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	FILED
1	February 14, 2014
2	BUREAU OF REAL ESTATE
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4	By
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8	BEFORE THE BUREAU OF REAL ESTATE
9	STATE OF CALIFORNIA
10	* * *
11	In the Matter of the Accusation of) NO. H-4309 SD
12	SECURITY ONE LENDING
13	and DACIA LAURA MCCOMB,) OAH NO. 2012080725
14	Respondents.
15	ORDER ACCEPTING VOLUNTARY SURRENDER OF REAL ESTATE LICENSE
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17	On March 7, 2012, an Accusation was filed in this matter against Respondents
18	SECURITY ONE LENDING (now known as DITECH MORTGAGE CORP.) and DACIA
19	LAURA MCCOMB.
20	On June 27, 2013, Respondent SECURITY ONE LENDING petitioned the
21	Commissioner to voluntarily surrender its real estate corporation license pursuant to Section
22	10100.2 of the Business and Professions Code.
23	IT IS HEREBY ORDERED that Respondent SECURITY ONE LENDING'S
24	petition for voluntary surrender of its real estate corporation license is accepted as of the
25	effective date of this Order as set forth below, based upon the understanding and agreement
26	expressed in Respondent SECURITY ONE LENDING'S Declaration dated June 27, 2013
27	(attached as Exhibit "A" hereto).

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1	Respondent SECURITY ONE LENDING'S license certificate(s), pocket card(s)
2	and any branch office license certificate(s) shall be sent to the below listed address so that they
3	reach the Department on or before the effective date of this Order:
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5	BUREAU OF REAL ESTATE Attn: Licensing Flag Section
6	PO Box 137013
7	Sacramento, CA 95813-7013
8	This Order shall become effective at 12 o'clock noon on MAR 0 5 2014
9	DATED: SETENBELIO, 2013
10	REAL ESTATE COMMISSIONER
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12	(HA)
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14	By: JEFFREY MASON Chief Deputy Commissioner
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8	BEFORE THE DEPARTMENT OF REAL ESTATE
9	STATE OF CALIFORNIA
10	* * *
11	In the Matter of the Accusation of
12	SECURITY ONE LENDING) NO. H-4309 SD
13	and DACIA LAURA MCCOMB,
14	Respondents.
15	DECLARATION
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17 18	My name is BILL TRASK, and I am currently an officer for SECURITY ONE
18	LENDING which is licensed as a real estate broker and/or has license rights with respect to
20	said license. I am authorized and empowered to sign this declaration of behalf of SECURITY
21	ONE LENDING. Attorney Frank Buda represents SECURITY ONE LENDING in this matter.
22	In lieu of proceeding in this matter in accordance with the provisions of the
23	Administrative Procedure Act (Government Code sections 11400 et seq.), SECURITY ONE
24	LENDING wishes to voluntarily surrender its real estate license and/or license rights issued by
25	the Department of Real Estate ("Department"), pursuant to Business and Professions Code
26	section 10100.2.
27	EXHIBIT
	appied A
	-1-

SECURITY ONE LENDING understands that by so voluntarily surrendering its
 license and/or license rights, SECURITY ONE LENDING can only have its license and/or
 license rights reinstated in accordance with the provisions of section 11522 of the Government
 Code. SECURITY ONE LENDING also understands that by so voluntarily surrendering its
 license and/or license rights, SECURITY ONE LENDING agrees to the following:

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1. The filing of this Declaration shall be deemed as its petition for voluntary
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8 2. It shall also be deemed to be an understanding and agreement by
9 SECURITY ONE LENDING that it waives all rights it has to require the Commissioner to
10 prove the allegations contained in the Accusation filed in this matter at a hearing held in
11 accordance with the provisions of the Administrative Procedure Act ("APA"), and that it also
12 waives other rights afforded to it in connection with the hearing such as the right to discovery,
13 the right to present evidence in defense of the allegations in the Accusation and the right to

3. SECURITY ONE LENDING further agrees that upon acceptance by the
 Commissioner, as evidenced by an appropriate order, all affidavits and all relevant evidence
 obtained by the Department in this matter prior to the Commissioner's acceptance, and all
 allegations contained in the Accusation filed in the Department Case No. H-4309 SD may be
 considered by the Department to be true and correct for the purpose of deciding whether to
 grant re-licensure or reinstatement pursuant to Government Code Section 11522.

4. SECURITY ONE LENDING freely and voluntarily surrenders all of its
licenses and/or license rights under the Real Estate Law.

5. SECURITY ONE LENDING further agrees to pay a portion of the costs of
the investigation and enforcement ("costs") of Department Case No. H-4309 SD. The total
amount of such costs that SECURITY ONE LENDING shall pay is \$4,178.15. Said payment
of costs shall be in the form of a cashier's check or certified check made payable to the Real
Estate Fund. Upon the Department's receipt of payment of the costs by SECURITY ONE
LENDING, this Declaration shall immediately be routed to the Commissioners for his review.

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If said costs are not paid by SECURITY ONE LENDING within thirty (30) days of receipt by 1 the Department of this Declaration signed and approved by Bill Trask and Frank Buda, said 2 Declaration shall not be routed to the Commissioner and said Declaration shall be void and of 3 no effect, and the Commissioner and Respondent shall retain the right to a hearing and 4 proceeding on the Accusation under all of the provisions of the APA and shall not be bound by 5 6 any admission or waiver made herein. 7 I declare under penalty of perjury under the laws of the State of California that 8 the above is true and correct and that this declaration was executed on $\frac{6-27-13}{2}$ 9 San Durgo (City) California. 10 2013, at 11 12 13 BILL TRASK, as Officer of Respondent, 14 SECURITY ONE LENDING 15 I have reviewed this Declaration as to form and content and have advised my 16 client accordingly. 17 18 n Bul 19 2-15 20 FRANK BUDA, DATED 21 Attorney for Respondent SECURITY ONE LENDING 22 23 24 25 26 27 - 3 -