

FILED

DEC 18 2007

1 Department of Real Estate
2 P.O. Box 187007
3 Sacramento, CA 95818-7007
4 Telephone: (916) 227-0789

DEPARTMENT OF REAL ESTATE

By 

7 BEFORE THE DEPARTMENT OF REAL ESTATE

8 STATE OF CALIFORNIA

9 * * *

10 To:

11)
12)
13) DIABLO FUNDING GROUP, INC. and)
14) THELMA MARGARET SAUNDERS)

No. H-10274 SF

ORDER TO
DESIST AND REFRAIN

15 The Real Estate Commissioner of the State of
16 California (hereinafter "Commissioner") has caused an
17 investigation to be made of your activities and based upon the
18 findings herein below set forth, is of the opinion that you,
19 DIABLO FUNDING GROUP, INC., and you, THELMA MARGARET SAUNDERS,
20 as a real estate licensee, have violated Section 10235 of the
21 California Business and Professions Code (hereinafter "Code")
22 and Section 2848, Title 10, California Code of Regulations
23 (hereinafter the "Regulations") by knowingly advertising or
24 causing or permitting to be advertised statements or
25 representations with regard to rates, terms, or conditions for
26 making or negotiating loans which are false, misleading or
27 deceptive.

1 I

2 Beginning on or about September 7, 1994, and
3 continuing thereafter, DIABLO FUNDING GROUP, INC., was and is
4 licensed by the Department of Real Estate (hereinafter
5 "Department") as a real estate broker corporation.

6 II

7 Beginning on or about December 2, 2004, and continuing
8 thereafter, THELMA MARGARET SAUNDERS, was and is licensed by the
9 Department of Real Estate (hereinafter "Department") as a real
10 estate broker.

11 III

12 On or about March 27, 2007, you, DIABLO FUNDING GROUP,
13 INC. and THELMA MARGARET SAUNDERS, caused to be published in the
14 Contra Costa Times, advertisements which included statements or
15 representations with regard to rates, terms, or conditions for
16 making or negotiating loans which are false, misleading or
17 deceptive in that the representations of a specific installment
18 in repayment of a loan was not accompanied by an equally
19 prominent disclosure of:

20 (a) The number, amount and period of payments
21 scheduled to the date of maturity; and

22 (b) The balance due at maturity (balloon payment) if
23 not fully amortized.

24 IV

25 In performing the acts described in Paragraph III,
26 you, DIABLO FUNDING GROUP, INC. and THELMA MARGARET SAUNDERS,
27 knowingly advertised or caused or permitted to be advertised

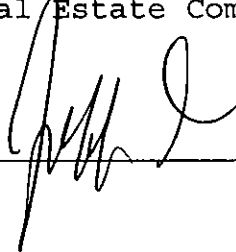
1 statements or representations with regard to rates, terms, or
2 conditions for making or negotiating loans which are false,
3 misleading or deceptive in violation of Section 10235 of the
4 Code and Section 2848 of the Regulations.

5 NOW THEREFORE, YOU, DIABLO FUNDING GROUP, INC. and
6 THELMA MARGARET SAUNDERS, AND YOUR AGENTS AND EMPLOYEES, ARE
7 HEREBY ORDERED TO DESIST AND REFRAIN from causing to be
8 published advertisements which include statements or
9 representations with regard to rates, terms, or conditions for
10 making or negotiating loans which are false, misleading or
11 deceptive.

12 DATED: _____

12 12-18-07

13 JEFF DAVI
14 Real Estate Commissioner

15 
16 _____

17 cc: THELMA MARGARET SAUNDERS
18 450 MAIN STREET SUITE 205
18 PLEASANTON, CA 94566

19 DIABLO FUNDING GROUP INC.
20 100 PARK PLACE SUITE 200
20 SAN RAMON, CA 94583

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