

1 Department of Real Estate
2 P. O. Box 187000
3 Sacramento, CA 95818-7000

4 (916) 227-0805

FILED
AUG -7 2007

DEPARTMENT OF REAL ESTATE

BY *[Signature]*

6 BEFORE THE DEPARTMENT OF REAL ESTATE

7 STATE OF CALIFORNIA

8 * * *

9	TO:)	DRE No. H-10101 SF
10)	
11	MAY HAN,)	<u>ORDER TO DESIST AND REFRAIN</u>
12)	(B&P Code Section 10086)
)	
)	

13 The Real Estate Commissioner of the State of
14 California (hereinafter "Commissioner") has determined from
15 evidence available to the Department of Real Estate (herein "the
16 Department") that you, MAY HAN (herein "you"), while engaged in
17 activities for which a real estate license is required pursuant
18 to the provisions of Sections 10131(a) and 10131(d) of the Code,
19 violated Sections 10161.8(a) and 10240 of the California
20 Business and Professions Code ("Code") and Section 2710 of
21 Chapter 6, Title 10, California Code of Regulations
22 ("Regulations").

23 I

24 At all times herein mentioned, you were and now are
25 licensed by the Department of Real Estate of the State of
26 California (hereinafter "the Department") as a real estate
27 broker.

1 II

2 Between on or about December 1, 1998 and on or about
3 July 17, 2006, you engaged in the business of, acted in the
4 capacity of, advertised, or assumed to act as a real estate
5 broker within the State of California within the meaning of:

6 (a) Section 10131(a) of the Code, including the
7 operation and conduct of a real estate resale brokerage with the
8 public wherein, on behalf of another or others, for compensation
9 or in expectation of compensation, you sold and offered to sell,
10 bought and offered to buy, solicited prospective sellers and
11 purchasers of, and negotiated the purchase and sale of real
12 property; and

13 (b) Section 10131(d) of the Code, including the
14 operation and conduct of a mortgage loan brokerage business with
15 the public wherein, on behalf of others, for compensation or in
16 expectation of compensation, said corporate real estate broker
17 solicited lenders and borrowers for loans secured directly or
18 collaterally by liens on real property, and arranged,
19 negotiated, processed, and consummated such loans.

20 III

21 Between on or about October 15, 2004 and on or about
22 August 1, 2004, you employed licensed real estate salespersons
23 Roger Yu-Fa Chih and Chi Zhang to conduct the activities
24 described in Paragraph II(a), above, without notifying the
25 Commissioner thereof, in violation of Section 10161.8(a) of the
26 Code in conjunction with Section 2710 of the Regulations.

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IV

Between on or about July 28, 2005 and on or about October 7, 2005, you failed to comply with Section 10240 of the Code, in that you:

(a) Failed to obtain the signature of the borrowers on the statement required by Section 10240 (hereinafter "Written Disclosure Statement");

(b) Failed to deliver a copy of the required Written Disclosure Statement to the borrowers; and/or

(c) Failed to retain on file for a period of three years a true and correct copy of the required Written Disclosure Statement signed by the borrowers.

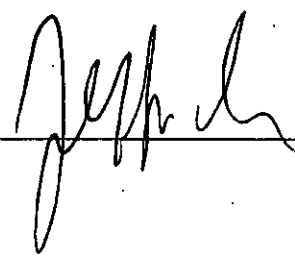
V

In acting and omitting to act as described above, you violated Sections 10161.8(a) and 10240 of the Code and Section 2710 of the Regulations.

Now, therefore, you ARE HEREBY ORDERED TO DESIST AND REFRAIN from engaging in activities for which a real estate license is required without complying with Sections 10161.8(a) and 10240 of the Code and Section 2710 of the Regulations.

DATED: 7/26/08

JEFF DAVI
Real Estate Commissioner



cc: MAY HAN
2222 MORNINGTON LANE
SAN RAMON, CA 94582