

JUN 1 4 2011

DEPARTMENT OF REAL ESTATE

TO STATE

BEFORE THE DEPARTMENT OF REAL ESTATE STATE OF CALIFORNIA

In the Matter of the Accusation of)	No. H-29390 LA
DANIEL YBARRA HERNANDEZ,)	
Respondent.)	
)	

ORDER GRANTING REINSTATEMENT OF LICENSE

On December 16, 2002, a Decision was rendered herein revoking the real estate broker license of Respondent. Respondent thereafter filed a Petition for Reinstatement of his broker license which was approved. A restricted real estate broker license was issued to Respondent on January 25, 2008, and Respondent has operated as a restricted licensee since that time.

On or about December 22, 2009, Respondent petitioned for reinstatement of said real estate broker license. The Attorney General of the State of California has been given notice of the filing of Respondent's petition.

I have considered Respondent's petition and the evidence and arguments submitted in support thereof. Respondent has demonstrated to my satisfaction that Respondent

meets the requirements of law for the issuance to Respondent of an unrestricted real estate broker license and that it would not be against the public interest to issue said license to Respondent.

NOW, THEREFORE, IT IS ORDERED that Respondent's petition for removal of restrictions is granted and that a real estate broker license be issued to Respondent, if

Respondent satisfies the following requirements:

1. Submits a completed application and pays the fee for a real estate broker license within the 12 month period following the date of this Order; and

2. Submits proof that Respondent has completed the continuing education requirements for renewal of the license sought. The continuing education courses must be completed either (i) within the 12 month period preceding the filing of the completed application, or (ii) within the 12 month period following the date of this Order.

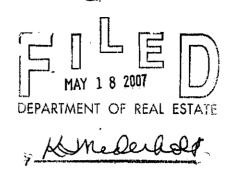
This Order shall be effective immediately.

Dated: 5/19/11

BARBARA J. BIGBY Acting Real Estate Commissioner

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BEFORE THE DEPARTMENT OF REAL ESTATE STATE OF CALIFORNIA

In the Matter of the Accusation of) NO. H-29390 LA

DANIEL YBARRA HERNANDEZ,)

Respondent.)

ORDER DENYING REINSTATEMENT OF LICENSE

On December 16, 2002, a Decision was rendered herein revoking Respondent's real estate broker license.

On December 9, 2004, Respondent petitioned for reinstatement of said real estate broker license and the Attorney General of the State of California has been given notice of the filing of said petition.

I have considered Respondent's petition and the evidence and arguments in support thereof. Respondent has failed to demonstrate to my satisfaction that Respondent has undergone sufficient rehabilitation to warrant the issuance to Respondent of an unrestricted real estate broker license,

in that:

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In the Decision which revoked Respondent's real estate broker license, there were determination of issues made that there was cause to revoke Respondent's license pursuant to Code Sections 490 and 10177(b) due to a criminal conviction.

On August 3, 2000, Respondent was convicted of violating 18 United States Code 1341, 2 (Aiding and Abetting Mail Fraud), a crime involving moral turpitude which is substantially related to the qualifications, functions and duties of a real estate licensee.

The underlying facts were that in or about 1996 through 1999, while employed as a mortgage loan officer, Respondent in concert with others, devised and knowingly carried out a scheme to defraud various commercial lending institutions and the Federal Housing Administration, and to thereby obtain money from the commercial lending institutions by means of false and fraudulent pretenses, promises and representations.

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 The burden of proving rehabilitation rests with the petitioner (Feinstein v. State Bar (1952) 39 Cal. 2d 541).

A petitioner is required to show greater proof of honesty and integrity than an applicant for first time licensure. The proof must be sufficient to overcome the prior adverse judgment on the applicant's character (Tardiff v. State Bar (1980) 27 Cal. 3d 395).

The Department has developed criteria in Title 10, Chapter 6, California Code of Regulations ("Regulation") 2911, to assist in evaluating the rehabilitation of an applicant for reinstatement of a license. Among the criteria relevant in this proceeding are:

Regulation 2911(k) - Respondent has not shown correction of business practices resulting in injury to others or with the potential to cause such injury.

Given the fact that Respondent has not established that he has met the criteria of Regulation 2911(k), I am not satisfied that Respondent is sufficiently rehabilitated to receive a plenary real estate broker license.

NOW, THEREFORE, IT IS ORDERED that Respondent's petition for reinstatement of Respondent's real estate broker license is denied.

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I am satisfied, however, that it will not be against the public interest to issue a restricted real estate broker license to Respondent.

A restricted real estate broker license shall
be issued to Respondent pursuant to Code Section 10156.5
if Respondent within twelve (12) months from the date hereof:

- (a) takes and passes the written examination required to obtain a real estate broker license.
- (b) makes application therefor and pays the appropriate fee for said license.

The restricted license issued to Respondent shall be subject to all of the provisions of Code Section 10156.7 and to the following limitations, conditions and restrictions imposed under authority of Code Section 10156.6:

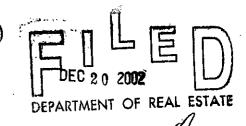
- 1. The restricted license issued to Respondent may be suspended prior to hearing by Order of the Real Estate Commissioner in the event of Respondent's conviction or plea of nolo contendere to a crime which is substantially related to Respondent's fitness or capacity as a real estate licensee.
- 2. The restricted license issued to Respondent may be suspended prior to hearing by Order of the Real Estate Commissioner on evidence satisfactory to the Commissioner that Respondent has violated provisions of the California Real Estate Law, the Subdivided Lands Law, Regulations of the Real

Estate Commissioner or conditions attaching to the restricted 2 license. Respondent shall not be eligible to apply 3. for the issuance of an unrestricted real estate license nor for the removal of any of the conditions, limitations 6 or restrictions of a restricted license until two (2) years 7 from the date of issuance of any restricted license. 8 9 This Order shall become effective at 12 o'clock noon JUN - 7 2007 10 on 11 12 Jeff DXVI Real Estate Commissioner/ 13 14 15 16 17 18 19 20 21 22 23 24 Daniel Y. Hernandez cc: 25 11710 Ridgegate Drive

Whittier, CA 90601

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BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

In the Matter of the Accusation of)

No. H-29390 LA L-2002030555

DANIEL YBARRA HERNANDEZ,

Respondent.

DECISION

The Proposed Decision dated November 12, 2002, of the Administrative Law Judge of the Office of Administrative Hearings, is hereby adopted as the Decision of the Real Estate Commissioner in the above-entitled matter.

The Decision suspends or revokes one or more real estate licenses on grounds of the conviction of a crime.

The right to reinstatement of a revoked real estate license or to the reduction of a suspension is controlled by Section 11522 of the Government Code. A copy of Section 11522 and a copy of the Commissioner's Criteria of Rehabilitation are attached hereto for the information of respondent.

> This Decision shall become effective at 12 o'clock January 9, 2003

IT IS SO ORDERED

PAULA REDDISH ZINNEMANN Real Estate Commissioner

BEFORE THE DEPARTMENT OF REAL ESTATE STATE OF CALIFORNIA

In the Matter of the Accusation of:

CASE NO. H-29390 LA

DANIEL YBARRA HERNANDEZ,

OAH NO. L2002030555

Respondent.

PROPOSED DECISION

John Thomas Montag, Administrative Law Judge, Office of Administrative Hearings, State of California, heard this matter in Los Angeles, California on September 26, 2002.

James R. Peel, Counsel, represented the Department of Real Estate.

Nathan J. Hochman, Attorney at Law, represented the respondent, Daniel Ybarra Hernandez, who was present throughout the hearing.

Evidence was received, the record was closed and the matter was submitted on September 26, 2002

FACTUAL FINDINGS

- 1. Respondent, Daniel Ybarra Hernandez, was originally issued a Real Estate Salesperson License by the Department of Real Estate on September 8, 1989. Respondent, Daniel Ybarra Hernandez, was issued a Real Estate Broker License by the Department of Real Estate on June 7, 1994. Respondent's License Number 01042373 is currently in full force and effect. There is no record of prior disciplinary action against the respondent by the Department of Real Estate (Exhibit 2).
- 2. Respondent was employed as a loan officer by Rengar Mortgage from approximately 1993 to 1996. He was thereafter employed in a similar capacity by Sunstate Home Loans from approximately 1996 to 1999. As a loan officer, respondent assisted real estate agents and potential home buyers in obtaining funding for the purchase of real estate through the use of home mortgage loans insured by the Federal Housing Administration (hereafter "FHA"). Home buyers who obtained such Federally Insured Loans were able to obtain mortgages upon more favorable terms than those otherwise commercially available.

- 3. To qualify for its mortgage insurance program, the FHA required that a borrower meet a number of requirements, including, inter alia:
 - a. A source of income sufficient to cover the projected monthly mortgage payment;
 - b. A credit history acceptable to FHA underwriting standards; and
 - c. Assets sufficient to cover the necessary down payment on the property.
- 4. The commercial lending institutions who were providing the financing for the home purchase, as well as the FHA, required proof of the source and amount of the borrower's income and credit, including United States Income Tax Forms W-2, pay stubs and other proof of employment, and letters of credit reference. Commercial lending institutions and the FHA relied upon the proof of the borrower's income in order to determine how large a loan a borrower could obtain under the home mortgage plan available through Title II of the National Housing Act.
- 5. According to an Indictment filed against respondent in the United States District Court for the Central District of California, commencing in March 1996 and continuing to at least November 1999, respondent, in concert with others, devised and knowingly carried out a scheme to defraud various commercial lending institutions and the FHA, and to thereby obtain money from the commercial lending institutions by means of false and fraudulent pretenses, promises and representations.

The scheme to defraud was carried out, in part, in the following manner:

Respondent would obtain home mortgage loan applications for the sale of residential properties utilizing FHA-insured mortgages from real estate agents and potential home buyers. Typically, the potential home buyers were persons who could not qualify for an FHA-insured mortgage under the standards for proof and amount of income established by commercial lending institutions and the FHA.

After receiving these loan files, respondent contacted a forger to produce false and fraudulent proof of employment and credit, including United States Income Tax Forms W-2, pay stubs and letters of credit reference. Typically, respondent provided the forger with the figures for the false income information which was to be placed on the fraudulent proof of employment and credit documents by means of fax communications to the forger. Respondent then caused these false and fraudulent proof of employment and credit documents to be included in home mortgage loan applications submitted to obtain FHA-insured mortgages. In this manner, respondent caused not less than \$9,384,997.00 in fraudulent home mortgage loans to be processed by commercial lending institutions and the FHA. When these loans funded, respondent was paid a commission on the funding of each fraudulently obtained FHA-insured mortgage loan.

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- 6. The aforementioned Indictment charged respondent with the commission of ten (10) Class D Felonies, during the period commencing February 26, 1996 through July 28, 1999, in violation of 18 United States Code 1341, 2: Aiding and Abetting Mail Fraud. Said Indictment alleges that during said period of time, for the purpose of executing the scheme to defraud described in Finding 5, above, and for the purpose of obtaining money and property by means of false and fraudulent pretenses and representations, respondent caused to be placed in an authorized depository for mail matter, to be sent and delivered by the United States Postal Service to the Department of Housing and Urban Development, according to the direction thereon, loan applications that contained false and fraudulent materials, as enumerated and described in said ten (10) Counts of Class D Felonies allegedly committed during the period commencing February 26, 1996 through July 28, 1999.
- 7. On August 3, 2000, in the United States District Court for the Central District of California, in Case No. CR 99-1260 ER, respondent was convicted, upon his plea of guilty, Count 2 of said Indictment, Aiding and Abetting Mail Fraud, in violation of 18 United States Code 1341, 2. In exchange for respondent's guilty plea, the remaining nine (9) Counts of the Indictment were dismissed. The Count to which respondent pleaded guilty alleges that on May 31, 1996 he caused to be delivered by mail to the Department of Housing and Urban Development:

A false pay stub for employment from 'Chavez Auto Sales' dated February 7, 1996 for the borrower on the FHA-insured home mortgage loan application for the purchase of the property at 1526 East 106th Street, Los Angeles, California.

On August 10, 2000, respondent was sentenced to be committed to the custody of the Bureau of Prisons to be imprisoned for a term of five (5) months. The Court recommended to the Bureau of Prisons that respondent be placed in a Community Correction Center. The Bureau of Prisons followed this recommendation. Respondent was permitted to serve his five (5) month jail sentence in a half-way house. Upon release from incarceration, respondent was placed on supervised release for a term of three (3) years. His three (3) years of supervised release commenced on February 11, 2001 and will terminate on February 10, 2004 (Exhibit 3).

There were many terms and conditions attached to respondent's supervised release. One of these terms and conditions required respondent to participate in a home detention program, including electronic monitoring, for a period of five (5) months following his release from incarceration. Another condition of his supervised release required respondent to pay restitution in the amount of \$110,000.00. Respondent has paid said amount of restitution in full.

8. In explaining the circumstances of his offense at the hearing herein, respondent testified that three (3) people "desperately needed to buy a home" but they had no way of verifying their true income because their employer had only paid FICA taxes on one-half of the wages which had been paid to them. Respondent said that because the FHA needed verification

of the full amount of their wages, he "went somewhere else to get a false pay stub." The "somewhere else" was, of course, a forger.

Respondent further testified that there was a "last minute demand for a Social Security card" which the borrower could not supply. Accordingly, respondent "asked someone to make a false Social Security card." The "someone" was, of course, a forger.

Then, respondent testified that there were five (5) people on the loan and that one of them was a nineteen year old with no credit record. Faced with this development, respondent once again turned to a forger to produce for him a false GTE credit verification for this individual.

Later in his testimony, respondent corrected himself and admitted that there were actually three separate loans involved in the incidents which he had related. He further admitted that all three of these loans had gone into foreclosure after they had been consummated, resulting in three separate losses to the commercial lending institutions who had funded the loans. Only one of these loans was the subject of the Felony Count to which he had pleaded guilty in August 2000.

9. Maria Suarez, acting in her official capacity as a Deputy Real Estate Commissioner of the State of California, signed the Accusation herein on February 15, 2002, seeking to impose disciplinary action against the licenses and license rights of respondent, Daniel Ybarra Hernandez, under the Real Estate Law, on the grounds that said respondent has been convicted of a crime involving moral turpitude which is substantially related to the qualifications, functions or duties of a real estate licensee, in violation of Section 10177(b) of the California Business and Professions Code.

The Accusation was filed with the Department on February 15, 2002 and it was, thereafter, duly served on respondent. Respondent executed his Notice of Defense on February 27, 2002. The Notice of Defense was filed with the Department on February 28, 2002.

10. Section 490 of the Business and Professions Code provides, in pertinent part:

A board may suspend or revoke a license on the ground that the licensee has been convicted of a crime, if the crime is substantially related to the qualifications, functions, or duties of the business or profession for which the license was issued.

11. Section 10177(b) of the Business and Professions Code provides, in pertinent part:

10177. The commissioner may suspend or revoke the license of a real estate licensee . . . who has done any of the following:

(b) Entered a plea of guilty or nolo contendere, or been found guilty of, or been convicted

of, a felony or a crime involving moral turpitude, and the time for appeal has elapsed or the judgment of conviction has been affirmed on appeal, irrespective of a subsequent 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.

- 12. The offense of which respondent was convicted on August 3, 2000, pursuant to his voluntary plea of guilty, is clearly a crime involving moral turpitude which bears a substantial relationship to the qualifications, functions or duties of a real estate licensee. Respondent's conviction of this offense constitutes cause for suspension or revocation of his license and license rights under the Real Estate Law, in accordance with the provisions of Sections 490 and 10177(b) of the California Business and Professions Code.
- 13. In his testimony, respondent admitted that his actions were wrong and he expressed remorse for them. He said that he accepted responsibility for his wrongdoing and that is shown by his admission of guilt in court, and by his payment of the court-ordered restitution. He says that he has changed his business practices. He no longer deals with anyone who is involved in the creation of "false paperwork." He said that if loan applicants are unable to produce the required documentation of their income and their ability to make the required mortgage payments, he will not process their loan. He added, however, a statement indicating that "the banks now have become more lenient" in granting loan applications. He implied that the banks had been more strict in this regard at the time when he was obtaining forged income verifying documents for his loan applicants. He clearly volunteered these comments as partial justification for his unlawful actions.
- 14. Respondent presented nineteen (19) letters of recommendation as evidence of his rehabilitation from his criminal conduct. These letters describe respondent as being a good person and a wonderful, loving and generous family man. They were written by respondent himself, his wife, his adult daughter, his niece, two sisters, one brother, his church pastor, officials from his local Lions Club, neighbors, friends and real estate associates.

However, sixteen (16) of these letters (Exhibits C through Q and Exhibit S) were written in the first six months of the year 2000. They were obviously intended for use in connection with respondent's prosecution and sentencing in the criminal case which had been brought against him. The good and respected man described in these sixteen (16) letters is the person who, nonetheless, committed the criminal acts described in detail in Findings 2 through 8, above. These letters have little probative value in assessing respondent's rehabilitation since the time of his commission of the crimes charged against him.

Exhibits W, X, Y and Z are four (4) certificates of recognition and appreciation for respondent's participation in various civic activities. Exhibit W is not dated. Exhibits X, Y and Z are all dated

in calendar year 1987. Only Exhibits T, U and V, all of which were authored by real estate associates of the respondent, were written in the current year. They are not of sufficient force and effect to compel belief that respondent has been successfully rehabilitated.

Less than two (2) years have passed since the completion of respondent's incarceration. He will be on supervised release until February 10, 2004, a period of fifteen (15) months from the present time. He has not sustained his burden of establishing rehabilitation. The seriousness and recent occurrence of his criminal conduct dictate that his license must be revoked.

LEGAL CONCLUSION

1. Cause exists, pursuant to Sections 490 and 10177(b) of the Business and Professions Code to suspend or revoke respondent's real estate broker license upon the ground that he has been convicted of a crime involving moral turpitude, which bears a substantial relationship to the qualifications, functions or duties of a real estate licensee, by reason of Findings 1, 2, 3, 4, 5, 6, 7, 8, 10, 11, 12, 13 and 14.

ORDER

All licenses and licensing rights of respondent, Daniel Ybarra Hernandez, under the Real Estate Law are revoked.

Dated:

November 12, 2002

Administrative Law Judge

Office of Administrative Hearings

BEFOREHE DEPARTMENT OF REAL ESTITION STATE OF CALIFORNIA

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Case No.	H-29390 LA	DEPARTMENT OF REAL EST	ŕ
OAH No.	L-200203055	5	
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In the Matter of the Accusation DANIEL YBARRA HERNANDEZ.

Respondent(s).

NOTICE OF HEARING ON ACCUSATION

To the above-named Respondent(s):

You are hereby notified that a hearing will be held before the Department of Real Estate at the Office of Administrative Hearings, 320 West Fourth Street, 6th Floor, Suite 630, Los Angeles, California, on <u>SEPTEMBER 26, 2002</u>, at the hour of <u>9:00 a.m.</u>, or as soon thereafter as the matter can be heard, upon the Accusation served upon you. If you object to the place of hearing, you must notify the presiding administrative law judge of the Office of Administrative Hearings within ten (10) days after this notice is served upon you. Failure to notify the presiding administrative law judge within ten days will deprive you of a change in the place of hearing.

You may be present at the hearing. You have the right to be represented by an attorney at your own expense. You are not entitled to the appointment of an attorney to represent you at public expense. You are entitled to represent yourself without legal counsel. If you are not present in person nor represented by counsel at the hearing, the Department may take disciplinary action against you based upon any express admission or other evidence including affidavits, without any notice to you.

You may present any relevant evidence and will be given full opportunity to cross-examine all witnesses testifying against you. You are entitled to the issuance of subpenas to compel the attendance of witnesses and the production of books, documents or other things by applying to the Department of Real Estate.

The hearing shall be conducted in the English language. If you want to offer the testimony of any witness who does not proficiently speak the English language, you must provide your own interpreter and pay his or her costs. The interpreter must be certified in accordance with Sections 11435.30 and 11435.55 of the Government Code.

Dated: June 13, 2002

DEPARTMENT OF REAL ESTATE

By:

JAMES R. PEEL, Counsel

Daniel Ybarra Hernandez Nathan Hockman, Esq. Sacto., OAH

RE Form 501 (Rev. 8-97) JRP:lbo

cc:





BEFORE THE DEPARTMENT OF REAL ESTATE STATE OF CALIFORNIA

	* * * *			V. 10 /U/A
In the Matter of the Application of	f)	Case	No.	H-29390 LA Jama B. Um. L-2002030555
DANIEL YBARRA HERNANDEZ,)			
Respondent(s)				

NOTICE OF HEARING ON APPLICATION

To the above-named respondent:

You are hereby notified that a hearing will be held before the Department of Real Estate at Office of Administrative Hearings, 320 West Fourth Street, Suite 630, Los Angeles, California, on MAY 24, 2002 at the hour of 1:30 p.m., or as soon thereafter as the matter can be heard, upon the Statement of Issues served upon you. If you object to the place of hearing, you must notify the presiding administrative law judge of the Office of Administrative Hearings within ten (10) days after this notice is served on you. Failure to notify the presiding administrative law judge within ten days will deprive you of a change in the place of the hearing.

You may be present at the hearing. You have the right to be represented by an attorney at your own expense. You are not entitled to the appointment of an attorney to represent you at public expense. You are entitled to represent yourself without legal counsel. If you are not present in person nor represented by counsel at the hearing, the Department may take disciplinary action against you based upon any express admission or other evidence including affidavits, without any notice to you.

The burden of proof is upon you to establish that you are entitled to the license or other action sought. If you are not present nor represented at the hearing, the Department may act upon your application without taking evidence.

You may present any relevant evidence and will be given full opportunity to cross-examine all witnesses testifying against you. You are entitled to the issuance of subpenas to compel the attendance of witnesses and the production of books, documents or other things by applying to the Department of Real Estate.

The hearing shall be conducted in the English language. If you want to offer the testimony of any witness who does not proficiently speak the English language, you must provide your own interpreter and pay for his or her costs. The interpreter must be certified in accordance with Sections 11435.30 and 11435.55 of the Government Code.

Dated: April 10, 2002

DEPARTMENT OF REAL ESTATE

By:

MES R. PEEL. Counse

cc: Daniel Ybarra Hernandez Nathan Hockman, Esq. Sacto.

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JAMES R. PEEL, Counsel (SBN 47055) Department of Real Estate 320 West Fourth Street, Suite 350 Los Angeles, CA 90013-1105

DEPARTMENT OF REAL ESTATE

Telephone: (213) 576-6982 -or- (213) 576-6913 (Direct) - Lava B. Cram

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

In the Matter of the Accusation of DANIEL YBARRA HERNANDEZ,

No. H-29390 LA

ACCUSATION

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The Complainant, Maria Suarez, a Deputy Real Estate

Commissioner of the State of California, for cause of Accusation

against DANIEL YBARRA HERNANDEZ, alleges as follows:

Respondent.

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The Complainant, Maria Suarez, a Deputy Real Estate

Commissioner of the State of California, makes this Accusation in her official capacity.

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DANIEL YBARRA HERNANDEZ (hereinafter referred to as
Respondent) is presently licensed and/or has license rights under
the Real Estate Law (Part 1 of Division 4 of the Business and
Professions Code (hereinafter referred to as the "Code").

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III

At all times herein mentioned, Respondent was licensed by the Department of Real Estate of the State of California (hereinafter "Department") as a real estate broker. Respondent was originally licensed by the Department as a real estate broker on June 7, 1994.

VI

On or about August 3, 2000, in the US District Court For The Central District of California, Respondent was convicted of violating 18 USC 1341,2: Aiding and Abetting Mail Fraud, a felony involving moral turpitude.

V

The crime of which Respondent was convicted bears a substantial relationship to the qualifications, functions or duties of a real estate licensee.

VI

Respondent's criminal conviction is cause under Sections 490 and 10177(b) of the Business and Professions Code for suspension or revocation of all licenses and license rights of Respondent under the Real Estate Law.

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WHEREFORE, Complainant prays that a hearing be conducted on the allegations of this Accusation and that upon proof thereof, a decision be rendered imposing disciplinary action against all licenses and license rights of Respondent DANIEL YBARRA HERNANDEZ, under the Real Estate Law (Part 1 of Division 4 of the Business and Professions Code) and for such other and further relief as may be proper under other applicable provisions of law.

Dated at Los Angeles, California this 15th day of February, 2002.

MARYA SVAREZ

Deputy Real Estate Commissioner

cc: Daniel Ybarra Hernandez
Sacto.

Maria Suarez

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