

FILED

AUG 16 2012

DEPARTMENT OF REAL ESTATE

By H. Contreras

BEFORE THE
DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

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In the Matter of the Accusation of

CAL-PRO MORTGAGE INC., a Corporation,
CAMERON THOMAS PANNABECKER,
R B S GROUP INC., a Corporation, and
RONALD ANTHONY CUTLER,

Respondents.

NO. H-5477 SAC
(As to Cameron Thomas Pannabecker
and Cal-Pro Mortgage, Inc., Only)

ORDER ACCEPTING VOLUNTARY SURRENDER

On September 21, 2010, an Accusation was filed in this matter against
Respondents CAL-PRO MORTGAGE INC., a Corporation, CAMERON THOMAS
PANNABECKER, R B S GROUP INC., a Corporation, and RONALD ANTHONY CUTLER.

By Declaration signed February 16, 2012, Respondents CAMERON THOMAS
PANNABECKER, and CAL-PRO MORTGAGE INC., only, petitioned the Real Estate
Commissioner to voluntarily surrender their real estate licenses pursuant to Section 10100.2 of
the Business and Professions Code.

IT IS HEREBY ORDERED that the petition of Respondents CAMERON
THOMAS PANNABECKER, and CAL-PRO MORTGAGE INC., only, for the voluntary

1 surrender of their real estate licenses is accepted as of the effective date of this Order as set forth
2 below, based upon the understanding and agreement expressed in the Declaration of
3 Respondents CAMERON THOMAS PANNABECKER, and CAL-PRO MORTGAGE INC.,
4 only, dated February 16, 2012 (attached hereto as Exhibit "A"). Respondents' license certificates
5 and pocket cards shall be sent to the below listed address so that they reach the Department of
6 Real Estate on or before the effective date of this Order:

7
8 **DEPARTMENT OF REAL ESTATE**
9 **Attn: Licensing Flag Section**
10 P. O. Box 187000
11 Sacramento, CA 95818-7000

12 This Order shall become effective at 12 o'clock noon on September 5, 2012.

13 DATED: _____

14 *August 13, 2012*

15 Real Estate Commissioner

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18 By WAYNE S. BELL
19 Chief Counsel

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8 BEFORE THE
9 DEPARTMENT OF REAL ESTATE
10 STATE OF CALIFORNIA

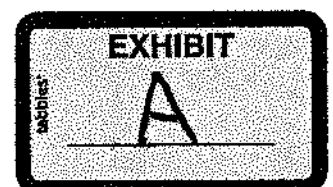
11 * * *

12 In the Matter of the Accusation of)
13)
14 CAL-PRO MORTGAGE INC., a Corporation,)
15 CAMERON THOMAS PANNABECKER,) NO. H-5477 SAC
16 R B S GROUP INC., a Corporation, and) (As to Cameron Thomas Pannabecker and
17 RONALD ANTHONY CUTLER,) Cal-Pro Mortgage, Inc., Only)
Respondent.)

18 DECLARATION

19 My name is CAMERON THOMAS PANNABECKER, I am currently licensed as
20 a real estate broker individually and as designated officer-broker for CAL-PRO MORTGAGE
21 INC. (herein "CAL-PRO") and have license rights with respect to both licenses. I am
22 representing myself in this matter.

23 In lieu of proceeding in this matter in accordance with the provisions of the
24 Administrative Procedure Act (Sections 11400 et seq., of the Government Code), I wish to
25 voluntarily surrender my real estate license, and that of CAL-PRO, issued by the Department of
26 Real Estate (herein the "Department") pursuant to Section 10100.2 of the Business
27 and Professions Code.



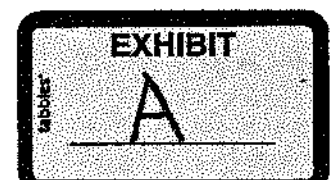
1 I understand that by so voluntarily surrendering my license, I may be relicensed as
2 a broker or salesperson only by petitioning for reinstatement pursuant to Section 11522 of the
3 Government Code.

4 I understand that by so voluntarily surrendering the license of CAL-PRO, CAL-
5 PRO may be relicensed as a real estate corporation only by petitioning for reinstatement pursuant
6 to Section 11522 of the Government Code.

7 I also understand that by so voluntarily surrendering the licenses, CAL-PRO and I
8 agree to the following:

- 9 1. The filing of this Declaration shall be deemed as my petition, and the
10 petition for CAL-PRO, for voluntary surrender.
- 11 2. It shall also be deemed to be an understanding and agreement by me on my
12 behalf, and on behalf of CAL-PRO, that I and CAL-PRO waive all rights we
13 have to require the Commissioner to prove the allegations contained in the
14 Accusation filed in this matter at a hearing held in accordance with the
15 provisions of the Administrative Procedure Act (Government Code Sections
16 11400 et seq.), and that I and CAL-PRO also waive other rights afforded in
17 connection with the hearing such as the right to discovery, the right to
18 present evidence in defense of the allegations in the Accusation, and the
19 right to cross-examine witnesses.
- 20 3. I and CAL-PRO further agree that upon acceptance by the Commissioner, as
21 evidenced by an appropriate order, all affidavits and all relevant evidence
22 obtained by the Department in this matter prior to the Commissioner's
23 acceptance, and all allegations contained in the Accusation filed in the
24 Department Case No. H-5477 SAC, may be considered by the Department to
25 be true and correct for the purpose of deciding whether to grant relicensure
26 or reinstatement pursuant to Government Code Section 11522.

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5. CAL-PRO and I freely and voluntarily surrender all licenses and license rights under the Real Estate Law.


Stockton, California.

2-16-12
Dated

By:


CAMERON THOMAS PANNABECKER
Designated Officer - Broker

2-16-12
Dated


CAMERON THOMAS PANNABECKER
Respondent

