



REAL ESTATE BULLETIN

Arnold Schwarzenegger, Governor
Sunne Wright McPeak, Secretary, Business, Transportation, & Housing Agency
Jeff Davi, Real Estate Commissioner

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

Department of Real Estate

Spring 2006

Message from Commissioner Davi

A walk down memory lane ...



The Department of Real Estate (DRE) was established in 1917, with its basic functional authority being protecting consumers with respect to licensed real estate activities. As such, the DRE is one of the oldest departments in the State, having been in existence for almost nine decades. The first to head this new department dedicated to ensuring that anyone engaged in the sale of real estate on behalf of someone else complies with the Real Estate Law, was Commissioner Freeman H. Bloodgood. Since that time, many things have changed and so has the leadership and the size of the department.

In the early 1930's, California's Subdivided Lands Law was passed by the Legislature, while Commissioner Joseph P. Smith was serving in the Department's top spot. This addition to the Real Estate Law introduced an entirely new industry to the Department to regulate, i.e., the subdivi-

sion industry. Prior to the passage of the Subdivided Lands Law in 1933, a consumer had no guarantee that the property they had purchased was in fact going to be their own. There were no maps recorded to prove the geographical boundaries of property, and in those days, a lot of the subdividing was not about geography, but instead about geology. In this regard, the interest in mineral rights and use rights was often separated from the land and there was no way to warrant that a subdivider would not take advantage of an unaware consumer. With the passage of this law, those days were over and the DRE could start monitoring and regulating the subdivision of real property in California.

In that short period of time, the foundation that would be the governing structure for the Department well into its future was established. Today, although many laws have been added, changed or modified, the DRE's most significant functions remain to issue real estate licenses, regulate licensees and issue subdivision public reports. All of this must be carried out with the following goal

being paramount: Strict compliance with the law and maximum consumer protection.

Over the years, the DRE has continued to keep pace with the ever increasing number of licensees. For example, back in 1933 there were approximately 26,800 licensees, and today that number has grown to over 485,000. In addition, there has been significant growth in the number of subdivision applications. For example, back in 1934, which was the first year after the Subdivided Lands Law was enacted, the department had approximately 146 subdivision filings. This past year, it had 4092.

Today at the DRE, we have 303 valued men and women working together to make certain that the fundamental obligations of this department, which was founded so many years ago, are carried out, thus making the public much safer than they would have been without it. I would like to acknowledge those people and thank them for their service to our industry and for keeping up with the task assigned to them by their predecessors, so many years ago. 🏠

Common interest developments require special care by agents

There are many aspects of ownership in a common interest development which cannot be observed from an inspection of the property but that may be just as relevant to ownership and use as the physical condition of the property. This is particularly true with respect to the "governing instruments" for common interest subdivisions. For the reasons set forth below, most buyers should be advised to carefully read these documents and to discuss with an attorney or accountant any questions they may have about the documents' meaning and content.

Documents for the buyer (Civil Code Section 1368)

A seller of a lot/unit in a common interest development is required to furnish the buyer with copies of the following documents as soon as practicable, but before transfer of title to the unit:

1. A copy of the governing documents of the common interest development, including any operating rules, and including a copy of the association's articles of incorporation, or, if not

incorporated, a statement in writing from an authorized representative of the association that the association is not incorporated.

2. A statement relative to the enforceability of any age restriction which does not comply with Civil Code Section 51.3.
3. A copy of the most recent documents distributed pursuant to Civil Code Section 1365.

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RESPA's Anti-Kickback and Unearned Fee Provisions

article provided by the U.S. Department of Housing and Urban Development,
Office of RESPA and Interstate Land Sales

As you know, buying a home and obtaining a mortgage is complicated and many consumers rely on real estate agents and mortgage brokers to help them through this process. Consumers trust their real estate agent or mortgage broker to assist them in getting the best and most cost effective settlement services available to meet their needs. Unfortunately, this does not always happen and consumers are often steered to higher priced settlement services.

More than 30 years ago, Congress realized this problem and enacted a consumer protection statute -- The Real Estate Settlement Procedures Act (RESPA). With few exceptions, RESPA covers all single-family residential mortgage loans, including home purchases, refinances, and equity lines of credit. Most industry professionals and consumers are familiar with the statute's disclosures like the Good Faith Estimate (GFE) and the HUD-1 Settlement Statement. However, not all industry professionals, and fewer consumers, are aware of certain prohibitions under the statute.

Section 8(a) of RESPA, 12 U.S.C. § 2607(a), and its implementing regulations at 24 C.F.R. § 3500.14, prohibits giving and receiving any fee, kickback, or thing of value for the referral of settlement service business. Things of value are broadly defined under RESPA's rules and include monies, trips, an opportunity to win a prize, free advertising, stock in a company, etc. Some examples of prohibited practices are:

- Title companies, mortgage brokers, lenders offering real estate agents a free chance to win a contest or prize, such as trips, money, coupons and discount certificates.
- Mortgage brokers, lenders, title companies offering to assist real estate agents promote themselves or their property listings, by providing such things as postcards, virtual tours, and marketing materials.
- Mortgage brokers, lenders, title companies offering to pay or defray any costs that real estate brokers or agents would otherwise have to incur, such as providing continuing education or paying disproportionate costs for joint advertising.
- Mortgage brokers, lenders, title companies providing "thank you" gifts to real estate agents for referring business.
- Mortgage brokers or lenders paying real estate brokers or agents a commission for referring a loan.
- Real estate agents or mortgage brokers paying "finders fees" to friends and past customers for referring new business.
- The provisions under Section 8 of RESPA do not prohibit compensation for providing actual goods, facilities, or services. However, compensation must be reasonably related to the market value of such goods, services, or facilities. HUD may consider any excess payment as compensation for referring business. Here are some situations to avoid involving compensation for goods, facilities, and services:
 - Mortgage brokers paying commissions to lenders or other mortgage brokers for their turndowns or so-called "leads." It's okay to purchase lead lists as they are considered "goods." However, compensation based on the outcome of the lead is not permissible.
 - Title companies paying real estate agents for performing duplicate or unnecessary work.
 - Mortgage brokers or lenders attempting to employ real estate agents

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RESPA's provisions

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as loan officers to pay them a percentage of the loan amount for performing minimal, duplicative, or unnecessary services, such as completing or helping with loan applications.

➤ Real estate agents receiving additional payment without performing additional work. (Remember that providing referral services is not a compensable service.)

➤ Real estate brokers receiving above-market rates for renting desk or office space to loan officers, mortgage brokers, lenders, or title companies. Or, collecting rent for desk or office space that is rarely used by the loan officers, mortgage brokers, lenders, or the title companies.

➤ Real estate brokers and agents who enter into marketing agreements with lenders to provide marketing services, but only provide referral services.

Affiliated Business Arrangements

In 1983, Congress amended RESPA to permit referrals between settlement service providers in an Affiliated Business Arrangement (AfBA), under certain conditions. An AfBA exists when a person in a position to refer business, or their "associate," owns more than 1 percent of a provider of settlement services, and either person directly or indirectly refers business to that provider. An associate of a person in a position to refer business includes a partner, employer, officer, spouse, parent, or child; or where an entity is a corporation related to another corporation as parent to a subsidiary by an identity of stock ownership.

Under the 1983 rule, referrals made between affiliates do not violate RESPA so long as the following three conditions are met:

(1) The consumer receives a written disclosure of the nature of the relationship and an estimate of the affiliate's charges. (This disclosure must be provided at the time the referral is made, by the person making the referral. HUD provides the format for this disclosure at Appendix D of the regulations, 24 CFR 3500.)

(2) The consumer is not required to use the affiliate.

(3) The only thing of value received from the arrangement, other than payments for services rendered, is a return on ownership interest.

An example of a RESPA-compliant AfBA might include a real estate broker who owns a mortgage broker company and the real estate agents refer loan business to

DUI may result in loss of real estate license



The act of driving while under the influence of drugs or alcohol (DUI) has been universally recognized as a serious problem. As the California Supreme Court stated, "Drunken drivers are extremely dangerous people." Drunk driving may subject passengers, clients and others to serious risk of property damage, bodily harm or even death. It is apparent that most real estate licensees must drive in order to serve clients and the public and that driving while under the influence creates great danger to the public. In response to this problem, the department enacted Regulation 2910(a)(11) effective October 5, 2003. Under that regulation, convictions involving the use of alcohol or drugs where one of the convictions also involved driving can cause the denial of a license or suspension or revocation of an existing license. Regulation 2910(a)(11) includes "Two or more convictions involving the consumption or use of alcohol or drugs when at least one of the convictions involve driving and the use or consumption of alcohol or drugs" among the types of convictions that can result in license discipline or denial.

Out-of-state DUI convictions are reported to California. The Interstate Driver License Compact requires reciprocal notification from the state where the violation occurred to the home state of the driver. Conduct leading to the conviction in the reporting state will be treated as if the conduct had occurred in California. California and 38 states are parties to this compact.

Prior to the effective date of Regulation 2910(a)(11), the department did impose disciplinary action against applicants or licensees who had a series of DUI convictions. In those prior cases, typically, the later DUI convictions occurred while the respondent was still on probation from a prior DUI. Thus, 2910, subsections (9)[failure to comply with court orders] and (10)[repeated and willful disregard of law] sufficed to find the DUIs substantially related and to be crimes of moral turpitude.

If the department files an action against an application for a license or against an existing license, and the department prevails either by settlement or at hearing, a licensee may be required to regularly attend a recognized alcohol or drug rehabilitation program and verify such attendance as a condition of a restricted real estate license. Failure to attend or verify attendance could result in a suspension of the restricted license.

The DRE supports the effort to encourage people not to drink and drive. 🏠

the broker. Under this scenario, the broker and agents would satisfy the law provided the agents give the customer the AfBA disclosure at the time they make the referral, the broker does not require agents to refer loan business, and the broker does not compensate agents for making referrals.

Finally, participation in "sham" affiliated business arrangements violate RESPA's anti-kickback and unearned fee provisions. HUD has recently increased its investigation and enforcement activity of sham affiliated business arrangements as more settlement service providers try to circumvent RESPA's prohibitions by establishing shell settlement service businesses to function as a conduit for paying referral fees. Often, title companies or lenders create sham arrangements with persons in positions to refer business. Additional guidance on AfBAs is contained in HUD's 1996-2 Statement of Policy, "Sham Controlled Business Arrangements." The following are a couple of examples of sham arrangements:

➤ A title company and a real estate

firm establish an affiliated title agency. The affiliate title agency has the same business address as the partner title company, the real estate firm is the affiliated title agency's sole source of business, and employees of the partner title company perform the core title functions.

➤ Several real estate agents create an LLC to purchase an interest in a title company. The title company and the LLC share profits based upon their ownership interest. However, the LLC disburses profits to its member real estate agents based on the volume of title business referrals.

All licensees should operate in compliance with RESPA, particularly the provisions of Section 8, as the violation of this part may carry a fine of up to \$10,000 or imprisonment of up to one year, or both.

For more information about RESPA, visit HUD's website at www.hud.gov/offices/hsg/sfh/res/respa_hm.cfm. If you cannot find the information you are seeking on HUD's website, you may contact the Office of RESPA and Interstate Land Sales at (202) 708-0502. 🏠

Disciplinary Action: March - November 2005

- ✓ 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 – Pre-paid rental listing service; RPRLS – Restricted prepaid rental listing service; REO – Real estate officer; REC – Real estate corporation]



- ✓ Below are brief summaries of various regulations and code sections. The full text of the sections is available on the DRE Web site www.dre.ca.gov under Real Estate Law and/or Regulations.
- ✓ Disciplinary actions that are “stayed” means there is “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
2740	Performing licensed acts by corporation without a designated officer
2742(a)	Failure to file Certificate of Status with corporate license application
2742(c)	Failure of corporation to be in good standing
2752	Broker's failure to notify DRE of salesperson employment
2753	Broker's failure to retain salesperson's license at main office or return the license at termination of employment
2831	Failure to keep proper trust fund records
2831.1	Inadequate separate trust fund beneficiary records
2831.2	Failure to reconcile trust account
2831(a)(6)	Failure to list identity of other depository and the date funds were forwarded with respect to trust funds not deposited in a 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(e)	Failure of broker acting as escrow holder to deposit trust funds in trust account by next business day following receipt
2834	Trust account withdrawals by unauthorized or unbonded person
2834(b)	Unauthorized or unbonded person making withdrawals from corporate trust fund account
2835	Retention of broker funds in trust account
2835(b)	Failure to disburse broker's portion of trust funds within 25 days of receipt
2840	Failure to give approved borrower disclosure
2950	Violation of broker-controlled escrow requirements
2950(d)	Failure of broker handling escrows to maintain records and accounts
2950(f)	Failure to deposit escrow trust funds
2950(g)	Broker-handled escrow disbursement without written instructions
2950(h)	Failure to disclose interest in the agency holding the escrow
2951	Improper record keeping for broker handled escrows
2970	Failure to submit advance fee material for review
2972	Advance fee accounting

Business and Professions Code

490	Substantially related criminal conviction
480(a)	Denial of real estate license on grounds of conviction of crime, dishonest or fraudulent act, or act which would warrant suspension or revocation of license
480(c)	Denial of license on grounds of false statement in license application
498	License obtained by fraud or misrepresentation
499	False statement in support of another person's license application
10130	Acting without license
10131(d)	Performing acts for which a real estate license is required
10137	Unlawful employment or payment of compensation
10140	False advertisement

10145	Trust fund handling
10145(a)	Trust fund handling
10145(c)	Failure by salesperson to deliver trust funds to broker
10145(g)	Failure to maintain a separate record of receipt & disposition of all trust funds
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
10162	Failure to maintain a place of business
10163	Failure to obtain a branch office license
10176.5	Willful or repeated transfer disclosure statement violations
10176(a)	Making any substantial misrepresentation
10176(e)	Commingling trust funds with brokers funds
10176(g)	Secret profit or undisclosed compensation
10176(i)	Fraud or dishonest dealing in licensed capacity
10177(a)	Procuring a real estate license by misrepresentation or material false statement
10177(b)	Conviction of crime
10177(d)	Violation of real estate law or regulations
10177(f)	Conduct that would have warranted denial of a license
10177(g)	Negligence or incompetence in performing licensed acts
10177(h)	Failure to supervise salespersons or licensed acts of corporation
10177(j)	Fraud or dishonest dealing as principal
10177(k)	Violation of restricted license condition
10177.4	Acceptance of compensation for referral of customers to certain service providers
10177.5	Civil fraud judgment based on licensed acts
10211	Corporate license violation
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
10234	Failure by broker negotiating mortgage loan to record or cause trust deed to be recorded
10236.4	Failure to include license number or DRE license information telephone number in documents
10240	Failure to give mortgage loan disclosure statement
10240(c)	Failure to give good faith estimate and other mortgage loan disclosures
11019(b)	Noncompliance with Desist and Refrain Order

REVOKED LICENSES

Fresno Region

Casey, Gerald (RES)
515 Broad St., San Luis Obispo
Effective: 5/2/05
Violation: 10130, 10177(d)

Dreamlife Investments, Inc. (REC)

4603 Legacy Way, Turlock
Effective: 11/30/05
Violation: 2831, 2832, 10130, 10131(d), 10137, 10176(a)(i), 10177(d)(j), 10240

**Martyn, Alan Rex (RES)**

PO Box 6507, Los Osos
Effective: 10/24/05
Violation: 10130, 10137,
 10145(c), 10177(d)

Salazar, Dakila Espero (RES)

4700 Black Rock Mt. Ct.,
 Bakersfield
Effective: 11/28/05
Violation: 10177(j)

Shahan, John William (REB)

PO Box 13902, San Luis Obispo
Effective: 9/6/05
Violation: 2715, 2731(a), 2832,
 10148, 10163

Los Angeles Region**Advantage Realty & Financial Services (REC)**

4479 Riverside Dr., Chino
Effective: 5/31/05
Violation: 2742, 10177(f)

Afrand, Mohammad Farhad (RES)

30 Via Lucca, #E424, Irvine
Effective: 11/30/05
Violation: 490, 10177(b)

Agakhanian, Ararat (RES)

138 N. Brand Blvd., Glendale
Effective: 9/21/05
Violation: 490, 10177(b)

Albino, William (RES)

340 Old Mill Rd., #270,
 Santa Barbara
Effective: 10/12/05
Violation: 490, 10177(b)

Alvarez, Rogelio Garduno (REB)

1138 Redwood St., Corona
Effective: 5/16/05
Violation: 490, 10177(b)

Avila, Laura Marie (RES)

4933 Weik Ave., Bell
Effective: 9/8/05
Violation: 490, 10177(b)

Axotis, James Fonte (RES)

25631 Palma Alta Dr., Valencia
Effective: 9/21/05
Violation: 490, 10177(b)

Bauman, Gary Leroy (REB)

33964 Avenue H, Yucaipa
Effective: 4/6/05
Violation: 490, 10177(b)

Berberian, Yolanda (RES)

7850 West 81st St., Playa Del Rey
Effective: 3/30/05
Violation: 490, 10177(b)

Blacano, Abigail A. (RES)

325 E. Santa Anita, #224, Bur-
 bank
Effective: 10/20/05
Violation: 490, 10177(b)

Burciaga, Brenda Maria (RES)

3853 Whistle Train Rd., Brea
Effective: 9/29/05
Violation: 490, 10177(b)

Caminero, Emilio (RES)

1675 N. Perris Blvd., A16, Perris

Effective: 4/6/05

Violation: 490, 10177(b)

Cane, Kevin Ward (RES)

35 Lyon Ridge, Aliso Viejo
Effective: 10/20/05
Violation: 490, 10177(b)

Carrillo, Carlos E. (RES)

PO Box 892, Upland
Effective: 11/29/05
Violation: 490, 10177(b)

Crossmark Mortgage Corporation (REC)

643 S. Second Ave., Ste. A,
 Covina
Effective: 4/7/05
Violaton: 10165, 10176(a)(i),
 10177(d)(g)

Derobio, Gary Frank (REB)

4038 Promontory St., San Diego
Effective: 5/23/05
Violation: 10177(d)

Diumea, Florin (RES)

17985 Grand Ave., Lake Elsinore
Effective: 4/12/05
Violation: 490, 10177(b)

Do, Chuong D. (REB)

13742 Ward St., Garden Grove
Effective: 9/29/05
Violation: 490, 10177(b)

Eddo, Michael John (RES)

14 Turnberry Dr., Coto De Caza
Effective: 4/7/05
Violation: 490, 10177(b)

Etherton, Robert L. (REB)

113 Calle Campo, San Clemente
Effective: 9/26/05
Violation: 490, 498, 10177(a)

Evans, Stanley Ray (REB)

11062 Ticonderoga Dr., Los
 Alamitos
Effective: 9/22/05
Violation: 490, 10177(b)

Fematt, Edward Jesus (RES)

15 Via Amisota, #J, Rancho Santa
 Margarita
Effective: 10/26/05
Violation: 490, 10177(b)

Ferguson, Clinton J. (RES)

2157 Basswood Ct.,
 Thousand Oaks
Effective: 5/24/05
Violation: 490, 10177(b)

Foor, Theodore (RES)

1258 Crestlake Ave., Ventura
Effective: 10/20/05
Violation: 490, 10177(b)

Garcia, Jose Francisco (RES)

4230 Wintress Dr., Chino
Effective: 9/16/05
Violation: 490, 10177(b)

Gomez, Roberto G. (RES)

2414 Live Oak St.,
 Huntington Park
Effective: 11/13/05
Violation: 490, 10177(b)

Hauschild, David Elliott (RES)

349 Box Canyon Rd., West Hills
Effective: 4/7/05
Violation: 490, 10177(b)

Hubbard, Ronald W. (RES)

273 Mira Mar, Long Beach
Effective: 5/26/05
Violation: 10130, 10131,
 10177(d)(j)

Instafi.com (REC)

2600 Michelson Dr., Ste. 300,
 Irvine
Effective: 11/15/05
Violation: 10162, 10165,
 10177(d)(f)

James, Aniefiok Nse (RREB)

6310 West 89th St., Ste. 218,
 Westchester
Effective: 5/16/05
Violation: 490, 10177(b)

Karapoghosyan, Jack (RES)

P.O. Box 882, Montrose
Effective: 3/24/05
Violation: 490, 10177(b)

Kho, James Tavera (RES)

19610 Sherman Way, Unit 1,
 Reseda
Effective: 3/14/05
Violation: 490, 10177(b)

Kreitenberg, Manny Lee (REB)

601 N. Alta Dr., Beverly Hills
Effective: 5/19/05
Violation: 490, 10177(b)

Kryczka, John M. (RES)

7315 Wrangler Circle, Orange
Effective: 9/26/05
Violation: 490, 10177(b)

Laino, Hector Manuel (REB, REO)

2822 Peck Rd., El Monte
Effective: 5/12/05
Violation: 10176(a),
 10177(d)(g)(h)

Lofstrom, Erik Lars (RES)

227 Elmira Ave., #D,
 Huntington Beach
Effective: 4/4/05
Violation: 490, 498, 10177(a)(b)

Lozano, Rudy Tim (RES)

976 Wyngate Dr., Corona
Effective: 9/21/05
Violation: 490, 10177(b)

LTB Investments (REC)

3540 Wilshire Blvd., Ste. 901,
 Los Angeles
Effective: 8/14/05
Violation: 10177(d)

McDonald, Brian N. (RES)

2828 Cochran St., #235,
 Simi Valley
Effective: 3/7/05
Violation: 490

Manzano, Rose Valerie (RES)

21520 Birch Canyon Way,
 Santa Clarita
Effective: 9/26/05
Violation: 490, 10177(b)

Martinez, Enrique Magos (RES)

14947 Novak St.,
 Hacienda Heights
Effective: 11/30/05
Violation: 490, 10177(b)

Murphy, Patrick Bernard (REB)

336 Glendora Ave., West Covina
Effective: 9/29/05
Violation: 10177(f)

Nall, Broderick Arden (RES)

1326 East 63rd St., Long Beach
Effective: 10/12/05
Violation: 490, 498(a), 10177(b)

Neresian, Aram Der (RES)

12411 Osborne St., #127,
 Hansen Hills
Effective: 10/4/05
Violation: 490, 10177(b)

Nevada Walker Associates, Inc. (REC)

5200 E. Gage Ave., Bell
Effective: 11/7/05
Violation: 10137

Nguyen, Tom Bao (RES)

8832 Marylee Dr., Garden Grove
Effective: 5/24/05
Violation: 490, 10177(b)
 Right to RRES license on terms
 and conditions

Noble, John Robert (REB)

3911 Balsa St., Irvine
Effective: 9/7/05
Violation: 10177(f)

Nunez, Joao Carlos (RES)

7290 Santa Barbara Ct., Fontana
Effective: 5/3/05
Violation: 490, 10177(b)

Oliva, Wilber Alexander (RES)

39355 Beacon Ln., Palmdale
Effective: 5/3/05
Violation: 490, 10177(b)

Phillips, Ernest Jermaine (RES)

8851 Independence Ave., #30,
 Canoga Park
Effective: 9/26/05
Violation: 490, 10177(b)(k)

Pream, Sinuon Samantha (RES)

1050 Gaviota Ave., #14,
 Long Beach
Effective: 9/26/05
Violation: 490, 10177(b)

Preciado, Salvador Sedano (REB, REC)

8607 Imperial Hwy, Ste. 109,
 Downey
Effective: 9/14/05
 Officer of: LTB Investments
Violation: 10177(d)(h)

Puzzy Trought, Alberto (REB)

317 S. Isis Ave., 204, Ingelwood
Effective: 5/3/05
Violation: 10145(a), 10148,
 10176(i), 10177(d),
 10177.5

Risnes, Peter Boyd (RES)

77896 Woodhaven Dr. N.,
 Palm Desert
Effective: 10/12/05
Violation: 490, 10177(b)

Roberts, Montgomery (RES)

797 Nyes Pl., Laguna Beach
Effective: 3/8/05
Violation: 490, 10177(b)

Sanchez, Oscar Orlando (RES)

10850 S. Atlantic Ave., Lynwood
Effective: 9/26/05
Violation: 10177(d), 10177.5

Schultz, Teresa Lynne (RES)

29322 Snapdragon Pl.,
 Canyon Country

- Effective:* 3/7/05
Violation: 490, 10177(b)
- Servey, James Russell (RES)**
748 Vine St., #112, Los Angeles
Effective: 10/20/05
Violation: 490, 10177(b)
- Shoden, Daniel Richard (RES)**
265 Roycroft Ave., Long Beach
Effective: 4/6/05
Violation: 490, 10177(b)
- Sicat, Jocelyn S. (REB, REO)**
643 S. Second Ave., Ste. A, Covina
Effective: 4/7/05
Officer of: Crossmark Mortgage Corporation
Violation: 10165, 10176(a)(i), 10177(d)(g)
- Sikic, Tatiana N. (RES)**
PO Box 323, Santa Monica
Effective: 3/8/05
Violation: 490, 10177(b)
- Silva, Luis Alonso (RES)**
15828 Rinaldi St., Granada Hills
Effective: 10/5/05
Violation: 490, 10177(b)
- Silverland Realty, Inc. (REC)**
18551 Ventura Blvd., Tarzana
Effective: 3/3/05
Violation: 480(c), 10177(a)(d)(f)(j)
- Silverstar Realty, Inc. (REC)**
6356 Van Nuys Blvd., Ste. 203, Van Nuys
Effective: 5/18/05
Violation: 10177.5
- Smith, Maxson Bixby II (RES)**
2355 Fordham Dr., Costa Mesa
Effective: 3/14/05
Violation: 490, 10177(b)
- Stevens, Cole James (RES)**
1303 E. Brockton Ave., Redlands
Effective: 9/6/05
Violation: 498, 10177(a)
- Stevens, Kevin A. (RES)**
4515 Eagle Rock Blvd., Ste. 104, Los Angeles
Effective: 4/6/05
Violation: 490, 10177(b)
- Stroops, Randy Laval (RES)**
984 Valencia, #2, Costa Mesa
Effective: 3/2/05
Violation: 490, 10177(b)(j)
- Thompson, Anne-Marie (REB, REO)**
1332 Solita Dr., Pasadena
Effective: 9/26/05
Violation: 490, 10177(b)
- Turner, Eddie (RES)**
428 E. Concha St., Altadena
Effective: 4/6/05
Violation: 490, 10177(b)
- Ulloa, Daniel Stuart (RES)**
730 S. Chapel Ave., Alhambra
Effective: 4/6/05
Violation: 490, 10177(b)
- Valley Heights Funding, Inc. (REC)**
8992-C Mission Blvd., Riverside
Effective: 9/29/05
Violation: 2742, 10177(d)(f)
- Verdeja, Gilbert Alex (RES)**
P.O. Box 2257, Fontana
Effective: 9/26/05
Violation: 10177.5
- Vianna, Milla Machado (RES)**
2846 Del Amo Blvd., Lakewood
Effective: 9/26/05
Violation: 490, 10177(b)
- Webb, Pamela Denise (RES)**
1232 West 53rd St., Los Angeles
Effective: 10/3/05
Violation: 490, 10177(b)
- Weinberg, Arthur Peter (RES)**
6434 West 87th St., Los Angeles
Effective: 5/26/05
Violation: 490, 10177(b)
- Williams, Rocky Dale (RES)**
4601 Lexington Ave., #209, Los Angeles
Effective: 5/2/05
Violation: 490, 10177(b)
- Williams, Tifarrah Emma (RES)**
7903 Gardenia Dr., Buena Park
Effective: 11/14/05
Violation: 490, 10177(b)
- Worley, Anthony Wayne (RES)**
10655 Lemon Ave., #2501, Alta Loma
Effective: 9/26/05
Violation: 490, 10177(b)
-
- Oakland Region**
- Chio, Robert (RES)**
801 Franklin St., #314, Oakland
Effective: 10/24/05
Violation: 490, 10177(b)
- CHL Mortgage Group (REC)**
2000 Crow Canyon Pl., Ste. 220, San Ramon
Effective: 5/25/05
Violation: 10177(b)
- Crago, Margaret Marie (RES)**
409 Seaciff Dr., Aptos
Effective: 11/28/05
Violation: 490
- Douglas, William (REB, REO)**
1641 El Camino Real, Ste. 101, Millbrae
Effective: 4/28/05
Officer of: Wm. T. Douglas, Inc.
Violation: 490, 10177(b)
- Dowd, Ann Marie (RES)**
229 Keokuk, #1, Petaluma
Effective: 3/9/05
Violation: 490, 10177(b)
- Dufloth, Dalvain Wayne (RES)**
P.O. Box 6131, Santa Rosa
Effective: 10/5/05
Violation: 10130, 10137, 10148, 10177(d), 10177.5, 10240
- Ecashouse, Inc. (REC)**
2977 Ignacio Valley Rd., #426, Walnut Creek
Effective: 4/4/05
Violation: 2731, 10130, 10137, 10159.5, 10177(b)(d)
- Evans, Matthew Wyatt (RES)**
P.O. Box 281, Comptche
Effective: 9/28/05
Violation: 490, 10177(b)
- Garcia, Anthony M. (RRES)**
7585 Chestnut St., Gilroy
Effective: 3/15/05
Violation: 490
- German, Teresita M. (RES)**
27136 Prestancia Way, Salinas
Effective: 5/2/05
Violation: 490, 10177(b)
- Grashuis, Sharon Gail (RRES)**
512 Centre Ct., Alameda
Effective: 9/19/05
Violation: 10177.5
- Hobbs, Fred D. (RES)**
633 Taylor Ave., Alameda
Effective: 11/9/05
Violation: 490
- Lacandazon, Glenn Jude (RES)**
32847 Mono Lake Ln., Fremont
Effective: 9/28/05
Violation: 480(c), 10177(a)(f)(j)
- Le, Tam Duy (RES)**
2365 Quimby Rd., San Jose
Effective: 4/28/05
Violation: 490, 10177(b)
- Lin, Cynthia Shan (RES)**
12307 Crayside Ln., Saratoga
Effective: 11/10/05
Violation: 490, 10177(b)
- Luc, Son (RES)**
278 Snell Cr., San Jose
Effective: 11/8/05
Violation: 490, 10177(b)
- Mac, Lin Liang (REB)**
2463 33rd Ave., San Francisco
Effective: 10/11/05
Violation: 490, 10177(b)
- Martinez, Joseph Alexander (REB)**
325 Reservation Rd., Marina
Effective: 3/8/05
Violation: 490, 10177(b)
- McKnight, Linda Jane (RES)**
1351 Delacy Ave., Martinez
Effective: 5/31/05
Violation: 490, 10177(b)
- Meekins, Charles Marquis (RES)**
4550 Jardine Rd., Paso Robles
Effective: 9/6/05
Violation: 490, 10177(b)
- Middleton, Rebba Machalle (RES)**
247 Mullen St., San Francisco
Effective: 4/8/05
Violation: 10177(j)
- Mohammadi, Kaseem (RES)**
32489 Seaside Dr., Union City
Effective: 9/13/05
Violation: 490, 10177(b)
- Mota, Gustavo Adolfo (RES)**
1165 Lancelot Ln., San Jose
Effective: 5/26/05
Violation: 490, 10177(b)
- Muhammad, Tirrell (RES)**
1675 Quint St., San Francisco
Effective: 4/8/05
Violation: 490, 10176(a)(i), 10177(b)
- Nettie, Joel Lawrence (RES)**
18337 Purdue Dr., Saratoga
Effective: 10/24/05
Violation: 490, 10177(b)
- Ngo, Tri Ba (RES)**
350 State St., Los Altos
Effective: 5/26/05
Violation: 490, 10177(b)
- Nguyen, Dan Tri (REB)**
10021 Lyndale Ave., San Jose
Effective: 5/26/05
Violation: 490
- Nguyen, Dom Tan (RES)**
3092 Marston Way, San Jose
Effective: 11/21/05
Violation: 490, 10177(b)
- O'Neill, Marlene Bernadette (REB)**
2594 26th Ave., San Francisco
Effective: 11/9/05
Violation: 490, 10177(b)
- Patchen, Gerald Edwin II (RREB)**
6222 Green Ridge Rd., Foresthill
Effective: 11/7/05
Violation: 10177(k)
- Perry, David Robbins (REB)**
1608 W. Campbell Ave., #281, Campbell
Effective: 5/23/05
Violation: 490, 10177(a)
- Raoof, Alfred Sherman (RES)**
1680 McGinness Ave., San Jose
Effective: 4/19/05
Violation: 490, 10177(b)

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Ratelink Financial Corp. (REC)
939 Laurel St., Ste. A, San Carlos
Effective: 11/9/05
Violation: 10177(f)

Richards, Kenneth (RES)
34388 Wellman Terrace, Fremont
Effective: 11/21/05
Violation: 10137, 10177(d)

Ruiz Financial, Inc. (REC)
939 Laurel St., Ste. A, San Carlos
Effective: 11/9/05
Violation: 10177(f)

San Francisco Trust Mortgage Brokers, Inc. (REC)
851 Irwin St., #200, San Rafael
Effective: 4/4/05
Violation: 10130, 10137, 10177(a)(d)

Santos, Rodolfo Samia (RES)
107 California Ave.,
South San Francisco
Effective: 5/2/05
Violation: 490, 10177(b)

Sereda, Wendy Lee (RES)
PO Box 1854, Mountain View
Effective: 11/23/05
Violation: 490, 10177(b)

Tong, Adrian Tien Sun (RES)
14223 Okanogan Ct., Saratoga
Effective: 11/9/05
Violation: 490, 10177(b)

Transbay Realty and Development Corporation (REC)
241 Capitol Ave., San Francisco
Effective: 10/25/05
Violation: 2742, 2742(c), 10137, 10177(d)(f)

Sacramento Region

Allen, Donna Delorez (RES)
P.O. Box 3288, Grass Valley
Effective: 11/2/05
AKA: Nikkel, Donna Delorez
Violation: 490, 10177(b)

Berry, Sandria Ann (RES)
P.O. Box 2626, Elk Grove
Effective: 5/2/05
Violation: 10176(a)(i)

Bonillas, Cassandra Nanette (RES)
1880 Morning Mist Way,
Roseville
Effective: 3/18/05
Violation: 10176(i)

Boscoe, Anthony Scott (RES)
5240 N St., Sacramento
Effective: 3/23/05
Violation: 490, 10177(b)

Butte Mortgage Loan Company (REC)
2120 Lincoln St., Oroville
Effective: 10/11/05
Violation: 2740, 10137, 10158, 10177(d), 10211

Coleman, Kathryn (RES)
155 Linda Dr., #2, Roseville
Effective: 10/24/05
Violation: 490, 10177(b)

Davis, Jo Ann (RRES)
PO Box 898, Lodi

Effective: 3/7/05
Violation: 2831.2, 2832.1, 10145, 10177(d)

George, Elmer Louis (REB)
6032 Pony Express Trail,
Pollock Pines
Effective: 5/25/05
Violation: 490, 10177(b)

Ghorbanzadeh, Mahvash Michelle (RES)
44431 S. El Macero, El Macero
Effective: 9/19/05
Violation: 490, 10177(b)

Helminiski, Maryam Sima (RES)
1828 Markston Rd., Sacramento
Effective: 5/11/05
Violation: 490, 10177(b)

Kindelt, David Allan Jr. (RRES)
8265 Sierra College Blvd., #314,
Roseville
Effective: 10/24/05
Violation: 490, 10177(b)

Knight, Gary Brian (RES)
3002 Palmate Way, Sacramento
Effective: 9/19/05
Violation: 490, 10177(b)

Lipscomb, Willard Elgin Jr. (RES)
19176 Stonegate Rd., Middletown
Effective: 5/23/05
Violation: 490, 10177(b)

Macias, Alisia Stephanie (RES)
2805 Atlanta Dr., Tracy
Effective: 9/20/05
Violation: 490, 10177(b)

Martin, Luke Davis (RES)
2308 T St., Sacramento
Effective: 9/22/05
Violation: 490, 10177(b)

Moore, Vera Velma (RRES)
4008 Honey Rose Pl., Antelope
Effective: 11/10/05
Violation: 490, 10177(b)

Pacific Financial & Mortgage Services, Inc. (REC)
550 Main St., #2G,
Diamond Springs
Effective: 5/24/05
Violation: 2742(a), 10130, 10137, 10177(d)

Pollak, Michael Bradley (RES)
748 Cessna Ave., Chico
Effective: 5/26/05
Violation: 490

Powers, Brian J. (REB)
11100 Brunswick Dr.,
Cedar Ridge
Effective: 9/26/05
Violation: 10177.5

Remiticado, Darrin Bena (RES)
PO Box 942, Fair Oaks
Effective: 3/2/05
Violation: 490, 10177(b)

Silva, Sharon Lee (RES)
640 A Tuolumne St., Vallejo
Effective: 3/7/05
Violation: 10137, 10176(i), 10177(d)

Simmons, Rob Joseph (RES)
2301 Carlmont Dr., #29, Belmont
Effective: 11/18/05
Violation: 490, 10177(b)

Smith, Jason J. (RES)
3179 Via Casita, Chico
Effective: 3/28/05
Violation: 490, 10177(b)

Sprague, Albert (RES)
P.O. Box 205, Berry Creek
Effective: 5/26/05
Violation: 490(a), 10177(b)

Sudderth, Allan Ray (RES)
9269 Twin Creeks Ave., Stockton
Effective: 3/15/05
Violation: 490, 10177(b)

Uhler, James Ross (RES)
7330 Morningside Dr.,
Granite Bay
Effective: 4/6/05
Violation: 490, 10177(b)

Vines, Jeff D. (RES)
2459 Fir St., Glenview, IL
Effective: 10/24/05
Violation: 490, 10177(b)

Waldrop, Shawn Thomas (RES)
P.O. Box 566, Vacaville
Effective: 4/6/05
Violation: 490, 10177(b)

Waltz, Gary Michael (REB)
1066 Le Brun Ln., Redding
Effective: 9/19/05
Violation: 490, 10177(b)

Ward, Deborah M. (RES)
1235 Ski Run Blvd.,
South Lake Tahoe
Effective: 5/23/05
Violation: 490, 10177(b)

Word, LeRoy (RES)
2120 Lincoln St., Oroville
Effective: 10/11/05
Violation: 10130, 10137, 10177(d)

Zavala, Salvador (RES)
PO Box 3264, Sacramento
Effective: 3/9/05
Violation: 490, 10177(b)

San Diego Region

Brooks, John Dennis (REB)
1411 L Avenue, National City
Effective: 3/18/05
Officer of: Viewpoint Property Management, Inc.
Violation: 10177(h)

Cassis, Eric (REB)
794 N. Alda Dr., San Marcos
Effective: 3/7/05
Violation: 490, 10177(a)(b)

Dyukareva, Olga (RES)
10246 Black Mountain Rd., #121,
San Diego
Effective: 4/14/05
Violation: 490, 10177(b)

Easter, Dawn Elizabeth (RES)
5545 Amadita Ln., Bonita
Effective: 3/23/05
Violation: 490, 10177(b)

Great Land Home Loans, Inc. (REC)
3130 Bonita Rd., #203,
Chula Vista
Effective: 9/21/05
Violation: 10176(a)(i), 10177(d)(g), 10177.5, 10240

Marquis, Kathleen Ellen (RES)

2727 Deanza Rd., #B22, San Diego
Effective: 9/19/05
Violation: 490, 10177(b)

Martinez, Jose Luis (RES)
1560 Cavern Point Ct., Chula Vista
Effective: 3/2/05
Violation: 490, 10177(b)

Schamp, Daryl Delong (REB)
2588F El Camino Real, #319,
Carlsbad
Effective: 5/9/05
Violation: 490, 10177(b)

Selfani, Toufic Y. (RES)
7639 Carroll Rd., #A, San Diego
Effective: 5/25/05
Violation: 490, 10177(b)

Viewpoint Property Management, Inc. (REC)
1411 L Avenue, National City
Effective: 3/18/05
Violation: 2715, 2831, 2831.2, 2832, 2832.1, 10177(d)

Weber, Jason Craig (RES)
409 Gleneagles Pl., La Canada Flintridge
Effective: 3/28/05
Violation: 490, 10177(b)

REVOKED WITH A RIGHT TO A RESTRICTED LICENSE

Fresno Region

Standen, Roberta Myldred (REB, REO)
4932 Ponderosa Way, Midpines
Effective: 11/8/05
Officer of: North American Loan Servicing Corporation
Violation: 10159.2, 10177(d)(g)(h)
Right to RREB license on terms and conditions

Los Angeles Region

Arana, Albert (RES)
2026 East 76th St., Los Angeles
Effective: 11/10/05
Violation: 490
Right to RRES license on terms and conditions

Baranda, Gordon Munoz (RES)
1124 S. Bender Ave., Glendora
Effective: 11/21/05
Violation: 490
Right to RRES license on terms and conditions

Barrios, Miguel A. (RES)
10100 Bryson Ave., South Gate
Effective: 11/7/05
Violation: 10177(f)
Right to RRES license on terms and conditions

Boda, Laszlo Vilmos (RES)
4455 Tweedy Blvd., South Gate
Effective: 11/7/05
Violation: 10177(f)
Right to RRES license on terms and conditions

- Buskuhl, Robin Theresa (RES)**
626 Cambridge Dr., Goleta
Effective: 10/12/05
Violation: 490(a)
Right to RRES license on terms and conditions
- Caudle, Phil A. (RES)**
12501 Seal Beach Blvd., Ste. 100, Seal Beach
Effective: 11/30/05
Violation: 490
Right to RRES license on terms and conditions
- Halze, Corwin (REB)**
555 St. Charles Dr., Ste. 202, Thousand Oaks
Effective: 11/26/05
Violation: 490
Right to RRES license on terms and conditions
- Illson, Kenneth A. (RES)**
27 Style Rd., Aliso Viejo
Effective: 9/13/05
Violation: 10177(f)
Right to RRES license on terms and conditions
- Immediate Funding, Inc. (REC)**
16000 Ventura Blvd., Ste. 800, Encino
Effective: 9/29/05
Violation: 2831, 2831.1, 2832, 10145, 10177(d)(g), 10232.4, 10234
Right to RRES license on terms and conditions
- Kessedjian, Steve Z. (REB, REO)**
16000 Ventura Blvd., 5th Floor, Encino
Effective: 9/29/05
Violation: 10159.2, 10177(h)
Right to RRES license on terms and conditions
- Leggitt, Jason Derek (RES)**
1826 State St., Santa Barbara
Effective: 10/25/05
Violation: 490, 10177(b)
Right to RRES license on terms and conditions
- Magana, Cristina (REB)**
10018 Aspen Circle, Santa Fe Springs
Effective: 10/31/05
Violation: 490, 10177(b)
Right to RRES license on terms and conditions
- McGuffin, DeVere Warrington II (RES)**
401 Meadow Grove St., Flintridge
Effective: 11/23/05
Violation: 490, 10177(b)
Right to RRES license on terms and conditions
- Medrano, Mario Emilio (RES)**
2116 W. Forry St., Lancaster
Effective: 11/9/05
Violation: 490, 10177(b)
Right to RRES license on terms and conditions
- Paccone, John Edward (REB)**
231 Mero Ln., La Canada Flintridge
Effective: 11/30/05
Violation: 490, 10177(b)
Right to RRES license on terms and conditions
- Perez, Jose A. (RES)**
11641 Esther St., Lynwood
Effective: 10/3/05
Violation: 490, 10177(b)
Right to RRES license on terms and conditions
- Rollin, Rondal Jerome (RES)**
520 E. Carson Plaza Ct., #204, Carson
Effective: 9/12/05
Violation: 490, 10177(b)
Right to RRES license on terms and conditions
- Roque, Phillip Gerard (REB)**
401 N. Brand Blvd., Glendale
Effective: 9/20/05
Violation: 490, 10177(b)
Right to RRES license on terms and conditions
- Sanchez, Julian (RES)**
4169 Ascot Ave., Los Angeles
Effective: 11/7/05
Violation: 10177(f)
Right to RRES license on terms and conditions
- Stuckey, Eric Dean (REB)**
2152 Dupont Dr., Ste. 101, Irvine
Effective: 10/20/05
Violation: 2725, 2831.1, 2831.2, 2834, 10145, 10159.2, 10177(d)(g)(h)
Right to RRES license on terms and conditions. RRES suspended for 120 days-all but 60 days stayed for 2 years on terms and conditions
- Taylor, Stuart Langdon (RES)**
7346 Trask Ave., Playa Del Rey
Effective: 11/30/05
Violation: 490
Right to RRES license on terms and conditions
- Valverde, Louis F. (RES)**
791 E. Foothill Blvd., #1, Upland
Effective: 10/7/05
Violation: 490, 10177(b)
Right to RRES license on terms and conditions
- Van De Vort, Alan Roger (REB)**
12291 Cinnabar Rd., Santa Ana
Effective: 9/19/05
Violation: 490, 10177(b)
Right to RRES license on terms and conditions
- Vides, Alejandrina E. (RES)**
306 N. Sunset Ave., West Covina
Effective: 11/10/05
Violation: 490, 10177(b)
Right to RRES license on terms and conditions
- Wells-Deleon, Brandi Elizabeth (RES)**
40355 Murrieta Hot Springs Rd., #E, Murrieta
Effective: 11/14/05
Violation: 490, 10177(b)
Right to RRES license on terms and conditions
- Effective:** 11/10/05
Violation: 490, 10177(b)
Right to RRES license on terms and conditions
- Donnelly, Jerome Richard (REB)**
1214 Oak St., Alameda
Effective: 11/28/05
Violation: 490, 10177(f)
Right to RRES license on terms and conditions
- Forbes, Tammy (RES)**
203 Valle Ct., Lincoln
Effective: 11/29/05
Violation: 10176(a)
Right to RRES license on terms and conditions
- Fu, Ellen S. (RES)**
640 Talbot Dr., Hollister
Effective: 11/29/05
Violation: 490, 10177(b)
Right to RRES license on terms and conditions
- Grantham, Tina Alice (RES)**
540 Ripley Cir., Gonzales
Effective: 9/6/05
Violation: 490, 10177(b)
Right to RRES license on terms and conditions
- Hudson, Donna Jean (RES)**
2136 Pebblewood Ct., Santa Rosa
Effective: 11/14/05
Violation: 490(a), 10177(b)
Right to RRES license on terms and conditions
- Nguyen, Kim Doan (RES)**
324 N. Chorro St., #4, San Luis Obispo
Effective: 11/17/05
Violation: 490, 10177(b)
Right to RRES license on terms and conditions
- Nguyen, Teresa T. (RES)**
1833 Pebble Beach Ct., Milpitas
Effective: 10/27/05
Violation: 10145(c), 10176(a), 10177(d)(g)
Right to RRES license on terms and conditions
- Nichols, Morgan Edward (RES)**
P.O. Box 4638, Walnut Creek
Effective: 11/3/05
Violation: 490, 10177(b)
Right to RRES license on terms and conditions
- Orozco, Antonio (RES)**
3637 Copperfield Dr., #274, San Jose
Effective: 10/20/05
Violation: 10145(c), 10176(e)(i), 10177(d)
Right to RRES license on terms and conditions
- Qi, Yan (RES)**
5229 Muirhouse Place, San Jose
Effective: 10/11/05
Violation: 490, 10177(b)
Right to RRES license on terms and conditions
- Robles, Angelica (RES)**
2408 Westgate Ave., San Jose
Effective: 11/9/05
Violation: 490
Right to RRES license on terms and conditions
- Roper, James Lewis (REB)**
300 Stony Point Rd., #527, Petaluma
Effective: 10/5/05
Violation: 2842(c), 10130, 10137, 10148, 10159.2, 10177(d)(g)(h), 10240
Right to RRES license on terms and conditions
- Ryu, Chancellor Young (RES)**
1988 Ascot Dr., #A, Moraga
Effective: 11/15/05
Violation: 490, 10177(b)
Right to RRES license on terms and conditions
- Snyder, Louis Melvin (RES)**
PO Box 1156, San Jose
Effective: 9/21/05
Violation: 10176(a), 10177(g)
Right to RRES license on terms and conditions
- Speckman, Steve (RES)**
6226 Forget Me Not Common, Livermore
Effective: 9/5/05
Violation: 490(a)
Right to RRES license on terms and conditions
- Tomlinson, Karl Anthony (RES)**
990 Oregon Ct., Milpitas
Effective: 11/28/05
Violation: 490(a), 10177(b)
Right to RRES license on terms and conditions
- Weaver, Dana Lee (RES)**
1140 Monarch Ln., #205, Pacific Grove
Effective: 11/9/05
Violation: 490, 10177(b)
Right to RRES license on terms and conditions
-
- Sacramento Region**
- Anguiano, Elias Carrillo (RES)**
PO Box 240, Elmira
Effective: 9/2/05
Violation: 490, 10177(b)
Right to RRES license on terms and conditions
- Greene, Melvin Jr. (RES)**
1664 Littlerock Circle, Suisun City
Effective: 11/2/05
Violation: 490, 10177(b)
Right to RRES license on terms and conditions
- O'Bryan, Thomas Sean (RES)**
1565 11th Ave., Sacramento
Effective: 10/12/05
Violation: 10176(a)(i), 10177(g)
Right to RRES license on terms and conditions
- Podesto, Brent J. (RES)**
7405 Greenback Ln., #115, Citrus Heights
Effective: 11/10/05
Violation: 490
Right to RRES license on terms and conditions
- Quigley, Fred L. (REB, REO)**
1900 Churn Creek Rd., Ste. 114, Redding
-
- Oakland Region**
- Colt, Jason Thomas (RES)**
2751 Center Rd., Novato

Effective: 11/17/05
Violation: 2725, 2731, 2831.2,
 2832, 2832.1,
 2834(b), 10145,
 10177(d)

Right to RREB license on terms
 and conditions

Rak, David Allen (RES)

4377 The Masters Dr., Fairfield
Effective: 11/29/05

Violation: 490, 10177(b)

Right to RRES license on terms
 and conditions

San Diego Region

Ballard, Gardner McKay (RES)

494 Lado De Loma Dr., Vista

Effective: 9/7/05

Violation: 490, 10177(b)

Right to RRES license on terms
 and conditions

Fine, Mitchell I. (RES)

8164 Tommy Dr., San Diego

Effective: 9/15/05

Violation: 490, 10177(b)

Right to RRES license on terms
 and conditions

Ginsburg, Scot Evan (RES)

6582 Dandelion Way, San Diego

Effective: 10/11/05

Violation: 490, 10177(b)

Right to RRES license on terms
 and conditions

Gomez, Alejandra (RES)

4816 Santa Cruz Ave., San Diego

Effective: 11/1/05

Violation: 10177(b)

Right to RRES license on terms
 and conditions

Neighborhood Network (REC)

7060 Miramar Rd., #206-B,
 San Diego

Effective: 10/5/05

Violation: 10176(a)

Right to RREC license on terms
 and conditions

Zent, Gary Randolph (REB, REO)

32145 Cerrada Del Coyote,
 Warner Springs

Effective: 10/5/05

Officer of: Neighborhood
 Network

Violation: 10176(a)

Right to RREB license on terms
 and conditions

SUSPENDED

Los Angeles Region

Dunlap, Damian Nils (REB, REO)

13840 E. Rosecrans Ave.,
 Santa Fe Springs

Effective: 5/5/05

Violation: 10177(h)

Suspended Indefinitely

NKL, Inc. (RREC)

11304½ South St., Cerritos

Effective: 10/12/05

Violation: 2831, 2831.1, 2832.1,

2834, 2950(d)(g),

2951, 10145,

10177(d)(g)

Suspended for 90 days

Sacramento Region

McCown, Perry Eugene (RRES)

18 Bridgeford Ct., Roseville

Effective: 9/14/05

Violation: 10177(k)

Suspended Indefinitely

SUSPENDED WITH STAY

Fresno Region

Matos, Larry Alves (REB, REO)

605 Standiford Ave., Ste. K,
 Modesto

Effective: 9/28/05

Officer of: Premier Valley Inc., A
 California Corpora-
 tion

Violation: 2831, 2831.1, 10145,
 10177(d)

Suspended for 30 days-stayed for
 2 years on terms and conditions

Pearson Realty (REC)

2550 W. Shaw Ave., Fresno

Effective: 9/12/05

Violation: 2731, 2752, 10137,
 10159.5, 10161.8,
 10177(d)

Suspended for 60 days-stayed for
 1 year on terms and conditions

Premier Valley Inc., A California Corporation (REC)

605 Standiford Ave., Ste. K,
 Modesto

Effective: 9/28/05

Violation: 2831, 2831.1, 10145,
 10177(d)

Suspended for 30 days-stayed for
 2 years on terms and conditions

Stewart, John H. (REB, REO)

2550 W. Shaw Ave., Fresno

Effective: 9/12/05

Officer of: Pearson Realty

Violation: 10159.2(a),
 10177(d)(h)

Suspended for 60 days-stayed for
 1 year on terms and conditions

Los Angeles Region

Beneficial Capital Management Corp. (REC)

24411 Ridge Route Dr., #225,
 Laguna Hills

Effective: 10/24/05

Violation: 2752, 2831.2, 2832.1,
 2834, 2950(h), 10145,
 10161.8, 10165,
 10177(d)(g), 10240

Suspended for 90 days-stayed for
 2 years on terms and conditions

Castlerock Services, Inc. (REC)

4685 MacArthur Ct., #170,
 Newport Beach

Effective: 11/10/05

Violation: 2831.1, 2831.2,
 10145(a), 10177(d),
 10240

Suspended for 60 days-stayed for
 2 years on terms and conditions

Emrani, Rodney M. (RES)

1832 Brockton Ave., Los Angeles

Effective: 11/30/05

Violation: 10130, 10177(f)

Suspended for 60 days-stayed for
 2 years on terms and conditions

Equimax Mortgage & Loan (REC)

12121 Wilshire Blvd., Ste. 1400,
 Los Angeles

Effective: 11/30/05

Violation: 2752, 2840, 2970,
 2972, 10137, 10145,
 10146, 10161.8,
 10177(d), 10240

Suspended for 40 days-stayed for
 2 years on terms and conditions

Execu Systems Realtors Corporation of San Diego County (REC)

5850 Avenida Encinas, Ste. B,
 Carlsbad

Effective: 10/21/05

Violation: 10177.4

Suspended for 180 days-stayed for
 2 years on terms and conditions

Homeloan Advisors.Com (REC)

600 Anton Blvd., Ste. 1700,
 Costa Mesa

Effective: 9/26/05

Violation: 2831, 2831.2, 10145,
 10177(d), 10240

Suspended for 90 days-stayed for
 2 years on terms and conditions

Lewis, John Ward III (REB, REO)

2329 Nicklaus Dr., Oceanside

Effective: 10/21/05

Officer of: Execu Systems Real-
 tors Corporation of
 San Diego County

Violation: 10177.4

Suspended for 180 days-all but 45
 days stayed for 2 years on terms
 and conditions

Lewis, Michel Yvonne (RES)

PO Box 2711, Capistrano Beach

Effective: 10/21/05

Violation: 10177.4

Suspended for 90 days-all but 30
 days stayed for 2 years on terms
 and conditions

Mattson Real Estate Services, Inc. (REC)

4633 W. El Segundo Blvd.,
 Hawthorne

Effective: 11/21/05

Violation: 2742, 2831, 2834,
 10145, 10177(d)

Suspended for 30 days-stayed for
 2 years on condition

Mattson, Roger Glenn (REB, REO)

4633 W. El Segundo Blvd.,
 Hawthorne

Effective: 11/21/05

Violation: 10159.2, 10177(h)

Suspended for 30 days-stayed for
 2 years on terms and conditions

Maxim, Thomas (REB)

4433 W. Sepulveda Blvd.,
 Torrance

Effective: 11/19/05

Violation: 2725, 2832, 2832.1,
 2834, 10145,
 10177(d)

Suspended for 120 days-stayed for
 2 years on terms and conditions

Moore, Calvin Joe (REB)

1520 S. Haskins Ave., Compton

Effective: 10/5/05

Violation: 490, 10177(b)

Suspended for 90 days-all but 60
 days stayed for 2 years on terms
 and conditions



Nam, Jenny Sung-Won (REB, REO)

9625 Garden Grove Blvd., #C,
 Garden Grove

Effective: 9/8/05

Violation: 2731, 2752, 2753,
 2831.2, 2834, 2951,
 10145, 10159.2,
 10159.5, 10160,
 10161.8, 10177(d)

Suspended for 120 days-stayed for
 2 years on terms and conditions

New Star Realty, Inc. (REC)

9625 Garden Grove Blvd.,
 Garden Grove

Effective: 9/8/05

Violation: 2731, 2752, 2753,
 2831.2, 2834, 2951,
 10145, 10159.5,
 10160, 10161.8,
 10177(d)

Suspended for 120 days-stayed for
 2 years on terms and conditions

Patton, James M. (REB, REO)

17901 Santa Clara, Santa Ana

Effective: 10/24/05

Violation: 2752, 2831.2, 2832.1,
 2834, 2950(h),
 10145, 10159.2,
 10161.8, 10165,
 10177(d)(g)(h), 10240

Suspended for 90 days-stayed for
 2 years on terms and conditions

Pittman, Jeffery Allen (REB, REO)

600 Anton Blvd., Ste. 1700,
 Costa Mesa

Effective: 9/26/05

Violation: 10159.2, 10177(d)

Suspended for 90 days-stayed for
 2 years on terms and conditions

Power Properties, Inc. (REC)

9950 Durant, #506, Beverly Hills

Effective: 11/9/05

Violation: 2832, 10145(a),
 10177(d)

Suspended for 90 days-all but 30
 days stayed for 2 years on terms
 and conditions

Reiser, James Jr. (RES)

2002 Estero Dr., Oceanside

Effective: 10/21/05

Violation: 10177(j)

Suspended for 180 days-all but 45
 days stayed for 2 years on terms
 and conditions

Sarinana, David (REB, REO)

5831 Firestone Blvd., Ste. J & K,
 South Gate

Effective: 9/9/05

Officer of: Sarinana, Inc.

Violation: 2726, 2753, 2831,
 2831.1, 2832.1, 2834,
 2835, 2951, 10145,
 10159.2, 10161.8,
 10177(d)(h)

Suspended for 90 days-stayed for
 2 years on terms and conditions

Sarinana, Inc. (REC)

5831 Firestone Blvd., Ste. J & K,
South Gate

Effective: 9/9/05

Violation: 2726, 2753, 2831,
2831.1, 2832.1, 2834,
2835, 2951, 10145,
10161.8

Suspended for 90 days-stayed for
2 years on terms and conditions

Seguin, Kenneth (RES)

9950 Durant, #506, Beverly Hills

Effective: 11/9/05

Violation: 2832, 10145(a),
10177(d)

Suspended for 90 days-all but 30
days stayed for 2 years on terms
and conditions

Soaring Eagles Enterprise, Inc. (REC)

44489 Town Center Way,
Ste. D468, Palm Desert

Effective: 11/15/05

Violation: 2725, 2832, 10137,
10145(a), 10177(d),
10240

Suspended for 90 days-stayed for
2 years on terms and conditions

Sorenson, Lewell Lee (RES)

44489 Town Center Way,
Ste. D468, Palm Desert

Effective: 11/15/05

Violation: 10130, 10137,
10177(d)

Suspended for 90 days-stayed for
2 years on terms and conditions

Sorenson, Yolanda Maria (REB, REO)

44489 Town Center Way,
Ste. D468, Palm Desert

Effective: 11/15/05

Officer of: Soaring Eagles Enter-
prise, Inc.
Violation: 2725, 2832, 10137,
10145(a), 10177(d),
10240

Suspended for 90 days-stayed for
2 years on terms and conditions

Ward, Timothy W. (REB, REO)

4685 MacArthur Ct., #170,
Newport Beach

Effective: 11/10/05

Violation: 2831.1, 2831.2,
10145(a), 10177(d),
10240

Suspended for 60 days-stayed for
2 years on terms and conditions

Yoon, Sun Dong (REB, REO)

3333 Wilshire Blvd., #802,
Los Angeles

Effective: 10/31/05

Violation: 2715, 2725, 2726,
2731, 2753, 10137,
10160, 10165,
10177(d)(g)

Suspended for 90 days-all but 30

days stayed for 2 years on terms
and conditions

Oakland Region**Millenium 2000 Realty, Inc. (REC)**

1785 E. Capital Expressway,
San Jose

Effective: 10/27/05

Violation: 2831, 10148,
10176(g), 10177(d)

Suspended for 180 days-stayed for
2 years on terms and conditions

Roth, Ruth Vanerka (REB)

331 Santa Margarita Ave.,
Menlo Park

Effective: 9/19/05

Violation: 2831, 2832, 2834,
10145, 10177(d)

Suspended for 30 days-stayed for
2 years on terms and conditions

Sacramento Region**Alvarez, Byron Burton (REB, REO)**

2311-A Tracy Blvd., Tracy

Effective: 11/7/05

Officer of: Community Real
Estate Center, Inc.
Violation: 2831, 2831.2, 2832.1,
2834, 10177(d)(h)

Suspended for 10 days-stayed on
terms and conditions

California Home Loans Bancorp, Inc. (REC)

2507 Springs Rd., Vallejo

Effective: 11/28/05

Violation: 2831, 2831.1, 2831.2,
2832, 2834, 10145,
10176(e), 10177(d)

Suspended for 2 years-stayed on
terms and conditions

Community Real Estate Center, Inc. (REC)

2311-A Tracy Blvd., Tracy

Effective: 11/7/05

Violation: 2831, 2831.2, 2832.1,
2834, 10177(d)

Suspended for 1 year-stayed on
terms and conditions

Hodgen, Ralph Earl (REB, REO)

3080 Landess Ave., San Jose

Effective: 11/28/05

Violation: 10145, 10177(d)(h)

Suspended for 2 years-stayed on
terms and conditions

San Diego Region**Gold Key Financial, Inc. (REC)**

3252 Bonita Rd., Ste. A,
Chula Vista

Effective: 11/30/05

Violation: 10137, 10177(d)

Suspended for 30 days-stayed for
2 years on terms and conditions

Johnston, Steve Randolph (REB, REO)

3252 Bonita Rd., Ste. A,
Chula Vista

Effective: 11/30/05

Violation: 10137, 10159.2,
10177(d)(g)(h)

Suspended for 30 days-stayed for
2 years on condition

LICENSE SURRENDERED

*(Licenses voluntarily surrendered
per B&P Code §10100.2 during an
administrative action/investigation)*

Fresno Region**North American Loan Servicing Corporation (REC)**

4932 Ponderosa Way, Midpines

Effective: 11/8/05

Los Angeles Region**Galicia, Rene Lenin (RES)**

11428 Marquardt Ave., Whittier

Effective: 11/29/05

Hung, Mon-Lin (RES)

200 N. Grand Ave., West Covina

Effective: 9/14/05

King, Marcella Rosalind (RES)

4241 Redwood Ave., Los Angeles

Effective: 9/8/05

Primary Capital, Inc. (REC)

2152 Dupont Dr., Ste. 101, Irvine

Effective: 10/20/05

Stephenson, Larry Owen (RES)

41378 Stetson Ave., Hemet

Effective: 10/4/05

Stone, Wendy Beth (REB)

1240 McKnight Rd.,
Newbury Park

Effective: 9/29/05

Winston, Calvin Alonza (RES)

P.O. Box 34564, Los Angeles

Effective: 10/17/05

Workman, Kimberly Louise (RES)

PO Box 3245, Big Bear Lake

Effective: 9/6/05

Y & W Group, Inc. (REC)

3325 Wilshire Blvd., #440,
Los Angeles

Effective: 10/31/05

Oakland Region**Bolanos, Armando (REB)**

3823 24th St., San Francisco

Effective: 11/28/05

Maloney, Michael D. (RES)

143 Brookside Dr., Cloverdale

Effective: 9/19/05

Sacramento Region**Galaz, Raul Carl (REB)**

2318 Sawgrass Ridge,
San Antonio, TX

Effective: 9/7/05

San Diego Region**Maurer, Stephen P. (RES)**

1302 Montego Ct., Vista

Effective: 10/11/05

Toney, Mary Ann (RES)

5030 Camino De La Siesta, #290,
San Diego

Effective: 10/5/05

Watkins, Wallace Pattee (REB)

4528 Corboda Way, Oceanside

Effective: 9/27/05

PUBLIC REPROVAL**Los Angeles Region****Broman Investments, Inc. (REC)**

6820 La Tijera Blvd., Ste. 200,
Los Angeles

Effective: 9/6/05

Violation: 2950(d), 10145,
10177(d)

LRA Property Management, Inc. (REC)

1288 N. Verdugo Rd., Ste. A,
Glendale

Effective: 11/23/05

Violation: 2831, 2831.2, 2832.1,
10145, 10177(d)

Namvar, Hooshang (REB, REO)

12121 Wilshire Blvd., Ste. 1400,
Los Angeles

Effective: 11/30/05

Officer of: Equimax Mortgage &
Loan

Violation: 10177(h)

Rubenstein, Lawrence Sidney (REB)

1288 N. Verdugo Rd., Glendale

Effective: 11/23/05

Violation: 2831, 2831.2, 2832.1,
10145, 10159.2,
10177(d)

The Thornton Group Real Estate, Inc. (REC)

6820 La Tijera Blvd., Ste. 200,
Los Angeles

Effective: 9/6/05

Violation: 2950(d), 10145,
10177(d)

Thornton, Mel (REB)

6820 La Tijera Blvd., Ste. 200,
Los Angeles

Effective: 9/6/05

Officer of: The Thornton Group
Real Estate, Inc., Bro-
man Investments, Inc.

Violation: 10159.2, 10177(h)

INDEFINITE SUSPENSIONS

(under Recovery Acct. provisions)

Sacramento Region**Richard Michael McDowell (REB)**

1715 Greenbriar Rd., Glendale

Effective: 10/26/05

Real Key Investments, Inc. (REC)

2369 Colorado Blvd., Los Angeles

Effective: 10/26/05

Los Angeles Region**Glover, James Dexter (RES)**

3621 Rosanne Ln., Modesto

Effective: 9/13/05

Thueson, Kathleen Ann (REB)

PO Box 1767, Jackson

Effective: 9/20/05



Common interest developments

Continued from page 1

4. Financial statements relative to the association's budget, reserve account and assessments, including: the current regular and special (if any) assessments and fees; approved, but not yet due, changes in the regular and special assessments and fees; and any delinquent assessments and related charges which may become a lien on the unit being sold.
5. A copy or a summary of any notice previously sent to the owner pursuant to subdivision (h) of Civil Code Section 1363 that sets forth any alleged violation of the governing documents.
6. A copy of the preliminary list of defects provided to each member of the association pursuant to Civil Code Section 1375, unless the association and the builder subsequently enter into a settlement agreement or otherwise resolve the matter and the association complies with Civil Code Section 1375.1.
7. A copy of the latest information provided for in Civil Code Section 1375.1.
8. Any change in the association's current regular and special assessments and fees which has been approved by the association's board of directors, but has not become due and payable as of the date disclosure is provided.

Pink Flags

It is essential that a buyer carefully examine these documents, especially the CC&Rs, association rules, and any architectural guidelines, prior to purchasing a lot/unit in a common interest subdivision. Any one of these documents may reveal to the buyer what may be called "pink flags," as opposed to the "red flags" associated with physical defects. These are items which may not be material in the sense of affecting the value of a lot/unit, but they may be extremely important to a purchaser's future

plans for using the lot/unit.

An age restriction provision is just one pink flag for the buyer to look for in the use restrictions. Buyers should also be looking for restrictions on types of vehicles allowed, or whether there are restrictions on pets, architectural design, fence height and location and other limitations, such as parking or working on cars in the driveway. These restrictions are found in many governing documents. In some instances, there are restrictions on such mundane matters as the color one can use to paint the exterior of a house or even the shade of drapes.

While many of these provisions are ostensibly designed to protect the value of the property, they may nevertheless be of a kind that may push the wrong button and cause an otherwise reasonable person to become quite assertive and aggressive, even to the point of filing a lawsuit. Issues such as a prohibition on pets or limiting the number or size of pets are frequent sources of conflict between owners and/or owners and the association. Some owners can become quite passionate about the enforcement of such rules.

When reviewing CC&Rs, a buyer should look for a right of first refusal, which may vest in the owners' association. Litigation could arise if a prospective purchaser, who has been led to believe his offer has been accepted, is later told that the party holding the first purchase right has decided to act upon it.

A careful review of the governing documents by a buyer is also important so that he or she can learn about the duties and responsibilities of ownership within the development. For example, who is responsible for internal and external maintenance of a unit? And, who has the responsibility to maintain insurance for certain components of a unit? Further, the financial documents pertaining to the operation and maintenance of the common area may include important information relative to future assessment obligations.

When a buyer has questions about any of these documents, a licensee should refer the buyer to an attorney or other

professional, or perhaps a member of the board of directors of the association. It is not advisable for licensees to take on the responsibility of interpreting legal or accounting documents.

Lawsuits

In these days when many persons are filing lawsuits to protect their rights, it is important for the buyer to find out whether or not the association is involved in a lawsuit, or whether a lawsuit involving the association, or a seller's interest, is imminent or contemplated. A lawsuit may have a detrimental effect on ownership. For example, if reserves have been used, or are being used, to pay litigation costs, that expenditure could result in the imposition of a special assessment at some time in the future. A lawsuit may also make it difficult to refinance or sell a lot/unit, particularly if the lawsuit involves an allegation of construction defects.

How does a buyer find out about lawsuits? Many common interest developments have newsletters, which discuss such controversies. In any event, a buyer may want to consider talking to a member of the board of directors, as well as the managing agent for the development, to get a better picture of past and future ownership experience and expectations for the development.

Professional advice recommended

The point of this article is that an agent should not just settle for providing a principal with advice following a physical inspection of a lot/unit in a common interest development. An agent should also strongly advise the buyer to carefully review the management documents and to seek legal or other professional advice, if and when necessary, for answers to questions pertaining to the governing instruments or financial statements. This advice may help avoid future misunderstandings between a licensee and a buyer about the expectations associated with the purchase of a lot/unit in a common interest development. 🏠



Forty is the new thirty

from the California Housing Finance Agency

Prior to the most recent housing boom in California one would occasionally get invited to a kind of party that almost doesn't exist any more. There would be laughter and anticipation and excitement, and everyone would be a little jealous of the hosting couple.

At the height of the festivities, a lengthy legal document would be set alight with a great deal of ceremony. The mortgage burning party almost always celebrated the terming out of the 30-year fixed rate mortgage.



And there's another term that seems to be getting more scarce: the 30-year fixed rate mortgage. There are interest-only loans, variable rate loans, pick-a-payment loans, and the list goes on. Although it can be confusing, some of these new products can make the difference between continuing to rent, and unlocking the door of a buyer's first home.

The California Housing Finance Agency has been at the forefront of the movement to expand the range of mortgage loan products offered to the first-time homebuyer: the introduction of *interest only PLUS*SM last year has led to that product now accounting for over a quarter of CalHFA's business (\$344 million and counting).

Now, their industry leadership continues. CalHFA has just introduced the 40-year fixed mortgage. It has all the benefits of the agency's 30-year fixed mortgage product: below-market rates, straightforward paperwork, industry average turnaround and a rate that doesn't change for the life of the mortgage.

There's more to benefit first-time homebuyers, especially those who are concerned about the effect of job loss on their new house. If the loan is insured by CalHFA, it includes HomeOpeners[®], a Mortgage Protection Program. This program, offered at no additional cost to the buyer, will cover mortgage payments up to \$2,500 for six months if the buyer becomes involuntarily unemployed.

Theresa Parker, CalHFA's Executive Director, says, "The 40-year fixed mortgage helps people get into their first home. HomeOpeners helps them stay there. We hope Californians use our loans to buy their first home, and then we wish them success as they move up in homeownership and in life."

If the 40-year fixed mortgage doesn't suit a homebuyer's needs, then CalHFA also offers the aforementioned 30-year fixed mortgage, as well as the *interest only PLUS* loan which includes 5 years of interest only payments, and then a 30-year amortization of principal and interest for a total term of 35 years.

Last, but not least, CalHFA continues to offer programs for down payment and closing cost assistance, programs especially for teachers, and even grants for buyers of newly constructed homes. For more information on CalHFA's programs, visit their web site at www.calhfa.com or call them toll-free at 1-877-9CALHFA (877-922-5432). Soon, you could be throwing a party of your own! 🏠

Receive emails to keep up to date on CalVet home loans

from the California Department of Veteran Affairs

Attention real estate brokers, real estate salespersons, mortgage brokers and mortgage bankers!

Keep informed of changes in the CalVet Home Loan program.

Subscribe to the CalVet mailing list for real estate agents by simply sending an email to:

calvetreagent-subscribe@dva.ca.gov

Or, subscribe to the CalVet mailing list for mortgage brokers at:

calvetbrokers-subscribe@dva.ca.gov

You will be kept informed of CalVet rate adjustments, modifications of the program requirements and other important changes.

All other information including online applications, current rates and loan tracking is available at:

www.cdva.ca.gov/calvet

More information is available at:

www.cdva.ca.gov/calvet/professionallists.asp



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Miscellaneous information

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- Orders received with incorrect payments will be returned.
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- Allow 4–6 weeks for delivery.
- Volume discounts are available. Contact DRE at (916) 227-0852 prior to ordering.

PART A SHIPPING INFORMATION

DRE RE#	Title of Publication	Cost	Quantity	Your Cost
1	Reference Book — A Real Estate Guide (Rev. 2000)	\$20		
2	2006 Real Estate Law Book & CD set	\$25		
6	Disclosures in Real Property Transactions	\$10		
8	Operating Cost Manual for Homeowner Associations	\$10		
25	Reserve Study Guidelines for Homeowner Association Budgets	\$10		
4	Instructions to License Applicants	free		
13	Trust Funds	free		
34	A Guide for Residents Purchasing Their Mobile Home Park	free		
35	Trust Deed Investments — What You Should Know!!	free		
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“Rehabilitation”

The Department currently denies, revokes or restricts approximately 1,500 licenses per year because of criminal convictions. In every case the Department takes into account the evidence of rehabilitation furnished by the applicant or licensee. The Department has developed formal criteria to use in evaluating rehabilitation which are set forth in sections 2911 and 2912, Chapter 6, Title 10, California Code of Regulations.


The following overview of the concept of “rehabilitation” was included in a recent Proposed Decision written by an Administrative Law Judge assigned to the San Diego offices of the Office of Administrative Hearings:

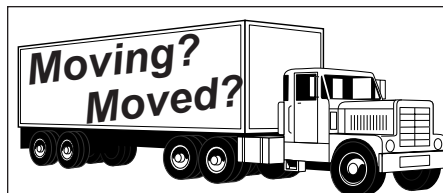
“Rehabilitation is not an event but rather a process. The opportunity at a second chance has long and deep roots in our culture and our law. We do not insist that people wear the scarlet letter for a lifetime. But the opportunity at a second chance does not come automatically, simply earned with the passage of time. Rather, we all must earn our second chance. This is the core of the notion of rehabilitation. Society takes it as a given that we all make mistakes, some

larger than others. When our mistakes are social mistakes, breaches of the criminal law, for example, society imposes certain disabilities on us. We are penalized for our conduct by incarceration, fines, probation, community services, etc. Implicit in this set of disabilities imposed by society is a deeper truth. Society no longer trusts us completely. We have lost, at least temporarily, the trust of the community that we can do the tasks of citizenship without some oversight, some monitoring. Furthermore, depending on the social breach and depending on one’s job, society may say that the breach is such that one can’t be trusted to continue working in a particular area. The social breach is inconsistent with the particular type of work one is engaged in.”

“Rehabilitation is a process by which an individual earns back the trust of the community. It is composed of two very different modes of change. The first is attitudinal and involves the demonstration of a change of mind and heart. The second involves changes in behavior. To establish the change of mind and heart one must come to terms with the underlying criminal behavior. One must demonstrate an awareness and understanding that it was

wrong and that it was harmful. One must accept responsibility for the actions, not blaming it on others or excusing it. One must, in a word, show remorse. To establish a change in behavior, one must demonstrate a track record of consistently appropriate behavior over an extended period of time. In this way, society has the benefit of making a considered judgment with sufficient evidence.”

“There is no specific formula to establish rehabilitation. Each case must be evaluated on its own unique set of factors.” 



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