

DEPARTMENT OF REAL ESTATE

1515 Clay Street, #702
Oakland, CA 94612
510.622.2526



July 9, 2012

Fatekh Petrovich Vergasov
470 Ruthven Avenue
Palo Alto, CA 94301

Dear Fatekh Vergasov:

**Sacramento Referral
of Correspondence re
Miles S. McCormick.**

Thank you for your complaint correspondence as referenced and received here today, describing your negative experiences since signing a listing agreement with Mr. McCormick; I'm sorry to learn of your difficulties in that regard. We in the Oakland District Office were asked to reply.

To supplement the information which you received via our standard complaint form, I've enclosed further details about our Department's authority as a State Licensing Agency to discipline—suspend or revoke—California real estate licenses based upon evidence of mishandling of trust monies, misrepresentation or other sorts of deceit or dishonesty along the lines prohibited by California Business and Professions Code Section 10176.

You may be interested to see that successful disciplinary prosecutions become a matter of public record published online; sample pages appear below. We do also try to make it clear at every opportunity that we do not condone *any* kind of poor business practices, but not all unsatisfactory acts or failure to act can serve as basis for the imposition of disciplinary penalties at the State Government level. Into this non-actionable category we usually must include contract breach or dispute and issues of professionalism.

To help initiate consideration of potential license suspension or revocation in this case, then, we will appreciate receiving the following additional information to the extent you are able to provide it:

Copies of actual transactional documents such as your listing agreement and the marketing materials to which you have referred, along with related correspondence such as the various e-mails mentioned in your complaint statement. (We presently have only copies of your 6.25.12 "reports request" to the agent and certain certified mail-related receipts.)

What portions of the documents in question were concealed at the time you were asked to sign them? What would you say is the best evidence of any sort which could be put forward in a disciplinary hearing to show that this concealment took place?

Next, it will be helpful to receive your best more-or-less word-for-word recollection of each active oral misrepresentation which was spoken directly to you by licensee McCormick, especially as to statements which were not also put in writing or which are contradicted by the written word.

2.

F. P. Vergasov

7.9.2012

Upon second thought, can you recall any independent (unrelated) witnesses to apparent License Law violations perpetrated by the agent in your direct dealings with him? If so, what did the witnesses hear or see and how can we contact them? If not, please so specify.

Does it appear that McCormick received one or more offers to purchase your property which were not actually presented to you? If so, please provide details in that regard.

Do you currently have any plans for remedies beyond potential license discipline? What would you like to accomplish at this time?

Finally, kindly confirm your ability to testify at a disciplinary hearing at a later date if necessary. In cases in which we put together sufficient evidence to schedule a hearing, we do need to ask our complainant and others involved to tell their own stories before the judge who proposes the appropriate penalty.

Here is an outline of some of the other steps involved in bringing about license discipline after our complainants submit their material: Investigation to obtain documentary evidence from other sources and to interview potential witnesses; submission of the evidence to our Sacramento Legal Section to determine its sufficiency; drafting of a formal document called an Accusation; scheduling of a hearing through the Office of Administrative Hearings; presentation of the evidence before an Administrative Law Judge; judge's preparation of a proposed decision; Commissioner's acceptance or rejection of the decision.

Some of these steps are discussed in greater detail in one of my attachments. The standard of evidence which we are required to meet in disciplinary proceedings is described as *clear and convincing proof to a reasonable certainty*, a burden which is substantially more than one-word-against-another and generally more than that which may allow one to prevail in a civil lawsuit.

Please mention file #51206.09001 in any reply. Thank you for your cooperation.

Sincerely,



F. Baranski
Special Investigator
Enforcement Section

FB:fb
enclosures:

DISCIPLINARY ACTION PROCESS

RE 519B (New 1/95)

Each issue of the *Real Estate Bulletin* contains a list of license disciplinary actions which became final during the preceding three months. The actions listed result from a formal disciplinary hearing process. The purpose of this article is to give a general overview of that process.

Disciplinary Hearings

Disciplinary hearings are conducted under the Administrative Procedure Act (Government Code Sections 11500 - 11528) and are presided over by an administrative law judge who is employed by a state agency independent of the Department of Real Estate. The hearings are conducted in a manner similar to court trials without a jury. At the hearing, the department has the burden of proving the charges contained in the accusation and usually does so by calling witnesses and presenting documents in evidence. The department is represented by its own attorneys at the hearings, and the respondent may be represented by his or her attorney or may proceed without an attorney. There is no provision of law which allows the respondent to be represented by an attorney at state expense similar to the public defender in criminal cases. The respondent has the right to object to evidence offered by the department and to cross-examine witnesses called by the department. The respondent also has the right to present evidence and to call witnesses to testify on his or her behalf.

Accusation

The document which initiates the process to determine whether a licensee should be formally disciplined is known as an accusation. The accusation sets forth in ordinary and concise language the acts or omissions with which the licensee (referred to as the respondent) is charged.

Service/Notice of Defense

After the accusation has been filed as a formal document with the department, it must be served on the respondent. Service is effected by personal delivery or by certified mail to the respondent's last known business, residence or mailing address on file with the department. After being served, the respondent has 15 days to file a notice of defense with the department. The notice of defense serves two functions: first,

as a formal denial of the charges in the accusation and secondly, as a request for a hearing. A failure to file a notice of defense allows the department to proceed to disciplinary action (usually a license revocation) without hearing.

Hearing

After a notice of defense is filed, the department asks the Office of Administrative Hearings to schedule a hearing. Depending on the length of time required, the hearing will generally be held from two months to 12 months from the date the notice of defense is filed. The respondent has the right under the discovery provisions of the law to examine evidence in the department's investigative file and to be told the names and addresses of witnesses who may be called.

Decision

After the hearing is concluded, the administrative law judge prepares a proposed decision which is sent to the real estate commissioner. The commissioner has three options: adopt the proposed decision as his/her own, reduce the penalty or reject the decision. If rejected, the commissioner must obtain a complete transcript and record of the hearing and issue a decision based on review of the transcript and exhibits.

If an adverse decision is issued by the commissioner, the respondent may petition the commissioner for reconsideration or may seek judicial review of the decision in Superior Court. After the decision becomes final, the respondent may petition the commissioner for reinstatement of a license one year after the effective date of the decision.

Summary

This brief overview of the process is provided to give you a greater understanding what takes place in license disciplinary actions. As you can see, the law provides a number of rights to a respondent in a disciplinary action to insure that a fair hearing has been held.

Those interested in learning more about Administrative Procedures Act hearings should refer to Sections 11500, et seq. of the Government Code.

**California Business and Professions Code Section 10176—
Grounds for Revocation or Suspension.**

The commissioner may, upon his own motion, and shall, upon the verified complaint in writing of any person, investigate the actions of any person engaged in the business or acting in the capacity of a real estate licensee within this state, and he may temporarily suspend or permanently revoke a real estate license at any time where the licensee, while a real estate licensee, in performing or attempting to perform any of the acts within the scope of this chapter has been guilty of any of the following:

- (a) Making any substantial misrepresentation.
- (b) Making any false promises of a character likely to influence, persuade or induce.
- (c) A continued and flagrant course of misrepresentation or making of false promises through real estate agents or salesmen.
- (d) Acting for more than one party in a transaction without the knowledge or consent of all parties thereto.
- (e) Commingling with his own money or property the money or other property of others which is received and held by him.
- (f) Claiming, demanding, or receiving a fee, compensation or commission under any exclusive agreement authorizing or employing a licensee to perform any acts set forth in Section 10131 for compensation or commission where such agreement does not contain a definite, specified date of final and complete termination.
- (g) The claiming or taking by a licensee of any secret or undisclosed amount of compensation, commission or profit or the failure of a licensee to reveal to the employer of such licensee the full amount of such licensee's compensation, commission or profit under any agreement authorizing or employing such licensee to do any acts for which a license is required under this chapter for compensation or commission prior to or coincident with the signing of an agreement evidencing the meeting of the minds of the contracting parties, regardless of the form of such agreement, whether evidenced by documents in an escrow or by any other or different procedure.
- (h) The use by a licensee of any provision allowing the licensee an option to purchase in an agreement authorizing or employing such licensee to sell, buy, or exchange real estate or a business opportunity for compensation or commission, except when such licensee prior to or coincident with election to exercise such option to purchase reveals in writing to the employer the full amount of licensee's profit and obtains the written consent of the employer approving the amount of such profit.
- (i) Any other conduct, whether of the same or a different character than specified in this section, which constitutes fraud or dishonest dealing.
- (j) Obtaining the signature of a prospective purchaser to an agreement which provides that such prospective purchaser shall either transact the purchasing, leasing, renting or exchanging of a business opportunity property through the broker obtaining such signature, or pay a compensation to such broker if such property is purchased, leased, rented or exchanged without the broker first having obtained the written authorization of the owner of the property concerned to offer such property for sale, lease, exchange or rent.

Excerpts from the California Business and Professions Code.

Statute of Limitations— Section 10101.

The accusation provided for by Section 11503 of the Government Code shall be filed not later than three years from the occurrence of the alleged grounds for disciplinary action unless the acts or omissions with which the licensee is charged involves fraud, misrepresentation or a false promise in which case the accusation shall be filed within one year after the date of discovery by the aggrieved party of the fraud, misrepresentation or false promise or within three years after the occurrence thereof, whichever is later, except that in no case shall an accusation be filed later than 10 years from the occurrence of the alleged grounds for disciplinary action.

Delivery of Agreement— Section 10142.

When a licensee prepares or has prepared an agreement authorizing or employing such licensee to perform any of the acts for which he is required to hold a license, or when such licensee secures the signature of any person to any contract pertaining to such services or transaction, he shall deliver a copy of the agreement to the person signing it at the time the signature is obtained.

Further Grounds for Disciplinary Action— Section 10177.

The commissioner may suspend or revoke the license of a real estate licensee, or may deny the issuance of a license to an applicant, who has done any of the following, or may suspend or revoke the license of a corporation, or deny the issuance of a license to a corporation, if an officer, director, or person owning or controlling 10 percent or more of the corporation's stock has done any of the following:

- (a) Procured, or attempted to procure, a real estate license or license renewal, for himself or herself or any salesperson, by fraud, misrepresentation, or deceit, or by making any material misstatement of fact in an application for a real estate license, license renewal, or reinstatement.
- (b) Entered a plea of guilty or nolo contendere to, or been found guilty of, or been convicted of, a felony or a crime substantially related to the qualifications, functions, or duties of a real estate licensee, and the time for appeal has elapsed or the judgment of conviction has been affirmed on appeal, irrespective of an order granting probation following that conviction, suspending the imposition of sentence, or of a subsequent order under Section 1203.4 of the Penal Code allowing that licensee to withdraw his or her plea of guilty and to enter a plea of not guilty, or dismissing the accusation or information.
- (c).....

Fraud in a Civil Action— Section 10177.5.

When a final judgment is obtained in a civil action against any real estate licensee upon grounds of fraud, misrepresentation, or deceit with reference to any transaction for which a license is required under this division, the commissioner may, after hearing in accordance with the provisions of this part relating to hearings, suspend or revoke the license of such real estate licensee.

Disciplinary action: March 2010 — May 2010

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

PRLS – Prepaid Rental Listing Service; RPRLS – Restricted Prepaid Rental Listing Service; REO – Real Estate Officer; REC – Real Estate Corporation]

- Below are brief summaries of various regulations and code sections. The full text of the sections is 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
2731(a)	Failure to obtain fictitious business name license
2740	Performing licensed acts without a designated officer
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
2832	Failure to comply with trust fund handling provisions
2832(a)	Failure of broker to place trust funds into hands of owner, into neutral escrow depository or trust fund account within three business days of receipt
2832(d)	Failure of broker holding trust funds contingent on offer of acceptance to properly place funds within 3 days of acceptance
2832.1	Failure to obtain permission to reduce trust fund balance in a multiple beneficiary account
2834	Trust account withdrawals by unauthorized or unbonded person
2835	Retention of broker funds in trust account
2840	Failure to give approved borrower disclosure
2846.5	Annual independent public accountant trust fund reporting requirements
2847.3	Failure to properly disclose license status in mortgage loan advertising
2910	Criteria of substantial relationship
2950	Violation of broker-controlled escrow requirements
2950(d)	Failure of broker handling escrows to maintain records and accounts
2950(e)	Failure by broker to make escrow records available for inspection
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

480(a)	Denial of license on grounds of conviction of crime, dishonest or fraudulent act, or act which would warrant suspension or revocation of license.
490	Substantially related criminal conviction
10085	Failure to submit advance fee materials
10085.5	Illegal advance fees
10130	Acting without license
10137	Unlawful employment or payment of compensation
10145	Trust fund handling
10145(g)	Failure to maintain a separate record of receipt and 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
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
10165	Failure to comply with specified B&P code sections
10176(a)	Making any substantial misrepresentation
10176(b)	Making false promise
10176(c)	Continued & flagrant course of misrepresentations through salespersons
10176(d)	Failure to disclose dual agency
10176(e)	Commingling trust funds with brokers funds
10176(f)	Exclusive listing agreement without definite termination date
10176(g)	Secret profit or undisclosed compensation
10176(h)	Secret profit under option agreement
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(e)	Willfully using term "Realtor" or any trade name or insignia of membership in any real estate organization of which the licensee is not a member
10177(f)	Conduct that would have warranted denial of a license
10177(g)	Negligence or incompetence in performing licensed acts
10177(h)	Failure to supervise salespersons or licensed acts of corporation
10177(i)	Improper use of government employment giving access to confidential records
10177(j)	Fraud or dishonest dealing as principal
10177(k)	Violation of restricted license condition
10177(n)	Violation of real estate syndicate provisions of corporate securities law
10177.5	Civil fraud judgment based on licensed acts
10231.1	Retaining lender's funds for more than 25 days without a written agreement with the lender
10232.2	Failure to file or maintain trust fund status
10233	Failure of MLB to have written loan servicing contract
10235.5	Lender purchaser disclosure violation
10236.4	Failure to include license number or DRE License Information telephone number in documents
10238(d)	Illegal sale of promotional note
10238(e)	Failure to disclose material fact
10238(f)	Violation of restriction to sell notes in excess of 10 to qualified persons
10238(k)	Failure to have written agreement
10240	Failure to provide mortgage loan disclosure statement
10241	Improper mortgage loan disclosure statement
10241(b)	Failure to disclose commissions
10242(a)	Costs and expenses charged to borrower exceed maximum
10242(b)	Charges to borrower exceed maximum
11012	Material change in subdivision offering without notifying DRE
11018.2	Sale of subdivision lots without a public report

FINANCIAL CODE

4970	Violation of covered loan law
4973	Violation of covered loan law
4979.6	Financing exceeding points and fees in covered loan

REVOKED LICENSES

FRESNO REGION

Bray, Jarrod Edward (RES)
366 Reservation Rd #D-3, Marina
Effective: 5/4/10
Violation: 490, 10177(b)

Canepa, Jeffrey Michael (RES)
PO Box 272, Capitola
Effective: 3/31/10
Violation: 10176(a)(g), 10177(j)

Crisp Real Estate, Inc. (REC)
10822 Whitburn St., Bakersfield
Effective: 4/27/10
Violation: 10177(d)(f)(j)

Ferdinandson, Eric N. (REB)
299 E. Lester Ave., Fresno
Effective: 5/20/10
Violation: 10177(f)(j)

Foster, Cecil E. (REB)
2623 F Street, Ste. M., Bakersfield
Effective: 4/19/10
Violation: 10177(d), 10177.5

Perez, Sandra (RES)
2488 Country Club Ln, Selma
Effective: 4/5/10
Violation: 10130, 10137, 10176(a)(i), 10177(e)(g)(j)

Thind, Justin Bhagat (RES)
903-B Rosedale Ave., Capitola
Effective: 3/2/10
Violation: 490(a), 10177(b)

Tullos, Bonnie Ilene (REB)
252 W. Grand Ave., Grover Beach
Effective: 3/9/10
Violation: 2831, 2831.1, 2831.2, 2832, 2832.1, 2835, 490, 10145, 10176(e), 10177(b)(d)

LOS ANGELES REGION

Anz, Nabile John (REB, REO)
9460 Balboa Blvd., Northridge
Effective: 5/11/10
Officer of: Azure Group Incorporated
Violation: 2731, 2970, 10085, 10137, 10159.2, 10159.5, 10176(a)(b)(i)(j), 10177(d)(g)(h)

Azure Group Incorporated (REC)
9460 Balboa Blvd., Northridge
Effective: 5/11/10
Violation: 2742(c), 10137, 10177(d)(f)(g)

Cappadocia, Paul Michael (RES)
60 Via Armilla, San Clemente
Effective: 4/19/10
Violation: 490, 10177(b)

Castro, Jimmy (REB)
783 Rio Grande St., Pasadena
Effective: 5/10/10
Violation: 2731(a), 10137, 10159.5, 10177(d)(g)

Chen, Kathy Y. (REB)
1823 East 17th St., #307, Santa Ana
Effective: 4/19/10
Violation: 10177.5

Cisneros, Jason (RES)
13637 Hawthorne Blvd., Hawthorne
Effective: 4/19/10
Violation: 490, 10177(b)

Clark, Kimberly (RES)
PO Box 938, Dana Point
Effective: 3/18/10
Violation: 10130, 10177(d)(j)

Cookson, Jennifer Wind (RES)
PO Box 2275, Big Bear City
Effective: 3/22/10
Violation: 490, 10177(b)

Corral, Ariel (RES)
755 Rosarita Dr., Fullerton
Effective: 3/22/10
Violation: 490, 10177(b)

Corral, Efrén Jr. (RES)
10205 Northridge Dr., Rancho Cucamonga
Effective: 4/19/10
Violation: 490, 10177(b)

Cubillas, Ricardo (RES)
PO Box 101, Simi Valley
Effective: 4/12/10
Violation: 490, 10177(b)

Cueva & Associates, Inc. (REC)
PO Box 20303, Los Angeles
Effective: 3/15/10
Violation: 10137, 10177(d)(g)

Cueva, Juan Antonio (REB, REO)
PO Box 20303, Los Angeles
Effective: 3/15/10
Officer of: Cueva & Associates, Inc.
Violation: 10137, 10177(d)(g)

Decker, Robert Hugh (REB)
1400 S E Bristol St. #216, Santa Ana
Effective: 3/22/10
Violation: 490, 10177(b)

Excel Lending, Inc. (REC)
222 N. Mountain Ave., Ste. 108-A, Upland
Effective: 5/5/10
Violation: 2831, 2831.1, 2831.2, 2970, 2972, 10085, 10130, 10145, 10146, 10177(d)

Favata, Sandra Lynn (RES)
417 Associated Rd. #A-442, Brea
Effective: 3/15/10
Violation: 10177(f)(j)

Fernandez, Walter (REB)
8300 Utica Ave. #247, Rancho Cucamonga
Effective: 4/19/10
Violation: 490, 10177(b)

Fierro, Enrique (REB, REO)
1522 E. Fourth St., Second Floor, Santa Ana
Effective: 3/18/10
Officer of: Nuestra Casa Mortgage, Inc.
Violation: 10148, 10177(d)

Foshees High Country, Inc. (REC)
PO Box 1960, Lake Arrowhead
Effective: 4/15/10
Violation: 2715, 2731, 2950(e)(h), 10145, 10148, 10159.5, 10162, 10165, 10177(d)(g)

Friend, Raquel Renee (RES)
5575 Lonna Linda Dr., Long Beach
Effective: 3/22/10
Violation: 490, 10177(b)

Gonzales, Juan Jose (RES)
1443 E. 60th St., Los Angeles
Effective: 3/18/10
Violation: 490, 10177(b)

Grant, Corey (RES)
8555 Citrus Ave. #L160, Fontana
Effective: 3/22/10
Violation: 490, 10177(b)

Graves, Jackie Alexander (REB)
4320 Atlantic Ave., Ste. 216, Long Beach
Effective: 4/21/10
Violation: 2840, 10130, 10176(a)(i), 10177(d)(g)(h), 10240, 4973(e), 4973(b)(1), 4973(k)(1), 4979.6

Gray, Charlie L. II (REB)
2914 E. Katella #100, Orange
Effective: 4/5/10
Violation: 490, 10177(b)

Hlavanda, Mario F. (REB)
21822 Sherman Way #200, Canoga Park
Effective: 4/19/10
Violation: 490, 10177(a)(b)

Holland, Steve Oliver (RES)
2971 Mindanao, Costa Mesa
Effective: 4/21/10
Violation: 490, 10177(b)

Janric Enterprise, Inc. (REC)
5753 Uplander Way, Culver City
Effective: 5/14/10
Violation: 2731, 2742(c), 2752, 2831.1, 2831.2, 2832(a), 2840.1, 2950(d)(h), 2951, 10159.5, 10161.8, 10177(d)(g), 10240, 10241

Kim, Danny (RES)
17806 Kinzie St. #111, Northridge
Effective: 3/22/10
Violation: 490, 10177(b)

Korba, Scott Elliot (RES)
811 West 15th St. #2-A, Newport Beach
Effective: 4/12/10
Violation: 490, 10177(b)

Lara, Laura Marie (RES)
316 Tocino Dr., Duarte
Effective: 3/18/10
Violation: 490, 10177(b)

Lopez, Paul (RES)
5227 N. Muscatel Ave., San Gabriel
Effective: 3/22/10
Violation: 490, 10177(b)

Maradiaga, Carlos Anthony (REB)
11008 Gard Ave., Santa Fe Springs
Effective: 3/24/10
Violation: 10176(a), 10177(f)(j)

Marquez, Natalie Esther (RES)
PO Box 727, Sierra Madre
Effective: 3/24/10
Violation: 10176(a), 10177(f)(j)

Martinez, Benjamin Dean (RES)
438 Cedar Ave., Unit 11, Long Beach
Effective: 3/22/10
Violation: 490, 10177(b)

McArthur, Dane Robert (REB)
4137 Bouton Dr., Lakewood
Effective: 5/25/10
Violation: 490, 10177(b)

Miller, Byrne (REB)
1150 Stanford, Irvine
Effective: 5/14/10
Violation: 10177(k)

Mountain Side Lending Corporation (REC)
437 N. Riverside Ave. #9, Rialto
Effective: 5/11/10
Violation: 2742, 10137, 10162, 10163, 10165, 10176(i), 10177(d)(f)(g), 10240, 10241

Nazeri, Shawn (RES)
14252 Culver Dr. #173, Irvine
Effective: 4/27/10
Violation: 490, 10177(b)

Newport Capital Group, Inc. (REC)
4340 Von Karman Ave. #150, Newport Beach
Effective: 5/11/10
Violation: 2731, 2847.3, 10159.5, 10177(d)(g), 10235.5, 10236.4

Norris, Dwight Edward (REB)
PO Box 5953, Buena Park
Effective: 4/21/10
Violation: 2831, 2831.1, 2831.2, 2832(a), 2832.1, 2834, 2950(d)(f)(g), 2951, 10145, 10177(d)(g)(h)

Nuestra Casa Mortgage, Inc. (REC)
1522 E. Fourth St., Santa Ana
Effective: 3/18/10
Violation: 10148, 10177(d)

Orozco, Jael Sarai (RES)
1055 Lakeview Dr., Palmdale
Effective: 3/8/10
Violation: 490, 10177(b)

People's Home Loan & Realty, Inc. (REC)
2515 W. Woodland Dr., Anaheim
Effective: 5/14/10
Violation: 2731, 2740, 2753, 2831, 2831.1, 2831.2, 2832, 2832.1, 2834, 2835, 2840, 2950(d)(h), 2951, 10130, 10137, 10145, 10159.5, 10160, 10176(e)(i), 10177(d)(g), 10236.4

Pierce, Mary Jane (RES)
8350 Archibald Ave. Unit 238, Rancho Cucamonga
Effective: 4/15/10
Violation: 490, 10177(b)(k)

Rachal, Christopher John (RES)
8235 Alameda St., Downey
Effective: 4/19/10
Violation: 490, 10177(b)

Reyes, Rudolph W. (REB)
1 Pointe Dr., Ste. 300, Brea
Effective: 3/15/10
Violation: 10177(g)(h)

Robinson, John Christopher Jr. (REB)
100 N. Barranca Ave., 7th Floor, West Covina
Effective: 3/10/10
Violation: 490, 10177(b)

Savon Enterprises, Inc. (REC)
16461 Sherman Way #110, Van Nuys
Effective: 5/11/10
Violation: 490, 10177(b)

The Vicken Group, Inc. (REC)
1010 N. Central Ave., Ste. 440, Glendale
Effective: 4/19/10
Violation: 10137, 10176(i), 10177(d)

Torres, Alejandro (REB)
206872 Amar Rd. #365, Walnut
Effective: 5/17/10
Violation: 490, 10177(b)

Vosgueritchian, Vicken (REB, REO)
817 W. Dryden St., Glendale
Effective: 4/19/10
Officer of: The Vicken Group, Inc.
Violation: 10137, 10159.2, 10176(i), 10177(d)(h)

White, Robert (RES)
19708 Skyview Ct., Canyon Country
Effective: 4/19/10
Violation: 490, 10177(b)

Williams, Cynthia Joyce (RES)
404 E. First St., #1153, Long Beach
Effective: 5/10/10
Violation: 490, 10177(b)(k)

OAKLAND REGION

Cloudy, Beverly Delorce (RES)
PO Box 6393, San Pablo
Effective: 4/6/10
Violation: 10177.5

De Guzman, Apolinario Icasiano Jr. (REB)
2689 Magee Ave., San Pablo

Effective: 3/15/10
Violation: 10176(a)(i), 10177(g)(j)
First Blackhawk Financial Corporation (REC)
5000 Executive Parkway, Ste. 425,
San Ramon
Effective: 5/12/10
Violation: 2715, 2831, 2831.1,
2831.2, 2832.1, 10145,
10177(d), 10231.1,
10232.2, 10232.2(c)

Homex Corporation (REC)
455 Hickey Blvd., Ste. 500A, Daly City
Effective: 3/15/10
Violation: 2753, 2831, 10148,
10160, 10161.8, 10165,
10176(a)(i), 10177(d)(g)
(j), 10240, 10241, 10241(b)

Imaan Financial & Real Estate Group, Inc. (REC)
7901 Stoneridge Dr., Ste. 410,
Pleasanton
Effective: 4/28/10
Violation: 2731, 2831, 2831(a),
2831.1, 2831.2, 2832,
2832(a)(d), 2834, 2970,
2972, 10085, 10085.5,
10145, 10145(g), 10146,
10148, 10159.5, 10176
(a)(b)(i), 10177(d)(g)(j),
10240, 10242(a),
10242(b)(1)

Jacobson, Kevin Charles (RES)
71 #E Massolo Dr., Pleasant Hill
Effective: 4/12/10
Violation: 490, 10177(b)

Jones, Deborah Ann (REB)
22245 Main St. #210, Hayward
Effective: 4/7/10
Violation: 10177(f)(g)

Kang, Randhir Singh (RES)
39193 Liberty St., Ste. B-6, Fremont
Effective: 4/5/10
Violation: 490, 10177(f)(g)

Mendoza, Ivan Arturo (RES)
762 Barnevelde Ave., San Francisco
Effective: 3/22/10
Violation: 490, 10177(b)

Mills, Martin Edward (RES)
2853 Simas Ave., Pinole
Effective: 5/10/10
Violation: 490, 10177(b)

Nguyen, Huyen Tram H. (RES)
1883 Agnew Rd. #204, Santa Clara
Effective: 5/20/10
Violation: 490, 10177(b)

Perreras, Conrado Zapanta (REB)
3060 Dublin Dr., South San Francisco
Effective: 3/15/10
Violation: 10159.2(a), 10177(d)(h)

Rothwell, James Arnold (RES)
525 Calle Caballeria, Morgan Hill
Effective: 4/1/10
Violation: 490, 10177(b)

Safdari, Suliman (REB)
2340 Santa Rita Rd., Ste. 7, Pleasanton
Effective: 4/28/10
Violation: 2725, 2831(a), 2832(a)
(d), 2970, 2972, 10085,
10085.5, 10145, 10146,
10159.2, 10176(a)(b)(i),
10177(d)(g)(h)(j),

Sarasua, Joseph James (REB)
740 Serena Dr., Pacifica
Effective: 4/9/10
Violation: 490, 10177(b)

Schubel, Harry Robert (RES)
380 Pamilar Ave., San Jose

Effective: 3/22/10
Violation: 490, 10177(b)
Sequeira, Adolfo Anthony Jr. (RES)
11 Riviera Cir., Redwood City
Effective: 3/29/10
Violation: 490, 10177(b)

Tomista, Norma Cantor (RES)
1150 Theoden Ct., San Jose
Effective: 4/8/10
Violation: 490, 10177(b)

Tran, John Huy (RES)
205 Nanterre St., Danville
Effective: 4/12/10
Violation: 490, 10177(b)

Vazquez, Daniel (RES)
921 4th Ave. Redwood City
Effective: 4/12/10
Violation: 490, 10177(b)

Whittington, Terence L. (REB)
3361 Walnut Blvd., Ste. 110,
Brentwood
Effective: 5/3/10
Violation: 2970, 2972, 10085,
10085.5, 10146,
10176(a)(b)(i),
10177(d)(g)(j)

Woods, Charlie (RES)
1330 N. Dutton Ave., Ste. 200,
Santa Rosa
Effective: 4/12/10
Violation: 490, 10177(b)(k)

SACRAMENTO REGION

Bales, Zam (RES)
PO Box 47, West Sacramento
Effective: 4/1/10
Violation: 490, 10177(b)

Duncan, Stephen Howard (RES)
PO Box 194, Palo Cedro
Effective: 4/19/10
Violation: 490, 10177(b)

Inzano, Christopher Robert (RES)
2921 Miller Way, Placerville
Effective: 4/12/10
Violation: 490, 10177(b)

Madrigal, Michael Anthony (RES)
546 De Mar Dr., Sacramento
Effective: 4/26/10
Violation: 10130, 10137, 10177(d)

Martinazzi, Brian (RES)
57 School St., Willits
Effective: 3/8/10
Violation: 490, 10177(b)

Pappadopoulos, Demetri Chris (RES)
3560 El Camino Ave., Sacramento
Effective: 3/29/10
Violation: 490, 10177(b)

Rausser, Tracy Lynn (RES)
718 N. Pleasant Ave., Lodi
Effective: 3/29/10
Violation: 490, 10177(b)

Schlaegel, Michael David (REB)
153 John Henry Cir., Folsom
Effective: 4/5/10
Violation: 2970, 10085, 10177(d)

Simon, Robert R. (REB)
PO Box 2002, Willits
Effective: 4/5/10
Violation: 490, 10177(b)

Singh, Kanwardeep (REB)
1222 Barrington Ln., Lincoln
Effective: 5/20/10
Violation: 10177(f)(j)

Ung, Leng Nguon (RES)
568 Schuman Pl., Ventura
Effective: 3/30/10
Violation: 490, 10177(b)

Weisbecker, Michael Francis (RES)
604 Mountain View Dr.,
Mount Shasta

Effective: 4/19/10
Violation: 490, 10177(b)

SAN DIEGO REGION

Butler, John Dallas (RES)
1242 Topaz Place, San Marcos
Effective: 4/8/10
Violation: 490, 10177(b)

Duey, Douglas Mark (RES)
2125 E. Washington Ave., Escondido
Effective: 4/5/10
Violation: 490, 10177(b)

Federico, Ryan Anthony (RES)
31798 Corte Padraera, Temecula
Effective: 3/22/10
Violation: 490, 10177(b)

Ikeokwu, Jacob (RES)
9233 Kenwood Dr. #4, Spring Valley
Effective: 3/30/10
Violation: 490, 10177(b)

Kayda, Pat M. (RES)
PO Box 900413, San Diego
Effective: 5/5/10
Violation: 490, 10177

Magana, Brandon (RES)
28850 Old Mine Rd., Hemet
Effective: 4/19/10
Violation: 490, 10177(b)

Osinovsky, Vladimir (RES)
PO Box 722661, San Diego
Effective: 3/18/10
Violation: 490, 10177(b)

Vega, Charlotte Nelson (REB)
74 996 Hwy 111, Indian Wells
Effective: 5/25/10
Violation: 490, 10177(b)

Vroom, William John (REB)
PO Box 507301, San Diego
Effective: 4/28/10
Violation: 490, 10177(b)

**REVOKED WITH RIGHT
TO A RESTRICTED
LICENSE**

FRESNO REGION

Lindemann, Thomas Christopher (REB)
2752 W. Fir Ave., Fresno
Effective: 5/18/10
Violation: 490, 10177(b)

Right to RRES license on terms and conditions
Shamrock, Angelina (REB)
484B Washington St., #210, Monterey
Effective: 4/30/10
Violation: 10177(g)(h)

Right to RRES license on terms and conditions

LOS ANGELES REGION

Ardizzone, David Shawn (REB)
2313 Termino Ave. #B, Long Beach
Effective: 3/15/10
Violation: 490, 10177(b)

Right to RRES license on terms and conditions
Barsamian, Aram (RES)
1249 S. Diamond Blvd. #244,
Diamond Bar
Effective: 3/1/10
Violation: 490, 10177(b)

Right to RRES license on terms and conditions
Chung, Joey (RES)
730 S. Halliday St., Anaheim
Effective: 3/3/10
Violation: 490, 10177(b)

Right to RRES license on terms and conditions

Doll, Ryan Michael (RES)
27 Gladstone, Irvine
Effective: 3/2/10
Violation: 490, 10177(b)
Right to RRES license on terms and conditions

Duenas, Mauricio A. (REB)
457 N. Central Ave., Upland
Effective: 3/24/10
Violation: 10176(a), 10177(f)(j)
Right to RRES license on terms and conditions

Fong, Patty Chang (REB)
1227 W. Valley Blvd. #108, Alhambra
Effective: 5/11/10
Violation: 490, 10177(b)
Right to RRES license on terms and conditions

Getz, George Francis (REB)
11509 S. Homeland Ave., Whittier
Effective: 4/27/10
Violation: 490, 10177(b)
Right to RRES license on terms and conditions

Kish, Andrew John (REB)
816 S. Catalina Ave. #D,
Redondo Beach
Effective: 3/23/10
Violation: 490, 10177(b)
Right to RRES license on terms and conditions

Lamson, Benton Hugh (REB)
12176 Industrial Blvd. #1, Victorville
Effective: 5/12/10
Violation: 2831, 2831.2, 2832(a),
2832.1, 10145,
10177(d)(g)(h)

Right to RRES license on terms and conditions

M D Lending Group, Inc. (REC)
457 N. Central Ave., Upland
Effective: 3/24/10
Violation: 10176(a), 10177(f)(j)
Right to RRES license on terms and conditions

Melton, Walter Mitchell (REB)
3901 Sutro Ave., Los Angeles
Effective: 3/3/10
Violation: 490, 10177(b)
Right to RRES license on terms and conditions

Ngo, Patrick (RES)
9220 Telegraph Rd., #212, Downey
Effective: 4/26/10
Violation: 490, 10177(b)
Right to RRES license on terms and conditions

Novoa, Veronica Lynn (RES)
935 Weldon Rd., Santa Barbara
Effective: 4/27/10
Violation: 490, 10177(b)
Right to RRES license on terms and conditions

Nunez, Jose Angel (REB)
14057 Paramount Blvd., Ste. A,
Paramount
Effective: 3/26/10
Violation: 2831, 2831.1, 2831.2,
2832, 2970, 2972,
10085, 10145, 10146,
10177(d)(g)(h)
Right to RRES license on terms and conditions

NXT Equities, Incorporated (REC)
37 Aurora Dr., Rolling Hills Estates
Effective: 4/30/10
Violation: 2831.1, 2831.2, 2832(a),
2832.1, 2840, 2950(d)
(g), 10145, 10177(d)(g),
10232.4, 10240, 4973