKED WITH A RIGHT
 TO A
 RESTRICTED LICENSE**

Fresno Region

Diaz, Benjamin F. (REB)
 10208 Stobaugh, Lamont
Effective: 12/23/98
Violation: 10177(j)
 Right to RREB license on terms
 and conditions

Sargent, JoElla (REB)
 1640 West F St., Oakdale
Effective: 2/15/99
Violation: 10176(a)(i), 10177(d)
 Right to RRES license on terms
 and conditions, RRES license
 suspended for 15 days

Los Angeles Region

Boyd, Sheri Elaine (RES)
 15227 Covello St., Van Nuys
Effective: 2/22/99
Violation: 498, 10177(a)
 Right to RRES license on terms
 and conditions

Brewer, Jimmy Clinton (REB)
 44-100 Monterey Ave.,
 Ste. 216-V, Palm Desert
Effective: 2/15/99
Violation: 2830.1, 2831, 2831.1,
 2831.2, 2832, 2832.1, 2834,
 2842.5, 10145, 10148, 10163,
 10177(d), 10240
 Right to RREB license on terms
 and conditions

Browder, William Alan (RES)
 6319 Desoto Ave., #411,
 Woodland Hills
Effective: 12/30/98
Violation: 10130
 Right to RRES license on terms
 and conditions

Carbo, William Allan (REB)
 1305 E. Palmdale Blvd., Ste. 2,
 Palmdale
Effective: 2/1/99
Violation: 2725, 2726, 2731,
 2831, 2831.1, 2831.2, 2832,
 2832.1, 2834, 10145, 10177(d)(g)
 Right to RRES license on terms
 and conditions

Croisdale, Joanne Patricia (REO)
 115 S. La Cumbre Ln., #201,
 Santa Barbara
Effective: 12/2/98
Officer of: Bobbo, Inc.
Violation: 10159.2, 10177(h)
 Right to RREB license on terms
 and conditions

Exum, Henry Ernest (RES)
 P.O. Box 451846, Los Angeles
Effective: 2/16/99
Violation: 490, 10177(b)
 Right to RRES license on terms
 and conditions

Francia, Francisco Eduardo (REB)
 5712 N. Figueroa St.,
 Los Angeles
Effective: 12/1/98
Violation: 10176(i), 10177(g)
 Right to RRES license on terms
 and conditions

Garrett, Deanna G. (REB)
 1492 West 6th St., Corona
Effective: 12/22/98
Violation: 2831.2, 2832.1, 2834,
 10145, 10177(d)
 Right to RREB license on terms
 and conditions

Gendreau, Jacques R. (REB)
 27401 Los Altos, #470,
 Mission Viejo
Effective: 12/24/98
Violation: 2731, 2831, 2831.1,
 2831.2, 2832, 2834, 2950(h),
 10177(d)(h), 10240
 Right to RREB license on terms
 and conditions

Griffin, Christopher T. (REB, REO)
 225 8th St., Manhattan Beach
Effective: 1/8/99
Officer of: Parkside Property
 Management, Inc.
Violation: 2724, 2752, 2831.2,
 2832.1, 2834, 10137, 10145,
 10177(d)(g)(h)
 Right to RRES license on terms
 and conditions

Guevara, Rosela (RES)
 1116 Eclipse Way, West Covina
Effective: 12/29/98
Violation: 490, 10177(b)
 Right to RRES license on terms
 and conditions

Guevara, Rosela P. (RES)
 1116 Eclipse Way, West Covina
Effective: 12/29/98
Violation: 490, 10177(b)
 Right to RRES license on terms
 and conditions

Harmatz, Louis (REB)
 1421 N. Sunrise Way, #29,
 Palm Springs
Effective: 1/7/99
Violation: 2831, 2831.1, 2831.2,
 2832.1, 10145, 10177(d)
 Right to RREB license on terms
 and conditions

Hawkins, Karen Washam (RES)
 1225 East 216th St., Carson
Effective: 12/31/98
Violation: 490, 498, 10177(a)(b)
 Right to RRES license on terms
 and conditions

Kim, Ambrose Nam H. (REB, REO)
 3435 Wilshire Blvd., #920,
 Los Angeles
Effective: 2/11/99
Violation: 10159.2, 10177(h)
 Right to RRES license on terms
 and conditions

**King, Richard Michael (REB,
 REO)**
 4016 Grand Ave., Ste. B, Chino
Effective: 2/22/99
Officer of: M D R Properties,
 Inc.
Violation: 10159.2, 10177(d)(h)
 Right to RREB license on terms
 and conditions





- Laemmle, Sandra Lotus (REB, REO)**
2624 W. Magnolia, Burbank
Effective: 2/2/99
Officer of: Hoffmann Laemmle and Associates, Inc.
Violation: 2832, 2835, 10176(e), 10177(d)(h)
Right to RREB license on terms and conditions
- Lee, Sharon M. (REB)**
4207 W. Olive Ave., Fullerton
Effective: 1/6/99
Violation: 2725, 2830, 2831, 10145, 10177(d)(h), 10231, 10232.4, 10234
Right to RREB license on terms and conditions
- Lee, Tak Kwong (REB, REO)**
18800 Amar Rd., Ste. B-21, Walnut
Effective: 2/4/99
Officer of: Walnut RE Brokers, Inc.
Violation: 2831.1, 2835, 10145, 10177(d)
Right to RREB license on terms and conditions
- Leslie, Brenda Lorraine (RES)**
2945 Westwood Blvd., Los Angeles
Effective: 12/15/98
Violation: 10177(a)
Right to RRES license on terms and conditions
- Loterina, Renee Bibal (REB, REO)**
18911 S. Rochelle Ave., Cerritos
Effective: 1/12/99
Violation: 10137, 10177(g)(h)
Right to RREB license on terms and conditions
- M D R Properties, Inc. (REC)**
4016 Grand Ave., Ste. B, Chino
Effective: 2/22/99
Violation: 2832.1, 2834, 2950(d), 2951, 10145, 10177(d)
Right to RREC license on terms and conditions
- M G R Services, Inc. (REC)**
1425 W. Foothill Blvd., #200, Upland
Effective: 2/25/99
Violation: 2832.1, 10145, 10177(d)(g)
Right to RREC license on terms and conditions
- MacTavish, Julie Paige (RES)**
806 Manhattan Beach Blvd., #206, Manhattan Beach
Effective: 1/8/99
Violation: 10137
Right to RRES license on terms and conditions
- Maknoon, Robert (REB)**
30810 Oakrim Dr., Westlake Village
Effective: 12/22/98
Violation: 490, 10177(b)
Right to RRES license on terms and conditions
- Nelson, Sidney Anthony (RES)**
P.O. Box 5120, Gardena
Effective: 1/28/99
Violation: 490, 10177(b)
Right to RRES license on terms and conditions
- Niles, Jeannie Maria (REB)**
68215 Bella Vista Rd., Cathedral City
Effective: 1/6/99
Violation: 10177.5
Right to RREB license on terms and conditions
- Noel, Abigail Louise (RES)**
11999 San Vicente Blvd., #215, L.A.
Effective: 1/19/99
Violation: 498, 10177(a)
Right to RRES license on terms and conditions
- O'Rourke, Michael Jacque (REB)**
2068 Phalarope Ct., Costa Mesa
Effective: 1/5/99
Violation: 10137
Right to RREB license on terms and conditions
- Parkside Property Management, Inc. (REC)**
806 Manhattan Beach Blvd., #206, Manhattan Beach
Effective: 1/8/99
Violation: 2832.1, 2831.2, 2834, 10145, 10177(d)
Right to RREC license on terms and conditions
- Quy, Andy (RES)**
P.O. Box 1611, Tustin
Effective: 12/15/98
Violation: 490, 10177(b)
Right to RRES license on terms and conditions
- Rademaker, Michael G. (REB, REO)**
1425 W. Foothill Blvd., Ste. 200, Upland
Effective: 2/25/99
Officer of: M G R Services, Inc.
Violation: 2832.1, 10145, 10177(d)(g)(h)
Right to RREB license on terms and conditions
- Rafedie, Lisa Ann (RES)**
44427 13th Street East, Lancaster
Effective: 2/23/99
Violation: 490, 10177(b)
Right to RRES license on terms and conditions
- Renner, Colleen D. (RES)**
29400 Rancho California Rd., Temecula
Effective: 12/22/98
Violation: 10176(a)(i), 10177(j)
Right to RRES license on terms and conditions
- Renner, Donald Griffith (RES)**
35450 Pauba Rd., Temecula
Effective: 12/22/98
Violation: 10176(a)(i), 10177(j)
Right to RRES license on terms and conditions
- Spear, Paul D. (REB)**
6852 Hatillo Ave., #A, Canoga Park
Effective: 12/30/98
Violation: 2840, 10137, 10177(g), 10240
Right to RREB license on terms and conditions
- Tauler, Robert George (REB, REO)**
16310-12 Clark Ave., Bellflower
Effective: 2/3/99
Officer of: U. S. Homes Real Estate, Inc.
Violation: 10159.2, 10177(h)
Right to RREB license on terms and conditions; RREB license suspended for 30 days
- U.S. Homes Real Estate, Inc. (REC)**
16310-12 Clark Ave., Bellflower
Effective: 2/3/99
Violation: 2753, 2831, 2831.1, 2831.2, 2832.1, 2840, 10145, 10177(d), 10240
Right to RREC license on terms and conditions; RREC license suspended for 30 days
- Walnut RE Brokers, Inc. (REC)**
18800 Amar Rd., Ste. B-21, Walnut
Effective: 2/4/99
Violation: 2831.1, 2835, 10145, 10177(d)
Right to RREC license on terms and conditions
- Wells, Bruce Gregory (REB)**
79130 Starlight Ln., Bermuda Dunes
Effective: 2/24/99
Violation: 2725, 2726, 2831, 2831.1, 2832, 2832.1, 10145, 10163, 10177(d)(g)
Right to RRES license on terms and conditions
- Westlend Financing, Inc. (REC)**
3435 Wilshire Blvd., #920, Los Angeles
Effective: 2/11/99
Violation: 2831, 2831.1, 2831.2, 2832, 2832.1, 2834, 10137, 10145, 10177(d)
Right to RREC license on terms and conditions
- Violation:** 2831, 2831.1, 2831.2, 10145, 10176(e), 10177(d)(h)
Right to RREB license on terms and conditions
- Herman, Raymond A. (CREB, REO)**
1686 2nd St., Livermore
Effective: 2/2/99
Violation: 10177(d)
Right to RREB license on terms and conditions
- Pacific Inland Financial, Inc. (REC)**
5161 Soquel Dr., Soquel
Effective: 12/3/98
Violation: 2831, 2831.2, 2832.1, 2834, 10137, 10138, 10145, 10177(d), 10232.25(e), 10240
Right to RREC license on terms and conditions
- Prewitt, Craig Ben (RES)**
1522 Barcelona Cir., Salinas
Effective: 2/24/99
Violation: 490, 10177(b)
Right to RRES license on terms and conditions
- Schallert, Eugene (RES)**
2300 Franklin St., Santa Rosa
Effective: 1/25/99
Violation: 490, 10177(b)
Right to RRES license on terms and conditions

Sacramento Region

Coyle, Dan Raymond (REB)
204 Nichols Rd., Wheatland
Effective: 1/28/99
Violation: 2831, 2831.1, 2831.2, 2832, 10145, 10176(e), 10177(d)
Right to RREB license on terms and conditions

Newman, Linnie Alice (RES)
13207 Fern Ct., Grass Valley
Effective: 2/4/99
Violation: 10130, 10177(d)
Right to RRES license on terms and conditions

Nicholas, Nancy Jane (RES)
P.O. Box 817, Clearlake Oaks
Effective: 12/31/98
Violation: 2832.1, 10145, 10177(d)
Right to RREB license on terms and conditions

Reusche, John Erick (RES)
6717 Cherokee Rd., Stockton
Effective: 1/5/99
Violation: 2832, 10145, 10148, 10177(d)
Right to RREB license on terms and conditions

San Diego Region

Barbour, Claudia Jan (REB, REO)
6800 Melrose Dr., Carlsbad
Effective: 1/11/99
Officer of: Barbour Corporation
Violation: 10177(h)
Right to RREB license on terms and conditions

Barbour Corporation (REC)
7750 El Camino Real, Ste. 2-B2, Carlsbad
Effective: 1/11/99
Violation: 10145, 10177(d)
Right to RREC license on terms and conditions

Oakland Region

Aviles, Raymond Richard (REB)
3547 Sacramento St., San Francisco
Effective: 2/1/99
Violation: 2831, 2831.1, 2831.2, 2832, 2832.1, 2834, 10145, 10177(d)
Right to RREB license on terms and conditions

Chubb, James Clement (REB, REO)
5161 Soquel Dr., Soquel
Effective: 12/3/98
Officer of: Pacific Inland Financial, Inc.
Violation: 10177(h)
Right to RREB license on terms and conditions

De'Toles, James (REB)
1275 A St., Ste. 104, Hayward
Effective: 1/19/99
Violation: 2831, 2831.1, 2831.2, 2832, 2832.1, 10130, 10145, 10177(d)
Right to RREB license on terms and conditions

Foroutan, Zane (REB)
1295 2nd St., Ste. 210, San Rafael
Effective: 2/15/99

Bovensiep, Thomas Daniel (REB, REO)
4747 Morena Blvd., #201,
San Diego
Effective: 2/10/99
Officer of: Stoneridge Mortgage Corporation
Violation: 2710, 2831, 2831.1, 2831.2, 2832.1, 2840, 2840.1, 10145, 10161.8, 10177(d)(g)(h), 10240
Right to RREB license on terms and conditions

Cogan, William Frank Jr. (REB)
16935 W. Bernardo Dr., Ste. 160,
San Diego
Effective: 1/11/99
Violation: 2715, 2731, 2831, 2831.1, 2832, 2832.1, 2834, 10145, 10161.8, 10165, 10177(d)
Right to RREB license on terms and conditions

Ditzler, Rosemary Alexandra (RES)
12079 Tivoli Park Row, #1,
San Diego
Effective: 11/26/98
Violation: 490, 10177(b)
Right to RRES license on terms and conditions granted 1/26/99

Eaton, Melvin Ler (REB, REO)
1514 7th Ave., #502, San Diego
Effective: 1/19/99
Officer of: Eaton-Fletcher/
Ingraham Corporation
Violation: 10177(h)
Right to RREB license on terms and conditions

Eaton-Fletcher/Ingraham Corporation (REC)
1514 7th Ave., Ste. 502,
San Diego
Effective: 1/19/99
Violation: 2831, 2831.1, 2831.2, 2832.1, 10145, 10176(g), 10177(d), 10232.4, 10240
Right to RREC license on terms and conditions

Leborne, Robert Christopher (REB)
3443 Camino Del Rio South,
Ste. 201, San Diego
Effective: 2/16/99
Violation: 2731, 2831, 2831.2, 2834, 10145, 10177(d)
Right to RREB license on terms and conditions

Stoneridge Mortgage Corporation (REC)
4747 Morena Blvd., #201,
San Diego
Effective: 2/10/99
Violation: 2710, 2831, 2831.1, 2831.2, 2832.1, 2840, 2840.1, 10145, 10161.8, 10177(d), 10240
Right to RREC license on terms and conditions

White, Charles (REB)
2240-A East Plaza Blvd.,
National City
Effective: 1/27/99
Violation: 2832.1, 10145, 10177(d)
Right to RREB license on terms and conditions

INDEFINITE SUSPENSIONS (under Recovery Acct. provisions)

Los Angeles Region

Bordenave, Shwannah Maria (RES)
5855 Greenvalley Cr., #206,
Culver City
Effective: 2/19/99

Carreras, William (REB)
177 Riverside Ave.,
Newport Beach
Effective: 1/27/99 & 2/19/99

Concord Capital Group Financial, Inc. (REC)
4929 Wilshire Blvd., 8th Fl.,
Los Angeles
Effective: 12/14/98

James, Richard (REB)
5855 Green Valley Cir., #206,
Culver City
Effective: 2/19/99

Lambright, Jeanne Elizabeth (REB)
14050 AA Cherry Ave., Fontana
Effective: 2/16/99

Weismann, Paul Michael (RES)
177 Riverside Dr.,
Newport Beach
Effective: 1/27/99

Yoder, Daniel Paul (RES)
6545 Reseda Blvd., Unit 16,
Reseda
Effective: 12/1/98

Oakland Region

Cox, Robert Clovis (REB)
1352 A Street, #200, Hayward
Effective: 1/27/99

Espicha, Richard A. (REB)

Marico, Inc. (REC)
30100 Mission Blvd., Ste. 6,
Hayward
Effective: 12/14/98

Flores, Maria A. (REB)
149 N. Santa Anita Ave., Arcadia
Effective: 2/19/99

Hoekenga, Paul Jonathan Jr. (RES)
1250 San Carlos Ave., #102,
San Carlos
Effective: 12/14/98

Joseph Colemans Community Realty (REC)
3577 Fruitvale Ave., Oakland
Effective: 12/22/98

McCulloh, Wanda (REB)
422 Larkfield Center, Ste. 245,
Santa Rosa
Effective: 2/19/99

McCurry, Kevin John (RES)
360 17th St., Ste. 212, Oakland
Effective: 2/16/99

Polis, Robert Mark (REB)
4400 Keller Ave., Ste. 200,
Oakland
Effective: 1/27/99

New Oakland Testing Facility

Beginning July 1, 1999, the real estate broker and salesperson examinations for the San Francisco Area will be held at the Oakland State Office Building located at 1515 Clay Street, Oakland, California 94612. The examinations will be held on the second floor, in Training Room A, and will initially be offered on Wednesdays only. The salesperson examination will be held on approximately three Wednesdays per month and the broker examination will be held on one Wednesday per month. The examination application procedures will remain unchanged.

San Diego Region

Jungkeit, Donald Otto (RES)
4328 Diegos Ct., Fallbrook
Effective: 12/14/98

Thurman, William Ted (REB)
6760 University Ave., Ste. 220,
San Diego
Effective: 12/14/98

PUBLIC REPROVAL

Fresno Region

Jeffrey, Allyson C. (RES)
13063 E. Richert, Sanger
Effective: 12/24/98
Violation: 490, 10177(b)

Los Angeles Region

Portillo, Luis Jr. (REB)
8975 Limonite Ave., Riverside
Effective: 2/10/99
Violation: 10177.5

Rodriguez, Erasmo Jose (RES)
7834 Florence Ave., Downey
Effective: 2/9/99
Violation: 490, 10177(b)

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

Fresno Region

Gardner, Rosa Maria (REB)
P.O. Box 2551, California City
Effective: 3/3/99

Morrison, Ronald Alton (REB)
2101 Vera Cruz Dr., #97,
Modesto
Effective: 12/9/98

Los Angeles Region

Carter, Steve E. (REB)
73-550 Alessandro, #4,
Palm Desert
Effective: 2/8/99

De Miranda Management, Inc. (RREC)
18039 Crenshaw Blvd., Ste. 300,
Torrance
Effective: 2/2/99

Filsoof, Mahmud (RES)
25511 Gallup Cir., Laguna Hills
Effective: 12/24/98

Hoffman Laemmler and Associates, Inc. (REC)
6017 Melrose Ave., Los Angeles
Effective: 2/2/99

Jacobs, Nancy Lucille (REB)
2111 Meyers Rd., San Bernardino
Effective: 2/2/99

Nguyen, Huy Quang (RES)
1721 E. Mesa Dr., Lancaster
Effective: 2/23/99

Oakland Region

24 Hour Home Loan Corp (REC)
2525 Cleveland Ave., #A,
Santa Rosa
Effective: 1/20/99

Bolton, Judith Catherine (REB, REO)
168 Santa Clara Ave., Oakland
Effective: 12/30/98
Officer of: Royal House International, Inc.

Ozenbaugh, Donald Ward Jr. (REB)
22533 Indian Springs Rd., Salinas
Effective: 12/28/98

Royal House International, Inc. (REC)
168 Santa Clara Ave., Oakland
Effective: 12/30/98

San Diego Region

Golden Pacific Funding of Southern California, Inc. (REC)
591 Camino Del La Raina, #928,
San Diego
Effective: 1/15/99





Questions and Answers

DRE's Web Site

Here are some of the common questions (and answers) that we receive concerning the DRE Web site <http://www.dre.ca.gov>.

- Q. Why was the home page format changed?
- A. The new look is part of all state departments' effort to implement a consistent look to all California state Web sites. By the time you receive this Bulletin, there should be many state sites with a similar format.
- Q. I have problems getting the DRE forms I need. What am I doing wrong?
- A. There are many possible causes for problems with forms. Points to remember are:
- Once you have downloaded the form, you must have Adobe Acrobat to open and view it. Adobe Acrobat is available free for downloading. A link to Adobe is provided on the forms page.
 - Communication line problems can corrupt files. If a file is unreadable by Acrobat or the download failed, there may be a line problem

at your end or at the host in Sacramento.

- (c) Another possibility is browser conflict. Some versions of America On Line apparently have problems in this area.

When using the World Wide Web, keep in mind that no one has the ability to make all elements of the system function perfectly. Note: Always check downloaded forms carefully for clarity and completeness as some printer/computer/browser combinations result in altered forms. In this regard, please do not use forms which are illegible or otherwise incorrect. Also, please do not reduce or enlarge forms from their normal size.

- Q. I sent in notice of my new employing broker, but when I checked the Web site, I didn't see this reflected. Why not?
- A. "Change" workload is occasionally backlogged due to high volumes and uncontrollable staffing shortages. If the Web

site does not show your new address or other information right away, please be patient.

- Q. I can't find renewal application forms on the Web site. Why not?
- A. All licensees with a valid address are sent a renewal application approximately 60 days prior to expiration. This allows renewal workload to be processed in a sequential manner which normally results in timely renewals. Also, Regulation 2710 prohibits submission of renewals prior to 60 days from the license expiration date.

If you do not receive your renewal package approximately 60 days prior to renewal, please contact your nearest DRE District Office and request a renewal application. 🏠

Y2K Compatible

continued from page 3

The EIS project is the most extensive EDP project undertaken by the Department since the original conversion from paper to computer files. When completed, we will have: replaced the old Tandem in-house mini-computer system with a remote system based at the Teale Data Center; made all our applications Y2K compliant; converted our desktop computers from Macintosh to Windows operating systems; created new or enhanced functionalities for all program areas; and implemented an information system which integrates personal computers with "main-frame" functions.

The new system will have many benefits for DRE processing and should also provide clients with better service and new potentials for conducting business with us.



Bills available on the Net

Not that kind of bill. Legislative bills! Have you ever read about proposed state legislation or heard "on the street" about a proposed Assembly or Senate bill and wondered what the bill really says? Or, if enacted, what affect a new or amended law would have on your business? Now there is an easy way to check things out for yourself. A copy of any bill introduced in the state Senate or Assembly is available through the Internet. You can also track amendments and review an analysis of any current bill or any bill from the previous five years. Simply access the Legislative Counsel's home page at www.leginfo.ca.gov and click on "Bill Information." One free copy of a bill can also be obtained by writing the Legislative Bill Room, State Capitol, Room B-32, Sacramento, CA 95814.

Real Estate Publications

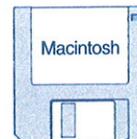
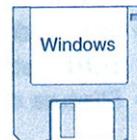
Ordering Information

- To order one or more of DRE's publications, photocopy or remove this page from your *Bulletin*. Complete and submit all information requested.
- Prices are subject to change.
- Orders originating in California and over-the-counter sales must include the state sales tax (7.75% for mail orders). Requests and fees will be returned if the appropriate sales tax is not included.
- Orders received with incorrect amounts will be returned.
- Volume discounts are available. Contact DRE prior to ordering.
- Please **do not** send cash. **Make check or money order payable to:** Department of Real Estate or complete credit card information below.
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 Department of Real Estate
 Book Orders
 P.O. Box 187006
 Sacramento, CA 95818-7006.

- Allow 4–6 weeks for delivery.
- DRE cannot accept returns or make refunds.

Electronic Law Book — System Requirements

- Minimum requirements for Windows —**
 386 DX2/33Mhz IBM compatible personal computer; 4MB physical RAM; 10MB available hard disk space; Windows version 3.11 or later; 3 1/2 diskette drive, 1.44MB format.
- Minimum requirements for Macintosh —**
 8MB physical RAM; Macintosh System 7; 8MB available hard disk space.



Miscellaneous

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

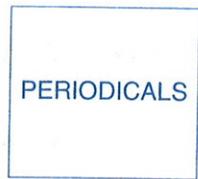
<http://www.dre.ca.gov>

DRE	RE#	Title of Publication	Cost	Quantity	Your Cost
	1	Reference Book (revised 1997)	\$20		
	2	1999 Real Estate Law Book	\$20		
	2A	1999 Real Estate Law Book (Windows version) <i>Refer to system requirements above.</i>	\$20		
	2B	1999 Real Estate Law Book (Macintosh version) <i>Refer to system requirements above.</i>	\$20		
		1999 Real Estate Law Book — Paper copy AND <input type="checkbox"/> Windows <input type="checkbox"/> Macintosh	\$35		
	4	Instructions to License Applicants (brochure)	free		
	6	Disclosures in Real Property Transactions (booklet)	\$2		
	8	Operating Cost Manual for Homeowner Associations	\$10		
	13	Trust Funds (booklet)	free		
	25	Reserve Study Guidelines for Homeowner Association Budgets	\$10		
	34	A Guide to Mobilehome Park Purchases by Residents (booklet)	\$2		
	35	Trust Deed Investments — What You Should Know (brochure) and	\$2		
	35A	Using the Services of a Mortgage Broker (brochure) (35 & 35A are a set)	per set		
	39	Common Interest Development Brochure (brochure)	free		

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

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Summer 1999

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