

# REAL ESTATE BULLETIN

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

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

Fall 1998

## Natural Hazard Disclosures

This article discusses natural hazard disclosure requirements in transfers of real property improved with one to four residential units.

The types of transfers involved are: sale, exchange, installment land sale contract, lease with an option to purchase, any other option to purchase, or ground lease coupled with improvements.

These transfers are governed by Civil Code Section 1102 et seq. and the transferor (seller, lessor, etc.) must, unless the transfer is exempt, give the transferee (buyer, lessee, etc.) a Real Property Transfer Disclosure Statement (TDS). We will refer to a property involved in such a transaction as a TDS Property and to the principals as seller and buyer.

Among the transfers exempt from the TDS requirement are: transfers of subdivided property preceded by delivery of a Subdivision Public Report or in which, pursuant to Business and Professions Code Section 11010.4, no public report is required; transfers pursuant to certain court orders (probate, bankruptcy, or foreclosure sale); and transfers between coowners or spouses. See Civil Code Section 1102.2 for a complete list of the exempt transfers.

### Natural Hazard Areas - Disclosure

The seller's agent or the seller, as specified below, must make appropriate disclosures if the TDS Property is in one or more of the following zones or areas:

- **Zone A or Zone V** (special flood hazard area) as designated by the Federal Emergency Management

*Continued on page 2*

## Renewal Woes

### We Need Your Help!!!!

On August 1, 1998, the Department began enforcing a federal law which requires all applicants for an original or renewal real estate license to submit proof that they are either a United States Citizen, or a legal resident alien who is entitled to receive a public benefit. The document that is submitted to establish legal presence must be accompanied by a completed State Public Benefits Statement (RE 205). **Unfortunately, approximately 25% of the original and renewal applications that have been received since August 1, 1998 have been incomplete in that the State Public Benefits Statement and/or a legal presence document were not included.**

When incomplete applications are received, processing delays are incurred. These delays not only adversely affect the individual whose application is being held in suspense until receipt of the required documentation, but also all other original and renewal applicants, due to the additional workload that is created for the Licensing Section.

Please help us to help you avoid delays by making certain that you submit an appropriate document establishing legal presence in the United States, **together with** a properly completed State Public Benefits Statement, with your original or renewal license application.

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## Bay Area Office Moves to Oakland

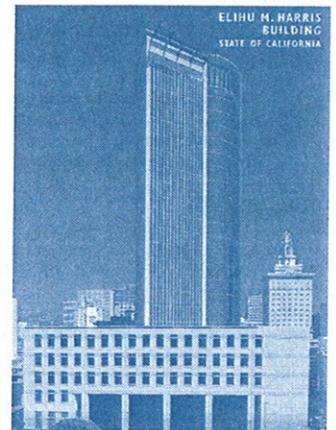
By Steve Ellis

On July 13, 1998, the Department's Oakland District Office opened for business. The Oakland Office, which replaced the San Francisco Office, is located on the north side of Oakland's City Center in the new Elihu M. Harris State Office Building.

The Elihu M. Harris Building offers easy access to the 12th Street BART station, as well as to local freeways and other methods of public transportation. Convenient public parking is available at 15th and Clay and at 14th and Jefferson Streets.

The office is open Monday through Friday from 8:00 a.m. to 5:00 p.m., excluding holidays. DRE's Oakland address is 1515 Clay Street, Suite 702, Oakland, CA 94612. The telephone number is (510) 622-2552.

License examinations will not be offered at the Oakland Office. Rather, exams in the Bay Area will be administered by San Francisco City College. Please contact the Oakland Office if you need additional information regarding this change. 🏠



**REAL ESTATE BULLETIN**

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STATE OF CALIFORNIA

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

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

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Consumer Information ..... (916) 227-0864  
Mortgage Loan Activities ..... (916) 227-0770

**LICENSING NUMBERS**

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

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Consumer Information ..... (213) 897-3908  
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**Natural Hazard Disclosures**

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Agency. The seller's agent, or the seller if acting without an agent, must make this disclosure if:

- The seller or the seller's agent has actual knowledge that the property is in a special flood hazard area; or
- The local jurisdiction has compiled a list of parcels that are in a special flood hazard area and has posted at the offices of the county recorder, county assessor, and county planning agency a notice regarding location of the list. (*Government Code Section 8589.3*)

➤ **An area of potential flooding** shown on a map as an area which will be inundated if a dam fails. The seller's agent, or the seller if acting without an agent, must make this disclosure if:

- The seller, or the seller's agent, has actual knowledge that the property is within an inundation area; or
- The local jurisdiction has compiled a list of parcels that are in the inundation area and has posted at the offices of the county recorder, county assessor, and county planning agency a notice regarding location of the list. (*Government Code Section 8589.4*)

➤ **A designated very high fire hazard severity zone.** The seller must make this disclosure if:

- The seller, or the seller's agent, has actual knowledge that the property is in a designated very high fire hazard severity zone; or
- The local agency has received a map of such properties which includes the seller's property and has posted at the offices of the county recorder, county assessor, and county planning agency a notice regarding location of the map and any changes to it.\* (*Government Code Section 51183.5*)

➤ **A designated wildland area ("state responsibility area")** that may contain substantial forest fire risks and hazards. The seller must make this disclosure if:

- The seller, or the seller's agent, has actual knowledge that the property is within a designated wildland fire zone; or
- The city or county has received a map of such properties which includes the seller's property and has posted at the offices of the county recorder, county assessor, and county planning agency a notice regarding location of the map and any changes to it.\* (*Public Resources Code Section 4136*)

➤ **An earthquake fault zone.** These zones are over earthquake faults and are usually about one quarter mile in width. The seller's agent, or the seller if acting without an agent, must disclose that the property is in one of these zones if:

- The seller, or the seller's agent, has actual knowledge that the property is within a delineated earthquake fault zone; or
- The city or county has received a map of such properties which includes the seller's property and has posted at the offices of the county recorder, county assessor, and county planning agency a notice regarding location of the map and any changes to it.\* (*Public Resources Code Section 2621.9*)

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**Real Estate Advisory Commission**

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George Francis  
Vern Hansen

Betty Johnson  
Melinda Masson  
Walt McDonald

Mack Powell  
John Wong

## Natural Hazard Disclosures

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> **A seismic hazard zone.** In an earthquake, properties in one of these zones may be subject to strong ground shaking, soil liquefaction, or landslide. The seller's agent, or the seller if acting without an agent, must disclose that the property is in one of these zones if:

- The seller, or the seller's agent, has actual knowledge that the property is within a delineated seismic hazard zone; or
- The city or county has received a map of such properties which includes the seller's property and has posted at the offices of the county recorder, county assessor, and county planning agency a notice regarding location of the map and any changes to it.\* (*Public Resources Code Section 2694*)

\*If a person looking at the map cannot tell with certainty whether or not the TDS Property is in the zone, the seller or seller's agent must disclose that the property is in that zone, *unless* there can be attached to the disclosure form an expert's report, prepared pursuant to Civil Code Section 1102.4(c), indicating that the property is *not* located in the zone.

### Required Warning

Disclosure that the TDS Property is in one of the defined natural hazard areas must include a written warning that the buyer may have difficulty developing the property, obtaining insurance, or receiving assistance after a disaster.

### Disclosure Forms

The above disclosures may be made on:

- The (new) Natural Hazard Disclosure Statement (NHDS) set forth in Civil Code Section 1102.6c; or
- The Local Option Real Estate Transfer Disclosure Statement set forth in Civil Code Section 1102.6a, provided its use for

some disclosure purpose is mandated by the city or county in which the TDS Property is located and the disclosure and warning are substantially the same as found on the NHDS.

### Sale of non-TDS Property

Appropriate disclosure must be made in some manner when there is a *sale* (only) of real property which is not subject to the TDS/NHDS requirements but is located in one or more of the natural hazard zones. Written disclosure, acknowledged by the prospective buyer, is recommended.

### Sources of Information

The table below includes telephone numbers for entities from which maps may be purchased or more information obtained.

Note: The State Resources Agency has a natural hazard disclosure statement home page which has a list of resources available for all six natural hazard zones. The Internet address of the home page is <http://ceres.ca.gov/planning/nhd/regulatory.html>. 🏠

Type of Natural Hazard Area	Responsible Agency	Source of Information
FEMA flood hazard zone (Zone A or Zone V)	Federal Emergency Management Agency (FEMA)	FEMA 1-800-358-9616
Area which will flood if a dam fails (inundation area)	State Office of Emergency Services (OES) Department of Water Resources	OES (916) 464-3250
Very high fire hazard severity zone	State Board of Forestry	Teale Data Center (916) 263-1767
Wildland fire area (State responsibility area)	State Board of Forestry	Teale Data Center (916) 263-1767
Earthquake fault zone	State Geologist	Blue Print Service Co. (415) 512-6550
Seismic hazard zone	State Geologist	Blue Print Service Co. (415) 512-6550

## Department of Insurance Sets Guidelines Prohibited Title Company Activities

by Steve Ellis

**G**uidelines have been issued by the California Department of Insurance (DOI) prohibiting title insurance employees from engaging in specific activities.

In general, DOI guidelines state that title company employees may not perform any activities which require a real estate license, or which violate the Insurance Code, the Real Estate Settlement Procedures Act (RESPA), or the regulations, rules and requirements of the Department of Insurance.

Escrow services may only be provided pursuant to expressed escrow in-

structions which are consistent with the title company's fiduciary duty as escrow holder and for which an appropriate escrow rate is filed and charged to cover such activities.

Specifically, DOI guidelines state that the activities described below, or activities which are comparable to such activities, may not be performed by any employee of a title insurer, underwritten title company, or controlled escrow company. This list is not intended by DOI to be, nor should it be construed as,

Continued on page 4

## Prohibited Activities

Continued from page 3

an exhaustive listing of every possible prohibited activity.

1. Hold or set up open houses, cold calls, communicate with the general public for leads on potential buyers of the real property, advertise or arrange for the advertisement of the real property, and any other actions which constitute active participation in the listing.
2. Show property to potential buyers or provide access to property for inspections or repairs.
3. Prepare Multiple Listing Service data such as entering listing information onto the MLS.
4. Prepare, mail or track farming activities (e.g., flyers, letters, postcards, stuffing letters, customizing flyers or fact sheets, setting up templates for flyers or fact sheets, etc.) or paying for such activities.
5. Act as a personal assistant, executive assistant or office receptionist on behalf of a 12404\* person (includes real estate agents).
6. Obtain, prepare, order, amend, deliver or explain building permits or agency disclosures.
7. Research flood and special study zones.
8. Interpret, explain, prepare, deliver or amend contracts, other than the title insurance policy.
9. Negotiate on behalf of buyers, sellers or agents.
10. Order, prepare, amend, deliver or explain inspection reports.
11. Schedule repair work.
12. Deliver fact sheets or lock boxes to properties or other offices.
13. Send or deliver any statutory disclosures or existing reports to buyers or buyers' agents in addition to those described in Items 6 and 10 above.
14. Follow up on completion of inspections and removal of contingencies in a real estate purchase contract. However, if consistent with the escrow instructions and the title company's fiduciary duty

## Real estate bouncing back?

For licensee population, answer is mixed

The 1997-98 fiscal year showed positive signs in the real estate industry overall, with increasing sales volume, higher median prices, and an upturn in new Subdivision Public Report applications. On the licensing front, year-end statistics were also upbeat. New licenses (both broker and salesperson) totaled 21,584, compared to 16,093 for the previous year and 15,806 two years ago. Renewals also showed an upward trend — a 72% renewal rate for salespersons compared to 63% the year before. Brokers renewed at a rate of 83%, up from the previous year's 80.2%.

However, in spite of these positive numbers, the actual population of licensees continued to decline throughout fiscal year 1997-98. The year-end total of 297,359 was a decrease of 9,580 for the year. Compare this to over 375,000 licensees in 1991! This decrease occurred in spite of the recent statistical upturns because of the cumulative effect of non-renewals and the relatively small numbers of original licenses issued over the previous five years. In other words, those who left the industry in the early and mid '90s are gone and it will likely take many years of "good times" to replace them with new licensees. 🏠

## DRE's Trust Fund Booklet

The Department encourages real estate licensees to review the trust fund handling and record keeping requirements contained in the Real Estate Law on a regular basis. To assist licensees in this regard, the Department has published a booklet titled *Trust Funds*, which discusses the receipt and proper handling of trust funds.

*Trust Funds* reflects the requirements of the Real Estate Law and the Regulations of the Real Estate Com-

missioner and discusses precautions that should be taken to avoid trust fund mishandling. A question and answer section and sample record keeping entries for sales and property management transactions are also included. Of course, the record keeping fundamentals provided are applicable to other types of real estate transactions as well.

*Trust Funds* is available free of charge by calling or writing any Department of Real Estate office. 🏠

as escrow holder, a title company employee may initiate follow-up contact with a principal to an escrow (or their agent) to inform them of missing documents that are needed to close the escrow.

15. Compile, prepare or review real estate brokers' files to ensure that all information is present (e.g., all documentation signed, disclosures made and receipts).

16. Order, arrange, contract for, or follow up on appraisals, loan commitments, and insurance other than the title insurance policy and any fire insurance required as a condition of closing. However, if consistent with the escrow instructions and the title company's fiduciary duty

as escrow holder, a title company employee may initiate follow-up contact with a principal to an escrow (or their agent) to inform them of missing documents that are needed to close the escrow.

17. Prepare and maintain any files on behalf of any real estate broker or agent, or act on behalf of any real estate broker or agent.

Because real estate licensees are frequently in contact with title companies in the course of their business transactions, the DRE believes the aforementioned prohibitions would be of interest to you.

\* Refers to Insurance Code Section 12404. 🏠

# Disciplinary Action — March 1998 to May 1998



- ✓ A list of actions is not published in this *Bulletin* until the 30-day period allowed for court appeal has expired, or if an appeal is filed and the disciplinary action is stayed, until the stay is dissolved. Names of persons to whom licenses are denied on application are not published.
- ✓ Licensees are listed alphabetically by the District Office region of responsibility.
- ✓ The license type is listed in parentheses after the licensee's name. [REB – Real

- estate broker; RREB – Restricted real estate broker; RES – Real estate salesperson; RRES – Restricted real estate salesperson; PRLS – Prepaid rental listing service; RPRLS – Restricted prepaid rental listing service; REO – Real estate officer; REC – Real estate corporation]
- ✓ The following are brief summaries of the numerical code sections listed. The full text of the various sections is found in the Business and Professions Code and the Regulations of the Real Estate

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

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

## Commissioner's Regulations

2715	Licensee's failure to maintain current business or mailing address with DRE
2725	Failure of broker to exercise reasonable supervision over the activities of his or her salespersons
2726	Failure to have broker-salesperson agreements
2731	Unauthorized use of fictitious business name
2742(c)	Failure of corporation to be in good standing
2746	Failure to file corporate background statement
2752	Broker's failure to notify DRE of salesperson employment
2753	Broker's failure to retain salesperson's license at main office or return the license at termination of employment
2831	Inadequate trust fund records
2831.1	Inadequate separate trust fund beneficiary records
2831.2	Failure to reconcile trust account balance
2832	Failure to comply with trust fund handling provisions
2832(a)	Failure to comply with trust fund handling provisions
2832.1	Failure to obtain permission to reduce trust fund balance in a multiple beneficiary account
2834	Trust account withdrawals by unauthorized or unbonded person
2834(b)	Unauthorized or unbonded person making withdrawals form corporate trust fund account
2840	Failure to give approved borrower disclosure
2846.5	Annual independent public accountant trust fund account reporting requirements
2970	Advance fee material content
2972	Advance fee accounting

## Business and Professions Code

480	Denial of license based upon certain grounds
490	Substantially related criminal conviction
498	License obtained by fraud or misrepresentation
10085	Failure to submit advance fee materials
10130	Acting without license
10137	Unlawful employment or payment of compensation
10145	Trust fund handling
10145(a)	Trust fund handling
10145(d)	Violation of interest bearing trust account requirements
10145(d)(3)	Failure to keep interest bearing trust separate form other funds held in trust
10145(d)(5)	Taking interest on trust funds in an interest bearing account
10145(c)	Failure by salesperson to deliver trust funds to broker
10146	Advance fee handling
10148	Failure to retain records and make available for inspection
10159.2	Failure by designated officer to supervise licensed acts of corporation
10159.5	Failure to obtain license with fictitious business name
10160	Failure to maintain 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
10176(a)	Making any substantial misrepresentation
10176(b)	Making false promise
10176(e)	Commingling trust funds with brokers funds
10176(g)	Secret profit or undisclosed compensation

10176(i)	Fraud or dishonest dealing in licensed capacity
10177(a)	Procuring a real estate license by misrepresentation or material false statement
10177(b)	Conviction of crime
10177(c)	False advertisement
10177(d)	Violation of real estate law or regulations
10177(f)	Conduct that would have warranted denial of a license
10177(g)	Negligence or incompetence in performing licensed acts
10177(h)	Failure to supervise salespersons or licensed acts of corporation
10177(j)	Fraud or dishonest dealing as principal
10177(k)	Violation of restricted license condition
10177.5	Civil fraud judgment based on licensed acts
10231.2	Failure to give self-dealing notice
10232	Failure to notify DRE of threshold status
10232.2	Failure to file or maintain trust fund status
10232.25	Failure to file trust fund status reports
10232.4	Failure to give lender/purchaser disclosure
10233	Failure of MLB to have written loan servicing contract
10240	Failure to give mortgage loan disclosure statement
11018.1(a)	Failure to give public report
11018.2	Sale of subdivision lots without a public report

## REVOKED LICENSES

### Fresno Region

- Ernst, Gregory Allan (REB)**  
109 E. Ridgecrest Blvd.,  
Ridgecrest  
Effective: 4/6/98  
Violation: 10162, 10165,  
10177(d)
- Speegle, Onella E. (REB)**  
6575 W. Clinton, Fresno  
Effective: 4/14/98  
Violation: 10148, 10163,  
10177(d)
- Ward, Glynda Rae (RES)**  
520 N. Main St., Porterville  
Effective: 4/6/98  
Violation: 10177(j)

### Los Angeles Region

- Alexander Realty, Inc. (REC)**  
4736 Park Encino Ln., #115,  
Encino  
Effective: 3/5/98  
Violation: 10177(f)
- APK Lending, Inc. (REC)**  
8671 Wilshire Blvd., Ste. 450,  
Beverly Hills  
Effective: 3/25/98  
Violation: 10177(d)

**Baird, Jesse Franklin (RES)**  
P.O. Box 1253, Glendora  
Effective: 5/19/98  
Violation: 490, 10177(b)

**Bartoe, Phil Mark (RES)**  
39817 17th Street West, Palmdale  
Effective: 3/3/98  
Violation: 2830, 2831, 2831.2,  
10145, 10148, 10176(a)(i),  
10177(d)(g)(j), 10177.5

**Bradley, James Randolph (REB)**  
12514 Dare St., Norwalk  
Effective: 4/14/98  
Violation: 490, 10177(b)

**Camara, Mohamed Salifu (REC)**  
30021 Tomas St., Ste. 300,  
Rancho Santa Margarita  
Effective: 3/25/98  
Violation: 10177(j)

**Capital Investments, Inc. (REC)**  
211 8th St., Huntington Beach  
Effective: 5/7/98  
Violation: 2746, 10177(a)(d)(f)

**Chakmakian, Shoushig (RES)**  
19131 Germain St., Northridge  
Effective: 3/25/98  
Violation: 490, 10177(b)

**Dahl, Gracelyn Hale (RES)**  
616 Parkwood Ln., Pomona  
Effective: 4/2/98  
Violation: 490, 10177(b)



**Jimenez, Arturo (RES)**  
13649 Earnshaw Ave., Downey  
Effective: 4/23/98  
Violation: 498, 10177(a)

**Karns, David Sprowson (RES)**  
16808 Marilla, North Hills  
Effective: 4/7/98  
Violation: 480, 490, 10177(b)

**Kirk, Rita Fierros (RES)**  
1883 W. Home Ave.,  
San Bernardino  
Effective: 5/19/98  
Violation: 490, 10177(b)

**Klaue, George Frederick (REB)**  
8361 Florence, #201, Downey  
Effective: 5/13/98  
Violation: 490, 10177(b)

**Latham, Henry Clyde (REB, REO)**  
660 S. Glassell, #61, Orange  
Effective: 3/3/98  
Officer of: Descanso Securities  
Corporation  
Violation: 2715, 2726, 10130,  
10232, 10232.2, 10232.25, 10233

**Lavasseur, Susan D. (RES)**  
25625 River Bank Dr., #D,  
Yorba Linda  
Effective: 5/4/98  
Violation: 490, 10177(b)

**Martinez, John Gregory (RES)**  
10656 Grandview Dr., Alta Loma  
Effective: 3/16/98  
Violation: 490, 10177(b)

**Matlock, Vicente J. (REB)**  
22048 Sherman Way, Ste. 303,  
Canoga Park  
Effective: 5/19/98  
Violation: 490, 10163,  
10176(a)(b)(i), 10177(b)(d)(j)

**Mead, Murray Floyd (REB, REO)**  
2043 Westcliff Dr., Ste. 201,  
Newport Beach  
Effective: 4/7/98  
Officer of: Sterling Pacific Credit  
Corporation  
Violation: 10137, 10159.2,  
10177(h)

**Metropolitan Funding Corporation  
(REC)**  
4089 Long Beach Blvd.,  
Long Beach  
Effective: 3/25/98  
Violation: 2725, 2726, 2731,  
2742(c), 2831, 10177(d)(f)(g),  
10240

**Nieman, Pablo Gustavo (RES)**  
12901 Victoria Ave., Los Angeles  
Effective: 3/3/98  
Violation: 490, 498, 10177(a)(b)

**Okpon, Anietie James (RES)**  
3930 Paige St., Los Angeles  
Effective: 3/24/98  
Violation: 490, 10177(b)

**Pezeshki, Manijeh (RES)**  
4214 Empress Ave., Encino  
Effective: 3/16/98  
Violation: 490, 10177(b)

**Richardson, Marilyn D. (RES)**  
13015 S. Wilkie Ave., Gardena  
Effective: 4/29/98  
Violation: 490, 10177(b)

**Rivas, Henry Jimenez (RES)**  
13028 S. Catalina Ave., Gardena  
Effective: 4/16/98  
Violation: 490, 10177(b)

**Rosas, Juan Francisco (RRES)**  
3626 Weik Ave., Bell  
Effective: 3/16/98  
Violation: 10177(k)

**Space Age Realty Corp. (REC)**  
17547 Ventura Blvd., #305,  
Encino  
Effective: 4/7/98  
Violation: 2752, 2840, 10161.8,  
10177(d), 10240

**Sterling Pacific Credit Corp. (REC)**  
202 W. Lincoln Ave., #K, Orange  
Effective: 4/7/98  
Violation: 10137, 10148,  
10176(i), 10177(d)

**Stratton, Gregory Alan (RES)**  
4703 Hale Ave., La Verne  
Effective: 5/26/98  
Violation: 490, 498, 10177(a)(b)

**Thomas, Stanley Clark (REB)**  
28442 Via Nandina,  
Laguna Niguel  
Effective: 4/1/98  
Violation: 490, 10177(b)

**Thornburg, Mike Frank (REB)**  
22847 West Avenue D, Lancaster  
Effective: 3/11/98  
Violation: 10177(d)(g)

**Tzou, Wei-Kee Vicky (RES)**  
984 S. Ynez Ave., Monterey Park  
Effective: 3/25/98  
Violation: 490, 10177(b)

**Villaescusa, James Timothy (RRES)**  
11716 Rosecrans Ave., Norwalk  
Effective: 3/24/98  
Violation: 10130, 10177(d)(j)

**Wanha, Barbara June (RES)**  
P.O. Box 968, Cypress  
Effective: 3/3/98  
Violation: 2830, 2831.2, 2832.1,  
10137, 10145, 10176(e)(i),  
10177(d)

**Wheeler, Richard George (RES)**  
5325 Agnes Ave., #8,  
North Hollywood  
Effective: 3/2/98  
Violation: 10177(a)

**Wu, Gino H. G. (RES)**  
2222 West 229th Pl., Torrance  
Effective: 3/24/98  
Violation: 490, 10177(b)

### Oakland Region

**Batle, Henry Sena (RRES)**  
600 Geneva Ave., San Francisco  
Effective: 3/24/98  
Violation: 490, 10177(b)

**Denault, Roger George (RES)**  
P.O. Box 2346, Aptos  
Effective: 3/26/98  
Violation: 490, 10177(b)

**Kasper, Bruce Gary (REB)**  
1975 Hamilton Ave., Ste. 25,  
San Jose  
Effective: 3/2/98  
Violation: 10130, 10176(i),  
10177(d), 10177.5, 10234

**Ponce, Henry Dizon (REB)**  
21 West Laurel, #57, Salinas  
Effective: 4/7/98  
Violation: 490, 10177(b)

**Roth-Wilson, Marianne Louise  
(RES)**  
2475 Winchester Blvd., Campbell  
Effective: 5/19/98  
Violation: 490, 10177(b)

**Vandaie, Ali Asghar (RES)**  
10141 Miller Ave., Cupertino  
Effective: 5/19/98  
Violation: 490, 10177(a)(b)

### Sacramento Region

**East Bay Group, Inc. (REC)**  
325 N. Wiget Ln., Ste. 120,  
Walnut Creek  
Effective: 3/9/98  
Violation: 10137

**Henderson, William Sherman (REB)**  
8930 Creek Run Dr.,  
Bonita Springs, FL  
Effective: 4/21/98  
Violation: 2715, 10145(a),  
10162, 10165, 10176(i),  
10177(d)(j)

**Schauser, Russell Terry (REB)**  
505 2nd St., Davis  
Effective: 4/6/98  
Violation: 10177.5

### San Diego Region

**Barrera, Jonathan Caparaz (RES)**  
7154 Brookhaven Rd., San Diego  
Effective: 3/3/98  
Violation: 490, 10177(b)

**Bentley, Laurie Lynn (RES)**  
P.O. Box 27721, San Diego  
Effective: 5/5/98  
Violation: 490, 10177(b)

**Bloom, Mark Russel (RES)**  
3525 Del Mar Heights, #393,  
San Diego  
Effective: 4/2/98  
Violation: 490, 10177(b)

**Dellwo, Richard Edward (REB)**  
9747 Businesspark Ave., Ste. 234,  
San Diego  
Effective: 4/6/98  
Violation: 10177.5

**Falconer, Michael David (RRES)**  
3667 Agua Dulce Blvd.,  
Spring Valley  
Effective: 4/6/98  
Violation: 490, 10177(b)

**Gustafson, Craig Allan (REB, REO)**  
514 Via De La Valle, Ste. 300,  
Solana Beach  
Effective: 8/6/97  
Officer of: Skandia Scene, Inc.  
Violation: 2731, 2831.1, 2831.2,  
2832.1, 2970, 10145, 10148,  
10177(d)(h)

**Hughes, Forrest Walter (REB)**  
1401 S. Pacific St., #202,  
Oceanside  
Effective: 3/25/98  
Violation: 10177(h)

**Kondylis, Vasilis George (RES)**  
4981 Catoctin Dr., San Diego  
Effective: 4/9/98  
Violation: 490, 498, 10177(a)(b)

**DeLuca, Gladys Rachell (RES)**

P.O. Box 522, Colton  
Effective: 3/25/98  
Violation: 10176(i), 10177(g)

**Dermenjian, Hasmik (RES)**  
28907 Dune Ln., Canyon Country  
Effective: 4/2/98  
Violation: 490, 10177(b)

**Descanso Securities Corp. (REC)**  
450 E. Chapman, Ste. 206,  
Orange  
Effective: 3/3/98  
Violation: 2715, 2726, 10130,  
10232, 10232.2, 10232.25, 10233

**Ehrensberger, Werner Georg  
(REB, REO)**  
7840 E. Firestone Blvd., Ste. 105,  
Downey  
Effective: 4/13/98  
Violation: 2725, 2726, 2741,  
2830, 2831, 2831.1, 2831.2, 2842,  
10176(a)(b)(i), 10177(c)(d)(h)

**FCB Enterprises, Inc. (REC)**  
9846 White Oak Ave., Ste. 204,  
Northridge  
Effective: 3/10/98  
Violation: 2715, 2752, 2831,  
10148, 10160, 10176(e)(g),  
10177(d), 10240

**Fox, Theresia Helen (RES)**  
12425 Yorkshire Dr.,  
Apple Valley  
Effective: 4/2/98  
Violation: 10130, 10177(d)

**Galliguez, Danilo Abellera (REB)**  
3350 Wilshire Blvd., #510,  
Los Angeles  
Effective: 4/9/98  
Violation: 10137, 10177(d)

**Greenly, Jack R. (REB)**  
1221 W. Coast Hwy, #402,  
Newport Beach  
Effective: 3/3/98  
Violation: 10145(a)(b), 10177(j),  
10231.2, 10233

**Helton, Jackson Jr. (RES)**  
12903 Clovis Ave., Los Angeles  
Effective: 3/26/98  
Violation: 490, 10177(b)

**Hunter, Marilyn Delores (REB)**  
P.O. Box 29250, Laughlin, NV  
Effective: 3/3/98  
Violation: 2725, 10177(d)

**Inland Empire Veterans Realty &  
Financial Services, Inc. (REC)**  
18720 Van Buren Blvd., Ste. A,  
Riverside  
Effective: 4/7/98  
Violation: 10177(d)

**Jaghoor, Sri Kissoon (RREB)**  
13709 Inglewood Ave.,  
Hawthorne  
Effective: 3/31/98  
Violation: 10177(k)

**O'Connor, Matthew P. (RES)**  
3672 Paul Jones Ave., San Diego  
*Effective:* 3/2/98  
*Violation:* 490, 10177(b)

**Skandia Scene, Inc. (REC)**  
7860 Mission Center Ct., Ste. 107,  
San Diego  
*Effective:* 8/6/97  
*Violation:* 2731, 2831.1, 2831.2,  
2832.1, 2970, 10145, 10148,  
10177(d)

**Traylor, Wilmon Jr. (RES)**  
P.O. Box 12201, San Diego  
*Effective:* 5/26/98  
*Violation:* 10130, 10176(e)(i),  
10177(d)(j)

## REVOKED WITH A RIGHT TO A RESTRICTED LICENSE

### Fresno Region

**BAS Financial Group (REC)**  
1752 E. Bullard Ave., #101,  
Fresno  
*Effective:* 3/26/98  
*Violation:* 2831, 2831.1, 2831.2,  
2832, 10161.8, 10165, 10177(d),  
10240  
Right to RREC license on terms  
and conditions

**Basmadjian, Avides (REB, REO)**  
1752 E. Bullard Ave., #101,  
Fresno  
*Effective:* 3/26/98  
*Officer of:* BAS Financial Group  
*Violation:* 10177(d)(g)(h)  
Right to RREB license on terms  
and conditions

**Tambagahan, Roberto M. (RES)**  
1938 W. Hampton Way, Fresno  
*Effective:* 3/26/98  
*Violation:* 490, 10177(b)  
Right to RRES license on terms  
and conditions

### Los Angeles Region

**Alexander, Jacqueline Denise (RES)**  
621 Bay St., Santa Monica  
*Effective:* 3/24/98  
*Violation:* 490, 10177(b)  
Right to RRES license on terms  
and conditions

**Bennett, Laurence Shaun (RES)**  
P.O. Box 1353, Manhattan Beach  
*Effective:* 4/21/98  
*Violation:* 10145(c), 10177(d)  
Right to RRES license on terms  
and conditions

**Boot, Malcolm Birnie (REB)**  
148 S. Elm Dr., #3, Beverly Hills  
*Effective:* 4/7/98  
*Violation:* 10177(d)  
Right to RREB license on terms  
and conditions; RREB license to  
be suspended for 30 days

**Bryant, Julie Marie (RES)**  
834 Bard St., Hermosa Beach  
*Effective:* 4/28/98  
*Violation:* 490, 498, 10177(a)(b)  
Right to RRES license on terms  
and conditions

**Bullock, Marsha Renee (RES)**  
595 N. Michigan Ave., Pasadena  
*Effective:* 3/19/98  
*Violation:* 490, 10177(b)  
Right to RRES license on terms  
and conditions

**Castellano, Michael Terry (REB)**  
15048 7th St., Victorville  
*Effective:* 3/3/98  
*Violation:* 2831, 2831.1, 2831.2,  
2832, 2834, 10145, 10148,  
10177(d)  
Right to RREB license on terms  
and conditions

**Century 21 County Center Realty,  
Inc. (REC)**  
2020 S. Victoria, Ste. E, Ventura  
*Effective:* 4/23/98  
*Violation:* 2830, 2831, 2831.1,  
2831.2, 10145, 10177(d)  
Right to RREC license on terms  
and conditions

**Chang, James Ming Liang (RREB,  
RREO)**  
115 S. Garfield Ave., Alhambra  
*Effective:* 4/21/98  
*Officer of:* Inverness Realty, Inc.  
*Violation:* 2726, 2752, 2831,  
2840, 2842.5, 10145, 10161.8,  
10177(d)(h), 10240  
Right to RREB license on terms  
and conditions; RREB license to  
be suspended for 90 days

**Conlee, Robert LaVern (REB,  
REO)**  
1955 First St., Simi Valley  
*Effective:* 5/26/98  
*Officer of:* First & LA Realty  
Corporation  
*Violation:* 10159.2, 10177(h)  
Right to RREB license on terms  
and conditions

**Dembrowski, Robert Gary (REB,  
REO)**  
211 8th St., Huntington Beach  
*Effective:* 5/7/98  
*Officer of:* Capitol Investments,  
Inc.

*Violation:* 2746, 10177(a)(d)(f)  
Right to RRES license on terms  
and conditions

**Dennis, John Lawrence Jr. (REB,  
REO)**  
2020 S. Victoria, Ste. E, Ventura  
*Effective:* 4/23/98  
*Officer of:* Century 21 County  
Center Realty, Inc.  
*Violation:* 2830, 2831, 2831.1,  
2831.2, 10145, 10177(d)  
Right to RREB license on terms  
and conditions

**Desai, Narendra L. (REB)**  
236 N. Olive Place, Brea  
*Effective:* 4/21/98  
*Violation:* 490, 10177(b)  
Right to RRES license on terms  
and conditions

**Diaz, Marco (RES)**  
10319 McNemey Ave.,  
South Gate  
*Effective:* 4/28/98  
*Violation:* 10130, 10177(d)  
Right to RRES license on terms  
and conditions

**English, Sandy (REB)**  
7435 W. Manchester Ave., Ste. 1,  
Los Angeles  
*Effective:* 4/21/98  
*Violation:* 490, 10177(b)  
Right to RRES license on terms  
and conditions

**Essler, Raymond Elwood (REB,  
REO)**  
2507 18th St., Santa Monica  
*Effective:* 3/31/98  
*Violation:* 10145, 10159.2,  
10177(d)(h)  
Right to RREB license on terms  
and conditions

**First & LA Realty Corp. (REC)**  
1955 First St., Simi Valley  
*Effective:* 5/26/98  
*Violation:* 2831.2, 2834, 10145,  
10177(d)  
Right to RREC license on terms  
and conditions

**Giapapas, Christopher Alexander  
(REB)**  
32245 Callesito Fadrique,  
Temecula  
*Effective:* 5/28/98  
*Violation:* 2801.5, 10177(d),  
11018.2  
Right to RREB license on terms  
and conditions

**Giunta, Zully W. (REB)**  
11424 Old River School Rd.,  
Downey  
*Effective:* 2/11/98  
*Violation:* 2725, 2831.2, 2832.1,  
2840, 10145(d), 10145(d)(3),  
10145(d)(5), 10177(d), 10240  
Right to RREB license on terms  
and conditions

**Gore, Paul C. (REB)**  
1150 Brookside Ave., J3,  
Redlands  
*Effective:* 4/28/98  
*Violation:* 2731, 2830.1, 2831,  
2831.2, 2832, 2832.1, 2834,  
10145, 10177(d)  
Right to RRES license on terms  
and conditions

**Grimm, Steven Wayne (RES)**  
8351 Moon Ct., Alta Loma  
*Effective:* 4/23/98  
*Violation:* 10177(g)  
Right to RRES license on terms  
and conditions; RRES license  
suspended for 30 days

**Harvey, Scot William (REB, REO)**  
869 E. Foothill Blvd., Ste. N-3,  
Upland  
*Effective:* 4/22/98  
*Violation:* 2715, 2725, 2731,  
2752, 2753, 2840, 10159.2,  
10159.5, 10160, 10161.8,  
10177(d), 10240  
Right to RREB license on terms  
and conditions

**Hubbard, Ronald W. (REB)**  
507 Clubhouse, Newport Beach  
*Effective:* 4/7/98  
*Violation:* 10130, 10137,  
10145(c), 10177(d)  
Right to RRES license on terms  
and conditions; RRES license  
suspended for 30 days

**Inverness Realty, Inc. (REC)**  
115 S. Garfield Ave., Alhambra  
*Effective:* 4/21/98  
*Violation:* 2726, 2752, 2831,  
2840, 2842.5, 10145, 10177(d),  
10240  
Right to RREC license on terms  
and conditions; RREC license to  
be suspended for 60 days

**Kassan, Toby (REB, REO)**  
4736 Park Encino Ln., #115,  
Encino  
*Effective:* 3/5/98  
*Officer of:* Alexander Realty,  
Inc.  
*Violation:* 10159.2, 10177(d)  
Right to RREB license on terms  
and conditions

**Loeffler, Thomas Kurt (REB)**  
9200 Sunset Blvd., PH2,  
Los Angeles  
*Effective:* 4/28/98  
*Violation:* 10177(h)  
Right to RREB license on terms  
and conditions

**Marrotte, Rose Maxine (REB)**  
48-744 Andorra St., Indio  
*Effective:* 5/12/98  
*Violation:* 2831, 2831.2, 2832,  
2832.1, 10145, 10148, 10177(d)  
Right to RREB license on terms  
and conditions

**Martinez, Hector Daniel (REB)**  
8632 Archibald Ave., Ste. 207,  
Rancho Cucamonga  
*Effective:* 5/25/98  
*Violation:* 10176(a)  
Right to RREB license on terms  
and conditions

**Miller, William Anthony (REB)**  
606 Garfield Ave.,  
South Pasadena  
*Effective:* 4/21/98  
*Violation:* 2830, 2834, 10145,  
10176(e)(f), 10177(d)  
Right to RREB license on terms  
and conditions; RREB license  
suspended for 30 days

**Mowad, Tamar Kourkjian (RES)**  
Berth 201, #164, Wilmington  
*Effective:* 4/7/98  
*Violation:* 490, 10177(b)  
Right to RRES license on terms  
and conditions

**Nguyen, Mai T. (RES)**  
11981 Eddleston Dr., Northridge  
*Effective:* 3/5/98  
*Violation:* 490, 10177(b)  
Right to RRES license on terms  
and conditions

**Ochoa, Alejandrina (RES)**  
19594 Shasta Rd., Apple Valley  
*Effective:* 3/26/98  
*Violation:* 10137  
Right to RRES license on terms  
and conditions





*Effective:* 4/7/98  
*Violation:* 2832, 10145, 10163,  
10177(d)

Right to RREB license on terms  
and conditions

**Smith, Bruce Lee (REB)**  
4275 Lemon St., #211, Riverside  
*Effective:* 3/3/98  
*Violation:* 2831.1, 2831.2, 2834,  
10177(d)

Right to RREB license on terms  
and conditions

**Smith, Spencer (REB)**  
12750 Center Court Dr., Ste. 140,  
Cerritos  
*Effective:* 4/21/98  
*Violation:* 2725, 2741, 2830,  
2831, 2831.1, 2831.2, 2832,  
2832.1, 2833, 2834(b), 10145  
Right to RRES license on terms  
and conditions; RRES license to  
be suspended for 30 days

**Tan, Deanna Sanchez (REB)**  
10927 Alondra Blvd., Norwalk  
*Effective:* 5/26/98  
*Violation:* 10177(f)  
Right to RREB license on terms  
and conditions

**Thone, Robby Dee (REB)**  
411 N. Harbor Blvd., Ste. 201,  
San Pedro  
*Effective:* 4/7/98  
*Violation:* 2725, 2830, 10137,  
10145, 10177(d)(g)(h)  
Right to RREB license on terms  
and conditions

**Triad Property Management, Inc. (REC)**  
16633 Ventura Blvd., #1210,  
Encino  
*Effective:* 3/3/98  
*Violation:* 2830, 2831, 2831.1,  
2831.2, 2832, 2833, 2834, 10145,  
10177(d)(g)(h)  
Right to RREB license on terms  
and conditions

**Varela, Nancy (RES)**  
P.O. Box 1211, San Fernando  
*Effective:* 4/7/98  
*Violation:* 10130, 10177(d)  
Right to RRES license on terms  
and conditions

**Vega, Mike III (RES)**  
317 E. Puente Ave., #2, Covina  
*Effective:* 4/8/98  
*Violation:* 490, 10177(b)  
Right to RRES license on terms  
and conditions

**Villaescusa, Joseph Garcia (REB)**  
8301 E. Florence Ave., Ste. 214,  
Downey  
*Effective:* 3/24/98  
*Violation:* 10130, 10137,  
10177(g)(h)  
Right to RREB license on terms  
and conditions

**White, Pamela Ann (REB)**  
4139 Hilaria Way, Apt. A,  
Newport Beach  
*Effective:* 3/24/98  
*Violation:* 2731, 2832.1, 2834,  
10145, 10177(d)(g)  
Right to RRES license on terms  
and conditions

**Zeff, Michael David (REB, REO)**  
16027 Ventura Blvd., Ste. 201,  
Encino  
*Effective:* 3/3/98  
*Officer of:* Triad Property  
Management, Inc.  
*Violation:* 2830, 2831, 2831.1,  
2831.2, 2832, 2833, 2834, 10145,  
10159.2, 10177(d)(g)(h)  
Right to RREB license on terms  
and conditions

### Oakland Region

**Bright, Phillip Dale (RES)**  
99 Lyford Dr., #39, Tiburon  
*Effective:* 5/6/98  
*Violation:* 490, 10177(b)  
Right to RRES license on terms  
and conditions

**Browning, Rhomey Lee (REB)**  
1890 Harmon St., Berkeley  
*Effective:* 4/9/98  
*Violation:* 490, 10177(b)  
Right to RREB license on terms  
and conditions

**Prickett, Peggy Challis (REB)**  
6810 Tustin Rd., Salinas  
*Effective:* 4/1/98  
*Violation:* 10177(h)  
Right to RREB license on terms  
and conditions

**Seldow, Linda M. (REB)**  
25485 Via Paloma, Carmel  
*Effective:* 5/12/98  
*Violation:* 490, 10177(b)  
Right to RRES license on terms  
and conditions

**Terry L. Wecker Real Estate, Inc. (REC)**  
473 Webster St., Monterey  
*Effective:* 4/6/98  
*Violation:* 2831, 2831.1, 2831.2,  
10177(d)  
Right to RREB license on terms  
and conditions

**Wecker, Terry Lindsay (REB, REO)**  
473 Webster St., Monterey  
*Effective:* 4/6/98  
*Officer of:* Terry L. Wecker Real  
Estate, Inc.  
*Violation:* 2831, 2831.1, 2831.2,  
10159.2, 10177(d)(h)  
Right to RREB license on terms  
and conditions

### Sacramento Region

**Bosmans, Walter Gregory Jr. (REB)**  
7985 Park Dr., Fair Oaks  
*Effective:* 5/15/98  
*Violation:* 2831, 2831.1, 2831.2,  
2832.1, 2834, 10145, 10177(d)  
Right to RREB license on terms  
and conditions

**Clapp, Thomas Keith (RES)**  
7065 Kiska Ct., Pilot Hill  
*Effective:* 5/4/98  
*Violation:* 10130, 10177(d)  
Right to RRES license on terms  
and conditions

**Dirks, Sandra Lee (RRES)**  
P.O. Box 417184, Sacramento  
*Effective:* 3/26/98  
*Violation:* 10177(k)

Right to RRES license on terms  
and conditions; RRES license  
suspended for 5 days

**Dobbs, Walter Lee (REB, REO)**  
6060 Sunrise Vista Dr., Ste. 2280,  
Citrus Heights  
*Effective:* 5/28/98  
*Officer of:* Sierra View Financial  
Corp.  
*Violation:* 2725, 10137,  
10177(d)(h)

Right to RREB license on terms  
and conditions

**Downing, David Augustine (RES)**  
1568 Sunnyvale Ave., #16,  
Walnut Creek  
*Effective:* 4/7/98  
*Violation:* 490, 10177(b)  
Right to RRES license on terms  
and conditions

**Kuo, Robert Ching Sheng (REB)**  
9925 San Pablo Ave., El Cerrito  
*Effective:* 3/9/98  
*Violation:* 10137  
Right to RREB license on terms  
and conditions

**Manas, Matthew Paul (REB)**  
7744 Sayonara Dr., Citrus Heights  
*Effective:* 3/26/98  
*Violation:* 2832(a), 10145(a),  
10177(d)(g)(h)  
Right to RREB license on terms  
and conditions; RREB license  
suspended for 10 days

### San Diego Region

**Baker, Carol Diane (REB)**  
5911 Alta Mesa Way, San Diego  
*Effective:* 3/23/98  
*Violation:* 2830.1, 2831, 2831.1,  
2831.2, 2832, 2832.1, 10145,  
10145(a), 10163, 10165,  
10177(d)(h)  
Right to RREB license on terms  
and conditions

**Bloomington, Mary Ellen (REB)**  
8262 University Ave., La Mesa  
*Effective:* 2/26/98  
*Violation:* 2831, 2832.1, 10145,  
10177(d)(g)  
Right to RREB license on terms  
and conditions

**Brown, Judy Scharnhorst (REB)**  
9007 Koonce Dr., Spring Valley  
*Effective:* 3/18/98  
*Violation:* 2731, 2831, 2831.1,  
10145, 10148, 10177(d)  
Right to RREB license on terms  
and conditions

**Burrell, James Patrick (REB, REO)**  
3358 30th St., San Diego  
*Effective:* 4/22/98  
*Violation:* 10130, 10177(d)  
Right to RREB license on terms  
and conditions

**Crock, Julie M. (RES)**  
9840 Shadow Rd., La Mesa  
*Effective:* 3/26/98  
*Violation:* 490, 10177(b)  
Right to RRES license on terms  
and conditions

**Oyoque, Miguel Contreras (REB)**  
5207 Rosemead Blvd.,  
Pico Rivera  
*Effective:* 5/5/98  
*Violation:* 2731, 2830, 2831,  
2831.1, 2831.2, 2832.1, 2840,  
2842.5, 10145, 10159.5,  
10177(d)(g), 10240  
Right to RREB license on terms  
and conditions

**Raddatz, Marjorie Ann (RES)**  
1933 Topaz Ave., Ventura  
*Effective:* 3/3/98  
*Violation:* 10130, 10177(d)  
Right to RRES license on terms  
and conditions

**Reddy, Buchi G. (RES)**  
6615 E. Pacific Coast Hwy, #140,  
Long Beach  
*Effective:* 4/8/98  
*Violation:* 498, 10177(a)  
Right to RRES license on terms  
and conditions

**Reynolds, Walter Milton (REB, REO)**  
750 Terrado Plaza, Ste. 121A,  
Covina  
*Effective:* 5/7/98  
*Violation:* 2752, 10159.2,  
10161.8, 10177(d)(h)  
Right to RREB license on terms  
and conditions

**Roth, Phillip Richard (REB)**  
1453 14th St., #152,  
Santa Monica  
*Effective:* 5/5/98  
*Violation:* 490, 10177(b)  
Right to RRES license on terms  
and conditions

**Sampson, Ronald Wayne (REB)**  
9460 Wilshire Blvd., Ste. 500,  
Beverly Hills  
*Effective:* 5/26/98  
*Violation:* 10177(f)  
Right to RRES license on terms  
and conditions

**Sanchez, Pedro (REB)**  
9228 Stoakes Ave., Downey  
*Effective:* 4/22/98  
*Violation:* 10177(g)  
Right to RRES license on terms  
and conditions

**Seard, Dorothy Angelina (REB, REO)**  
19200 Midtown, Carson  
*Effective:* 3/10/98  
*Violation:* 10159.2, 10177(d)  
Right to RRES license on terms  
and conditions

**Sherman, Susan Leslie (REB)**  
4011 Garden Ave., Los Angeles  
*Effective:* 3/3/98  
*Violation:* 2830, 2831, 2832.1,  
10145, 10148, 10177(d)(g)  
Right to RREB license on terms  
and conditions

**Sipes, Truman Glenn (REB, REO)**  
1300 Eastman Ave., Ste. 103,  
Ventura

**Dellinger, Marvin Lyle (REB, REO)**  
603 Canyon Pl., Solana Beach  
*Effective:* 3/26/98  
*Violation:* 2731, 2831, 2831.1,  
2831.2, 2832.1, 10145, 10148,  
10177(d)  
Right to RREB license on terms  
and conditions

**Felix, Mario (RES)**  
1991 Banda Ave., Calexico  
*Effective:* 5/28/98  
*Violation:* 490, 10177(b)  
Right to RRES license on terms  
and conditions

**Gentry, Stanley Duran (REB)**  
4973 Imperial Ave., Unit 2,  
San Diego  
*Effective:* 5/4/98  
*Violation:* 2831, 2831.1, 2831.2,  
2832, 10145, 10148, 10161.8,  
10165, 10177(d)  
Right to RREB license on terms  
and conditions

**Hastin, Buel James (REB, REO)**  
2038 Alpine Blvd., Alpine  
*Effective:* 3/26/98  
*Violation:* 10145, 10159.2,  
10177(d)(h)  
Right to RRES license on terms  
and conditions

**Rodriguez, Eli (REB)**  
1968 6th Ave., San Diego  
*Effective:* 3/13/98  
*Violation:* 10177(d)(g)  
Right to RREB license on terms  
and conditions

**Smith, Maggi Benson (REB)**  
2073 Morena Blvd., San Diego  
*Effective:* 3/3/98  
*Violation:* 2832, 10145,  
10176(a), 10177(d)(g)  
Right to RREB license on terms  
and conditions

## SUSPENDED WITH STAY

### Los Angeles Region

**Alfonso, Cesar Silvosa II (REB)**  
4201 Long Beach Blvd., #410,  
Long Beach  
*Effective:* 5/26/98  
*Violation:* 2831, 2840, 10177(d),  
10241  
Suspended for 60 days-stayed for  
2 years on terms and conditions

**Carone, Anne Louise (REB, REO)**  
11611 San Vicente Blvd., 9th Fl.,  
Los Angeles  
*Effective:* 3/5/98  
*Officer of:* Sands Auction  
Services  
*Violation:* 2972, 10145,  
10177(d)  
Suspended for 90 days-stayed for  
1 year on terms and conditions

**Century 21 Allstars, Inc. (REC)**  
11716 Rosecrans Ave., Norwalk  
*Effective:* 3/24/98  
*Violation:* 10137  
Suspended for 90 days-stayed on  
condition

**Chang, Joseph (REB, REO)**  
1455 Monterey Pass Rd., #201,  
Monterey Park  
*Effective:* 3/30/98  
*Officer of:* The Professional  
Investment & Financial Group  
*Violation:* 2752, 2830, 2831.1,  
2831.2, 2832.1, 10145, 10159.2,  
10161.8, 10177(d)  
Suspended for 60 days-stayed for  
2 years on terms and conditions

**Cordero, June Marie (REB)**  
21121 Paseo Vereda, Lake Forest  
*Effective:* 4/16/98  
*Violation:* 2715, 2731, 2832,  
10145, 10148, 10163, 10177(d)  
Suspended for 90 days-60 days  
stayed for 2 years on terms and  
conditions

**Corporate Trust Real Estate Inv.  
Brokerage Co., Inc. (REC)**  
1409 Kensington Dr., Fullerton  
*Effective:* 3/31/97  
*Violation:* 2741, 10177(d)  
Suspended for 60 days-stayed for  
1 year on terms and conditions

**Enterprise Home Loans, Inc. (REC)**  
15760 Ventura Blvd., Ste. 1010,  
Encino  
*Effective:* 4/15/98  
*Violation:* 2831.2, 2832, 2832.1,  
2842.5, 10145, 10177(d), 10240  
Suspended for 60 days-stayed for  
2 years on condition

**First Water Investments (REC)**  
18411 Crenshaw Blvd., Ste. 290,  
Torrance  
*Effective:* 5/26/98  
*Violation:* 2831, 2831.1, 2832,  
2832.1, 10145, 10177(d)  
Suspended for 60 days-stayed for  
2 years on condition

**Jacobs, Jeffrey Robert (REB, REO)**  
428 32nd St., Newport Beach  
*Effective:* 3/3/98  
*Violation:* 2731, 2830, 2831.2,  
2833, 10145, 10159.2, 10176(e),  
10177(d)  
Suspended for 6 months-stayed  
for 2 years on terms and  
conditions

**Jenkins, Mark A. (REB, REO)**  
16658 Soledad Canyon Rd.,  
Santa Clarita  
*Effective:* 4/20/98  
*Officer of:* Prudential Success  
Realty; The Brittany Group, Inc.  
*Violation:* 2715, 2726, 2731,  
2752, 10159.2, 10177(d)(g)(h),  
Suspended for 6 months-stayed  
for 1 year on terms and conditions

**Johnson, Ronald Arthur (RES)**  
6749 Monero Dr.,  
Rancho Palos Verdes  
*Effective:* 5/27/98  
*Violation:* 10130, 10177(d)  
Suspended for 60 days-30 days  
stayed for 1 year on terms and  
conditions

**Osgood, Barbara Anne (RES)**  
P.O. Box 30121, San Bernardino  
*Effective:* 3/10/98  
*Violation:* 10130, 10177(d)  
Suspended for 60 days-stayed for  
1 year on terms and conditions

**Pacific Mortgage Exchange, Inc.  
(REC)**  
41811 Big Bear Blvd., Ste. 4,  
Big Bear Lake  
*Effective:* 5/18/98  
*Violation:* 2752, 2831, 2831.1,  
2831.2, 2832.1, 2842.5, 2846,  
2846.2, 2846.5, 10130, 10145,  
10163, 10177(d), 10232.2  
Suspended for 120 days-stayed  
for 2 years on terms and  
conditions

**Prudential Success Realty (REC)**  
22360 W. Valencia Blvd., Ste. O,  
Valencia  
*Effective:* 4/20/98  
*Violation:* 2726, 2752  
Suspended for 90 days-stayed for  
1 year on terms and conditions

**Sands Auction Services (REC)**  
11611 San Vicente Blvd., 9th Fl.,  
Los Angeles  
*Effective:* 3/5/98  
*Violation:* 2972, 10145,  
10177(d)  
Suspended for 90 days-stayed for  
1 year on terms and conditions

**Sepassi, Steven Mir (REB, REO)**  
15760 Ventura Blvd., Ste. 1010,  
Encino  
*Effective:* 4/15/98  
*Officer of:* Enterprise Home  
Loans, Inc.  
*Violation:* 10159.2, 10177(h)  
Suspended for 60 days-stayed for  
2 years on condition

**Sierra Home Loans, Inc. (REC)**  
6529 Riverside Ave., Ste. 150,  
Riverside  
*Effective:* 3/19/98  
*Violation:* 2831, 2831.1, 2831.2,  
2832.1, 10145, 10177(d)  
Suspended for 90 days-stayed for  
2 years on terms and conditions

**Slater, Martin R. (REB, REO)**  
18411 Crenshaw Blvd., #290,  
Torrance  
*Effective:* 5/26/98  
*Officer of:* First Water  
Investments  
*Violation:* 10159.2, 10177(h)  
Suspended for 60 days-stayed for  
2 years on condition

**The Brittany Group Inc. (REC)**  
16658 Soledad Canyon Rd.,  
Santa Clarita  
*Effective:* 4/20/98  
*Violation:* 2715, 2731, 10177(d)  
Suspended for 6 months-stayed  
for 1 year on terms and conditions

**The Professional Investment &  
Financial Group (REC)**  
1455 S. Monterey Pass Rd., Ste.  
201, Monterey Park  
*Effective:* 3/30/98  
*Violation:* 2752, 2830, 2831.1,  
2831.2, 2832.1, 10145, 10161.8,  
10177(d)  
Suspended for 60 days-stayed for  
2 years on terms and conditions

**Tomarck Financial, Inc. (REC)**  
3460 Torrance Blvd., #205,  
Torrance  
*Effective:* 3/10/98  
*Violation:* 2831, 2831.2, 2832.1,

2840, 10137, 10177(d), 10240  
Suspended for 90 days-stayed on  
condition

### Sacramento Region

**Autore-Musilek, Ann Carmen  
(REB)**  
2295 Hilltop Dr., Redding  
*Effective:* 4/22/98  
*Violation:* 10177(d), 11018.1(a)  
Suspended for 10 days-stayed for  
2 years on condition

**CBCC of Redding, Inc. (REC)**  
2120 Churn Creek Rd., Redding  
*Effective:* 5/27/98  
*Violation:* 10177(d), 11018.1(a),  
11018.2  
Suspended for 20 days-stayed for  
2 years on condition

**Craft, Alan Stephen (REB, REO)**  
2120 Churn Creek Rd., Ste. A,  
Redding  
*Effective:* 5/27/98  
*Officer of:* CBCC of Redding,  
Inc.  
*Violation:* 10159.2,  
10177(d)(g)(h)  
Suspended for 20 days-stayed for  
2 years on conditions

**Mayer, Darla A. (RES)**  
38 Copper Cove Dr.,  
Copperopolis  
*Effective:* 5/26/98  
*Violation:* 10177(d), 11018.1(a)  
Suspended for 10 days-stayed for  
2 years on conditions

**Rossiter, Michael Patrick (RES)**  
480 Viewpoint Dr., Redding  
*Effective:* 5/27/98  
*Violation:* 10177(d), 11018.1(a),  
11018.2  
Suspended for 10 days-stayed for  
2 years on condition

**Sierra View Financial Corp. (REC)**  
6060 Sunrise Vista Dr., Ste. 2280,  
Citrus Heights  
*Effective:* 5/28/98  
*Violation:* 10137  
Suspended for 30 days-stayed for  
1 year on terms and conditions

**Stadtler, Stephanie Ann (REB)**  
45 Quail Ct., Ste. 100,  
Walnut Creek  
*Effective:* 5/27/98  
*Violation:* 10137  
Suspended for 60 days-stayed for  
1 year on terms and conditions

### San Diego Region

**Abcco Capital Mortgage (REC)**  
3111 Camino Del Rio North,  
Ste. 604, San Diego  
*Effective:* 3/31/98  
*Violation:* 10137  
Suspended for 90 days-all but 30  
days stayed for 2 years





**Bramlett, Craig Harold (REB, REO)**  
5050 Shoreham Pl., #202,  
San Diego  
Effective: 3/31/98  
Violation: 10137, 10177(h)  
Suspended for 90 days-stayed for  
2 years on terms and conditions

**Brumfield, Jeffrey K. (RES)**  
1121 D St., Ste. B, Ramona  
Effective: 3/31/98  
Violation: 10130, 10177(d)  
Suspended for 90 days-stayed for  
2 years on terms and conditions

**Violi, Frank (REB, REO)**  
2408 La Plancha Ln., Carlsbad  
Effective: 4/2/98  
Violation: 2731, 2831.1, 2831.2,  
10137, 10145, 10177(g)  
Suspended for 90 days-stayed for  
2 years on terms and conditions

## SUSPENDED

### Los Angeles Region

**Coniglio, John Santo (REB)**  
11961 Old Fashion Way,  
Garden Grove  
Effective: 3/10/98  
Violation: 2830, 2831, 2831.1,  
2831.2, 2834, 2840, 2970, 2972,  
10085, 10137, 10145,  
10177(d)(g)(h), 10240  
Suspended until 6/25/99

**Weiss, Edward (REB)**  
5412 Lindley, #111, Encino  
Effective: 3/24/98  
Violation: 2726, 2731, 10177(d)  
Suspended for 90 days

### Sacramento Region

**Olson, Lois Marie (RES)**  
1555 Trumpet, Redding  
Effective: 4/22/98  
Violation: 10177(d), 11018.1(a)  
Suspended for 10 days

## INDEFINITE SUSPENSIONS (under Recovery Acct. provisions)

**Austin Joseph McGreal (REB)**  
P.O. Box 24, Redlands  
Effective: 5/13/98

**Bard, Elliott Earldon (RES)**  
1571 Lincoln Ave., San Jose  
Effective: 4/9/98

**Carreras, William (REB)**  
177 Riverside Ave., Newport  
Beach  
Effective: 4/9/98 & 4/27/98

**Columbia Home Loan, Inc. (REC)**  
261 E. Rowland Ave., Covina  
Effective: 3/17/98

**Empire Funding Corporation (REC)**  
P.O. Box 24, Redlands  
Effective: 5/13/98

**Frank Ramos, Inc. (REC)**  
2381 Grove Way, Ste. A, Castro  
Valley  
Effective: 5/14/98

**Greenly, Edward Alan (REB)**  
30872 S. Coast Hwy., South  
Laguna  
Effective: 3/17/98

**Hassan-Ashtiany, Nayereh (RES)**  
7814 Chiminia Ave., Reseda  
Effective: 3/17/98

**Humphrey, James Robert (REB)**  
777 Divisadero, San Francisco  
Effective: 4/27/98

**Jones, David Edward (REB)**  
606 Canyon Terrace Lane,  
Folsom  
Effective: 4/9/98

**Kessee, Rachele Genese (RRES)**  
270 N. Canon Dr., #1607, Beverly  
Hills  
Effective: 5/27/98

**L.E. Financial Group, Inc. (REC)**  
1801 Dove St., Ste. 102, Newport  
Beach  
Effective: 3/31/98

**Leau, Adelaida Murillo (REB)**  
151 87<sup>th</sup> St., Ste. 11, Daly City  
Effective: 4/27/98

**Private Investment Services,  
Incorporated (REC)**  
1571 Lincoln Ave., San Jose  
Effective: 4/9/98

**Sanford Group, Inc. (REC)**  
3700 East 7<sup>th</sup> St., Long Beach  
Effective: 4/27/98

**Scott, Betty Jo (REB)**  
10791 Los Alamitos Blvd., Los  
Alamitos  
Effective: 3/17/98

**Siino, Frank George (REB)**  
1401 El Camino, 4<sup>th</sup> Floor,  
Sacramento  
Effective: 4/9/98

**Weismann, Paul Michael (RES)**  
177 Riverside Dr., Newport  
Beach  
Effective: 4/9/98 & 4/27/98

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

### Los Angeles Region

**Berry, Kimberly Renee (RES)**  
626 Cliff Dr., Laguna Beach  
Effective: 5/20/98

**Chung, Hae Sun (REB, REO)**  
13017 Artesia Blvd., #D126,  
Cerritos  
Effective: 4/28/98

## Mortgage Broker Disclosure License ID# & Information Phone #

Effective July 1, 1998, real estate brokers engaged in mortgage loan brokerage activity are required by Section 10236.4 of the Business and Professions Code to disclose both their license identification number and a DRE license information telephone number on any advertising soliciting borrowers or investors. This information must also be disclosed whenever a borrower or investor signs any documents related to a loan negotiated by the broker. These new requirements were mandated by SB 795 (Chapter 540, 1997), which was authored by Senator Quentin Kopp. Note, the new disclosure requirements do not apply to "seller carry back" loans arranged by real estate licensees.

Recently signed urgency legislation (AB 1658 Leach) somewhat reduced the burden of complying with the new requirements by providing that the license identification and telephone numbers need only be included in the borrower or lender disclosure statement which are given to the client instead of being disclosed whenever a borrower or investor/lender signed a loan document. These modified requirements became effective July 13, 1998 (Chapter 145, 1998). The requirements for advertising; however, as set forth in Section 10236.4, remain unchanged.

Please note that the telephone number to be used in the disclosures and advertising is 916-227-0931. This number allows the caller to easily check the license status of the broker with whom they are conducting business. 🏠

**LSL Resources, Inc. (REC)**  
24007 Ventura Blvd., #120,  
Calabasas  
Effective: 4/22/98

**Manes, Michael (RES)**  
10802 Deshore Pl., Culver City  
Effective: 4/21/98

**Michalak, Michael Raymond (REB,  
REO)**  
16025 E. Gale Ave., #B-5,  
City of Industry  
Effective: 4/28/98

**Querimit, Johnny Aquino (REB)**  
12070 Telegraph Rd., Ste. 300,  
Santa Fe Springs  
Effective: 5/14/98

**Richards, Gloria Kay (REB)**  
77575 Two Mile Rd.,  
Twentynine Palms  
Effective: 4/29/98

**Sepasi, Sam Mir (RES)**  
7537 Southby Dr., West Hills  
Effective: 5/20/98

**Toburen, Staci Christine (RES)**  
8 Coco Beach, Laguna Niguel  
Effective: 4/8/98

### Sacramento Region

**Su, Fumei (RES)**  
745 Rosemary Ct., Fairfield  
Effective: 4/7/98

### San Diego Region

**Del Mar Funding, Inc. (REC)**  
12526 High Bluff Dr., Ste. 270,  
San Diego  
Effective: 3/5/98

**Freeman, Lurnie Marie (REB,  
REO)**  
4535 30th St., #210, San Diego  
Effective: 4/2/98

**Greenberg, Sheri Lynn (RES)**  
510 Stratford Ct., #201B, Del Mar  
Effective: 3/5/98

**Jacobson, Pauline Amar (REB, REO)**  
11922 Windom Park Way,  
San Diego  
Effective: 3/5/98  
Officer of: Del Mar Funding, Inc.

**Toomey, Bernard Carver (REB)**  
1470 Rosecrans St., San Diego  
Effective: 3/30/98

## Renewal Woes

continued from page 1

Another problem which occurs in the licensing process is when a salesperson intends to be employed by a broker for the first time or on a continuing basis at the time the license is renewed. In this case, the broker is required to complete the appropriate portion of the renewal application. If the renewal documents are given to the employing broker, the

- ✓ application
- ✓ fee
- ✓ proof of legal presence
- ✓ RE 205
- ✓ CE

salesperson should ensure that the application is filed timely with the Department after the broker completes and signs the application.

If the broker or salesperson does not file the documents until after the license expiration date, the salesperson is subject to a late renewal fee and must cease performing licensed activities until the late re-

newal application is processed and the license is issued. The best way to avoid this problem is to be certain that all necessary information is completed on the renewal application and the application and fee are filed 30–60 days before the license expiration date.

*Thank you for your cooperation.*



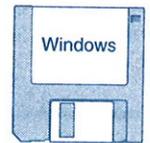
## Real Estate Publications

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

- Allow 4–6 weeks for delivery.
- DRE cannot accept returns or make refunds.
- Electronic Real Estate Law book system requirements:

**Minimum requirements for Windows —**

386 DX2/33Mhz IBM compatible personal computer; 4MB physical RAM; 10MB available hard disk space; Windows version 3.11 or later; 3 1/2 diskette drive, 1.44MB format.



**Minimum requirements for Macintosh —**

8MB physical RAM; Macintosh System 7; 8MB available hard disk space.



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

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

DRE	RE#	Title of Publication, Brochure, Report or Video	Cost	Quantity	Your Cost
	1	Reference Book (revised 1997)	\$20		
	2	1998 Real Estate Law Book	\$20		
	2A	1998 Real Estate Law Book (Windows version) Refer to system requirements above.	\$20		
	2B	1998 Real Estate Law Book (Macintosh version) Refer to system requirements above.	\$20		
		1998 Real Estate Law Book — Paper copy AND <input type="checkbox"/> Windows <input type="checkbox"/> Macintosh	\$35		
	4	Instructions to License Applicants (brochure)	free		
	6	Disclosures in Real Property Transactions (1993; booklet)	\$2		
	8	Operating Cost Manual for Homeowner Associations	\$10		
	25	Reserve Study Guidelines for Homeowner Association Budgets (1997)	\$10		
	35	Trust Deed Investments — What You Should Know (brochure) and	\$2		
	35A	Using the Services of a Mortgage Broker (brochure) (35 & 35A are a set)	per set		
	39	Common Interest Development Brochure (brochure)	free		

### SHIPPING INFORMATION

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Fall 1998

**Article Index (Summer 1997–Summer 1998)**

Year	Issue	Article Title	Year	Issue	Article Title
1997	Winter	1997 DRE Legislative Summary	1998	Spring	New law imposes criminal penalties — Illegal Title Business Rebates
1997	Winter	A change in continuing education requirements	1997	Summer	New Los Angeles Testing Facility
1997	Fall	Advance fees and property management revisited	1998	Spring	New Requirement, All Licensees – Proof of Legal Presence in United States
1997	Summer	Amended Regulation Rethinks Broker Supervision Issue	1997	Fall	Now available – Revised Real Estate Reference Book
1998	Summer	August 1, 1998 — License Fee Reduction	1998	Summer	Off-Site Broker Escrow Operation Requires Branch Office License
1997	Winter	Available in February – 1998 Real Estate Law Book	1997	Fall	Processing delays – You can help
1997	Fall	Broker Escrow Services – Exemption and Prohibited Acts	1997	Fall	Public license information on the World Wide Web!
1998	Summer	Changes to Trust Fund Record Keeping Requirements	1997	Fall	Real Estate Education – Did you “earn” the education credits used to qualify to renew your license???
1997	Winter	Child support and your license	1997	Summer	Recent Regulation Amendments – Mortgage Loan Disclosure Statements
1998	Spring	Common Interest Developments	1998	Summer	Reminder — Proof of Legal Presence Required
1998	Spring	Continuing Education Regulation Changes	1997	Winter	Unlawful Rebate Activity
1997	Summer	Doing your own Escrows?	1997	Fall	Using a transaction coordinator? – Fee must be disclosed
1998	Summer	DRE Discipline Mandates Broker Payment for a Follow-Up Audit	1997	Summer	Why We Pay – A Story from the Real Estate Recovery Account
1997	Fall	DRE Web Site – New Address	1997	Winter	Your mailing address on the Internet?
1997	Summer	DRE’s Website to Expand			
1997	Summer	Failure to Supervise – One Broker’s Tale of Woe			
1997	Summer	Frequently asked questions ... ( <i>Mortgage loan brokering publication</i> )			
1997	Fall	Is your client interested in remodeling? – Publication prescribes preventive medicine			