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FILED

JUN 26 2010

DEPARTMENT OF REAL ESTATE

By 

BEFORE THE DEPARTMENT OF REAL ESTATE  
STATE OF CALIFORNIA

\*\*\*

In the Matter of the Accusation of  
TATIHANA QUINTEROS,  
Respondent.

No. H-33244 LA

ORDER DENYING REINSTATEMENT OF LICENSE

On July 9, 2007, a Decision was rendered revoking the real estate broker license of Respondent.

On February 25, 2009, 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 the petition of Respondent and the evidence submitted in support thereof. Respondent has failed to demonstrate to my satisfaction that Respondent has undergone sufficient rehabilitation to warrant the reinstatement of Respondent's real estate broker license at this time.

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

1 integrity than an applicant for first time licensure. The proof must be sufficient to overcome the  
2 prior adverse judgment on the applicant's character (*Tardiff v. State Bar* (1980) 27 Cal. 3d 395).

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

6 Regulation 2911(i)—completion of, or sustained enrollment in formal educational  
7 or vocational training courses

8 Respondent has not submit proof of qualifying courses.

9 Regulation 2911(j)—discharge of, or bona fide efforts toward discharging debts.

10 Respondent has not provided proof that Respondent has paid three (3) State tax  
11 liens, one (1) County tax lien, a 1997 small claims court judgment and a 2008 civil judgment.

12 Regulation 2911(k)—correction of business practices

13 Respondent has not provided proof that Respondent has corrected previous  
14 business practices resulting in injury to others, or with the potential to cause such injury.

15 Regulation 2911(l) Significant or conscientious involvement in community,  
16 church or privately-sponsored programs designed to provide social benefits or to ameliorate  
17 social problems.

18 Respondent has not provided evidence of qualifying community service activities.

19 Regulation 2911(n) Change in attitude from that which existed at the time of the  
20 conduct in question as evidenced by any or all of the following:

21 (1) Testimony of applicant.

22 Respondent failed to provide requested information and Respondent did not  
23 appear for personal interview.

24 (2) Evidence from family members, friends or other persons familiar with  
25 applicant's previous conduct and with Respondent's subsequent attitudes and behavioral  
26 patterns.

27 Respondent did not provide letters of recommendation.

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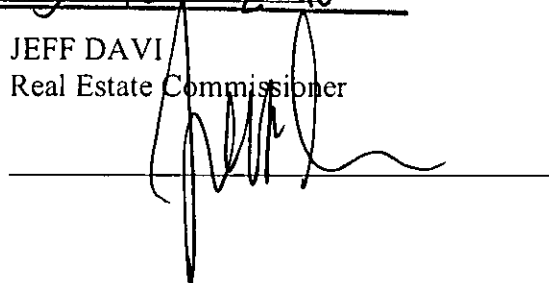
Given the violations found and the fact that Respondent has not established that Respondent has complied with Regulations 2911 (i), (j), (k), (l) and (n), I am not satisfied that Respondent is sufficiently rehabilitated to receive a real estate broker license.

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

This Order shall become effective at 12 o'clock noon on **JUL 16 2010**

IT IS SO ORDERED 5-12-2010

JEFF DAVI  
Real Estate Commissioner



1 Department of Real Estate  
320 West 4th Street, Ste. 350  
2 Los Angeles, California 90013-1105

3 Telephone: (213) 576-6911 (direct)  
-or- (213) 576-6982 (office)

**FILED**

MAY 12 2008

DEPARTMENT OF REAL ESTATE

BY: *[Signature]*

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

\* \* \*

11 In the Matter of the Accusation of )  
12 RAFAEL HERNANDEZ doing business )  
as County Realty & Finance; )  
13 COUNTY REALTY & FINANCE INC., a )  
California corporate real estate )  
14 broker; and TATIHANA QUINTEROS, )  
15 individually and as designated )  
officer of County Realty )  
16 & Finance Inc., )  
17 Respondents. )

No. H-33244 LA

STIPULATION  
AND  
AGREEMENT

18  
19 It is hereby stipulated by and between RAFAEL HERNANDEZ  
20 dba County Realty & Finance (sometimes referred to as  
21 ("Respondent"), represented by Timothy Nilan, Esq. and the  
22 Complainant, acting by and through Elliott Mac Lennan, Counsel  
23 for the Department of Real Estate, as follows for the purpose of  
24 settling and disposing of the Accusation filed on September 18,  
25 2006, in this matter:  
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1           1. All issues which were to be contested and all  
2 evidence which was to be presented by Complainant and Respondent  
3 at a formal hearing on the Accusation, which hearing was to be  
4 held in accordance with the provisions of the Administrative  
5 Procedure Act ("APA"), shall instead and in place thereof be  
6 submitted solely on the basis of the provisions of this  
7 Stipulation and Agreement (Stipulation).

8           2. Respondent has received, read and understands the  
9 Statement to Respondent, the Discovery Provisions of the APA and  
10 the Accusation filed by the Department of Real Estate in this  
11 proceeding.

12           3. Respondent filed a Notice of Defense pursuant to  
13 Section 11506 of the Government Code for the purpose of  
14 requesting a hearing on the allegations in the Accusation.  
15 Respondent hereby freely and voluntarily withdraws said Notice of  
16 Defense. Respondent acknowledges that he understands that by  
17 withdrawing said Notice of Defense he thereby waives his right to  
18 require the Commissioner to prove the allegations in the  
19 Accusation at a contested hearing held in accordance with the  
20 provisions of the APA and that he will waive other rights  
21 afforded to him in connection with the hearing such as the right  
22 to present evidence in his defense of the allegations in the  
23 Accusation and the right to cross-examine witnesses.  
24

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1           4. This Stipulation is based on the allegations  
2 contained in the Accusation. In the interest of expedience and  
3 economy, Respondent chooses not to contest these allegations, but  
4 to remain silent and understands that, as a result thereof, these  
5 allegations, without being admitted or denied, will serve as a  
6 prima facie basis for the disciplinary action stipulated to  
7 herein. The Real Estate Commissioner shall not be required to  
8 provide further evidence to prove said allegations.

9           5. This Stipulation and Respondent's decision not to  
10 contest the Accusation is made for the purpose of reaching an  
11 agreed disposition of this proceeding and is expressly limited to  
12 this proceeding and any other proceeding or case in which the  
13 Department of Real Estate ("Department"), the state or federal  
14 government, or any agency of this state, another state or federal  
15 government is involved, and otherwise shall not be admissible in  
16 any other criminal or civil proceedings.

17           6. It is understood by the parties that the Real  
18 Estate Commissioner may adopt this Stipulation as his Decision  
19 in this matter thereby imposing the penalty and sanctions on  
20 Respondents real estate licenses and license rights as set forth  
21 in the "Order" herein below. In the event that the Commissioner,  
22 in his discretion, does not adopt the Stipulation, it shall be  
23 void and of no effect and Respondents shall retain the right to  
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1 a hearing and proceeding on the Accusation under the provisions  
2 of the APA and shall not be bound by any stipulation or waiver  
3 made herein.

4 7. The Order or any subsequent Order of the Real  
5 Estate Commissioner made pursuant to this Stipulation shall not  
6 constitute an estoppel, merger or bar to any further  
7 administrative or civil proceedings by the Department of Real  
8 Estate with respect to any matters which were not specifically  
9 alleged to be causes for Accusation in this proceeding but do  
10 constitute a bar, estoppel and merger as to any allegations  
11 actually contained in the Accusation against Respondents herein.

12 8. Respondent understands that by agreeing to this  
13 Stipulation, Respondent agrees to pay, pursuant to Business and  
14 Professions Code Section 10148, the cost of the audit (LA  
15 050252/LA050260/LA050261) which led to this disciplinary action.  
16 The amount of said cost is \$5,975.75.

17 9. Respondent has received, read, and understands the  
18 "Notice Concerning Costs of Subsequent Audit". Respondent  
19 further understands that by agreeing to this Stipulation, the  
20 findings set forth below in the Determination of Issues become  
21 final, and the Commissioner may charge Respondent for the cost of  
22 any subsequent audit conducted pursuant to Business and  
23 Professions Code Section 10148 to determine if the violations  
24 have been corrected. The maximum cost of the subsequent audit  
25 will not exceed \$5,975.75.  
26  
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DETERMINATION OF ISSUES

1  
2 By reason of the foregoing, it is stipulated and agreed  
3 that the following determination of issues shall be made:

4 The conduct of RAFAEL HERNANDEZ, as described in  
5 Paragraph 4, above, constitutes a violation of Business and  
6 Professions Code ("Code") Sections 10137, 10145, 10147.5,  
7 10159.5, 10236.4, 10240 and 10241 and violations of Title 10,  
8 Chapter 6, California Code of Regulations Sections 2731, 2831,  
9 2831.1, 2831.2, 2832, 2834, 2950(b), 2950(d), 2950(e), 2950(h)  
10 and 2951. This conduct is a basis for the suspension or  
11 revocation of Respondent's license pursuant to Sections 10137 and  
12 10177(g) of the Business and Professions Code.

ORDER

13  
14 WHEREFORE THE FOLLOWING ORDER IS HEREBY MADE:

15 I. The real estate broker license of Respondent RAFAEL  
16 HERNANDEZ, under the Real Estate Law is revoked; provided,  
17 however, a restricted real estate broker license shall be issued  
18 to said Respondent, pursuant to Section 10156.5 of the Business  
19 and Professions Code if Respondent:

20  
21 (A) Makes application thereof and pays to the  
22 Department of Real Estate the appropriate fee for the restricted  
23 license within ninety (90) days from the effective date of this  
24 Decision.

25 ///

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1 (B) Respondent RAFAEL HERNANDEZ shall, prior to and as  
2 a condition of the issuance of the restricted license, submit  
3 proof satisfactory to the Commissioner of having taken and  
4 successfully completed the continuing education course on trust  
5 fund accounting and handling specified in paragraph (3) of  
6 subdivision (a) of Section 10170.5 of the Business and  
7 Professions Code. Proof of satisfaction of this requirement  
8 includes evidence that Respondent has successfully completed the  
9 trust fund account and handling continuing education course  
10 within 120 days prior to the effective date of the Decision in  
11 this matter.

12 The restricted license issued to Respondent shall be  
13 subject to all of the provisions of Section 10156.7 of the  
14 Business and Professions Code and to the followings limitations,  
15 conditions and restrictions imposed under authority of Section  
16 10156.6 of that Code:

17  
18 1. The restricted license issued to Respondent may be  
19 suspended prior to hearing by Order of the Real Estate  
20 Commissioner in the event of a Respondent's conviction or plea of  
21 nolo contendere to a crime which is substantially related to a  
22 Respondent's fitness or capacity as a real estate licensee.

23 2. The restricted license issued to Respondent may  
24 be suspended prior to hearing by Order of the Real Estate  
25 Commissioner on evidence satisfactory to the Commissioner that  
26 Respondent has violated provisions of the California Real Estate  
27

1 Law, the Subdivided Lands Law, Regulations of the Real Estate  
2 Commissioner or conditions attaching to the restricted license.

3 3. Respondent shall not be eligible to apply for the  
4 issuance of an unrestricted real estate license nor for the  
5 removal of any of the conditions, limitations or restrictions of  
6 a restricted license until two (2) years have elapsed from the  
7 effective date of this Decision.

8 II. All licenses and licensing rights of Respondent  
9 RAFAEL HERNANDEZ under the Real Estate Law suspended for a  
10 period of one-hundred twenty (120) days from the issuance of the  
11 restricted license; provided, however, that if Respondent  
12 petitions, all one-hundred twenty (120) days of said suspension  
13 (or a portion thereof) shall be stayed for two (2) years upon  
14 condition that:

15 1. Respondent pays a monetary penalty pursuant to  
16 Section 10175.2 of the Business and Professions Code at the rate  
17 of \$83.33 per day for each day of the suspension for a total  
18 monetary penalty of \$10,000.

19 2. Said payment shall be in the form of a cashier's  
20 check or certified check made payable to the Recovery Account of  
21 the Real Estate Fund. Said check must be received by the  
22 Department prior to the effective date of the Decision in this  
23 matter.  
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1           3. No further cause for disciplinary action against  
2 the real estate license of Respondent occurs within two (2) years  
3 from the effective date of the Decision in this matter.

4           4. If Respondent fails to pay the monetary penalty in  
5 accordance with the terms of the Decision, the Commissioner may,  
6 without a hearing, order the immediate execution of all or any  
7 part of the stayed suspension, in which event the Respondent  
8 shall not be entitled to any repayment nor credit, prorated or  
9 otherwise, for money paid to the Department under the terms of  
10 this Decision.

11           5. If Respondent pays the monetary penalty and if no  
12 further cause for disciplinary action against the real estate  
13 license of Respondent occurs within two (2) years from the  
14 effective date of the Decision, the stay hereby granted shall  
15 become permanent.

16           6. Respondent shall obey all laws, rules and  
17 regulations governing the rights, duties and responsibilities of  
18 real estate licensees in the State of California.

19           III. Pursuant to Section 10148 of the Business and  
20 Professions Code, Respondent shall pay the Commissioner's  
21 reasonable cost for (a) the audit which led to this disciplinary  
22 action and (b) a subsequent audits to determine if Respondent is  
23 now in compliance with the Real Estate Law. The cost of the  
24 audit which led to this disciplinary action is \$5,975.75. In  
25 calculating the amount of the Commissioner's reasonable cost, the  
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1 Commissioner may use the estimated average hourly salary for all  
2 persons performing audits of real estate brokers, and shall  
3 include an allocation for travel time to and from the auditor's  
4 place of work. Said amount for the prior and subsequent audits  
5 shall not exceed \$11,951.50.

6 Respondent shall pay such cost within 60 days of  
7 receiving an invoice from the Commissioner detailing the  
8 activities performed during the audit and the amount of time  
9 spent performing those activities.

10 The Commissioner may suspend the license of Respondent  
11 pending a hearing held in accordance with Section 11500, et seq.,  
12 of the Government Code, if payment is not timely made as provided  
13 for herein, or as provided for in a subsequent agreement between  
14 the Respondent and the Commissioner. The suspension shall remain  
15 in effect until payment is made in full or until Respondent  
16 enters into an agreement satisfactory to the Commissioner to  
17 provide for payment, or until a decision providing otherwise is  
18 adopted following a hearing held pursuant to this condition.  
19

20 IV. Respondent shall within six (6) months from the  
21 effective date of the Decision herein, take and pass the  
22 Professional Responsibility Examination administered by the  
23 Department including the payment of the appropriate examination  
24 fee. If Respondent fails to satisfy this condition, the  
25 Commissioner may order suspension of Respondent's license until  
26 Respondent passes the examination.  
27

1 V. Respondent shall, within nine (9) months from the  
2 effective date of this Decision, present evidence satisfactory to  
3 the Real Estate Commissioner that Respondent has, since the most  
4 recent issuance of an original or renewal real estate license,  
5 taken and successfully completed the continuing education  
6 requirements of Article 2.5 of Chapter 3 of the Real Estate Law  
7 for renewal of a real estate license. If Respondent fails to  
8 satisfy this condition, the Commissioner may order the suspension  
9 of the restricted license until Respondent presents such  
10 evidence. The Commissioner shall afford Respondent the  
11 opportunity for a hearing pursuant to the Administrative  
12 Procedure Act to present such evidence.

13 VI. During the restricted period set forth above,  
14 Respondent shall not serve as the designated officer for any  
15 corporate real estate broker unless and until Respondent is the  
16 owner of record of the controlling shares of the corporation.

17 VII. During the two year period set forth above,  
18 Respondent shall not employ salespersons or broker-associates  
19 without prior Department approval.  
20

21  
22  
23 DATED: 3-11-08

24 ELLIOTT MAC LENNAN, Counsel for  
25 the Department of Real Estate

26 ///

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\* \* \*

1  
2 I have read the Stipulation and Agreement and discussed  
3 it with my attorney. Its terms are understood by me and are  
4 agreeable and acceptable to me. I understand that I am waiving  
5 rights given to me by the California Administrative Procedure Act  
6 (including but not limited to Sections 11506, 11508, 11509 and  
7 11513 of the Government Code), and I willingly, intelligently and  
8 voluntarily waive those rights, including the right of requiring  
9 the Commissioner to prove the allegations in the Accusation at a  
10 hearing at which I would have the right to cross-examine  
11 witnesses against me and to present evidence in defense and  
12 mitigation of the charges.

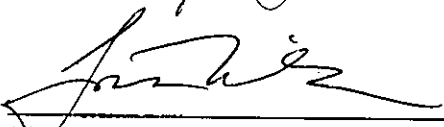
13 Respondent (1) shall mail to Elliott Mac Lennan:  
14 Attention: Legal Section, Department of Real Estate, 320 W.  
15 Fourth St., Suite 350, Los Angeles, California 90013-1105 the  
16 original signed signature page of the stipulation herein.  
17 Additionally, Respondent shall also (2) facsimile a copy of  
18 stipulation signature page, as actually signed by Respondent, to  
19 the Department at the following telephone/fax number: (213) 576-  
20 6917, Attention: Elliott Mac Lennan. A facsimile constitutes  
21 acceptance and approval of the terms and conditions of this  
22 stipulation. Respondent agrees, acknowledges and understands  
23 that by electronically sending to the Department a facsimile copy  
24 of Respondent's actual signature as it appears on the  
25 stipulation, which receipt of the facsimile copy by the  
26  
27

1 Department shall be as binding on Respondent as if the Department  
2 had received the original signed stipulation.

3 3 11 08  
4  
5 DATED: 3/11/08

  
Rafael Hernandez by  
6 RAFAEL HERNANDEZ, Respondent

7  
8 3/11/08  
9 DATED: \_\_\_\_\_

attly, Timothy Nilan  
  
10 TIMOTHY NILAN, ESQ.  
11 Attorney for Respondent  
12 Approved as to form

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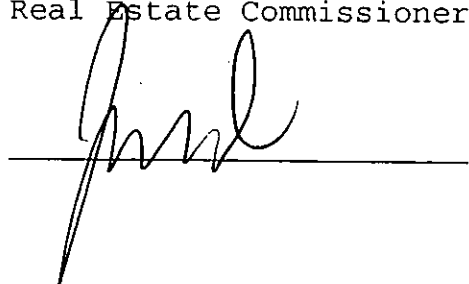
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The foregoing Stipulation and Agreement is hereby  
adopted as my Decision and shall become effective at  
12 o'clock noon on \_\_\_\_\_ June 11, 2008.

IT IS SO ORDERED                     S-6 08                    .

JEFF DAVI  
Real Estate Commissioner



A handwritten signature in cursive script, appearing to read 'Jeff Davi', is written over a horizontal line.



FILED  
JUL 17 2007  
DEPARTMENT OF REAL ESTATE

*R. M. ...*

DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

\* \* \* \* \*

In the Matter of the Accusation of ) NO. H-33244 LA  
)  
)  
RAFAEL HERNANDEZ, doing business )  
as County Realty & Finance; )  
COUNTY REALTY & FINANCE INC., a )  
California Corporate Real Estate )  
broker; and TATIHANA QUINTEROS, )  
individually and as designated )  
officer of County Realty )  
& Finance Inc., )  
)  
Respondents. )  
\_\_\_\_\_ )

DECISION

This Decision is being issued in accordance with the provisions of Section 11520 of the Government Code, on evidence of compliance with Section 11505 of the Government Code and pursuant to the Order of Default filed on May 2, 2007, and the findings of fact set forth herein are based on one or more of the following: (1) Respondent COUNTY REALTY & FINANCE INC.'s, and TATIHANA QUINTEROS's express admissions; (2) affidavits; (3) Department Audit Reports LA 050227, LA 050262 and LA 050263, dated June 14, 2006; (4) Audit Reports LA 050252, LA 050260 and LA 050261, dated June 13, 2006 and (5) other evidence.

FACTUAL FINDINGS

1.

On September 18, 2006, Neal Shigemitsu made the Accusation in her official capacity as a Deputy Real Estate Commissioner of the State of California. The Accusation,

Statement to Respondents COUNTY REALTY & FINANCE INC., a California Corporate Real Estate broker; and TATIHANA QUINTEROS, individually and as designated officer of County Realty & Finance Inc., and a Notice of Defense was mailed by certified mail on September 20, 2005.

2.

On August 24, 2006, no Notice of Defense having been filed herein within the time prescribed by Section 11506 of the Government Code, Respondent's default was entered herein.

#### LICENSE HISTORY

3.

A. At all times mentioned, COUNTY REALTY & FINANCE ("CRFI"), the incorporated successor-in-interest to County Realty & Finance, was licensed or had license rights issued by the Department of Real Estate of the State of California ("Department") as a real estate broker. On May 25, 2005, CRFI was originally licensed as a real estate broker through TATIHANA QUINTEROS ("QUINTEROS") as the designated officer. On January 30, 2006, QUINTEROS submitted a Departmental Corporate Change Application canceling her status as designated officer.

B. At all times mentioned, QUINTEROS was licensed or had license rights issued by the Department of Real Estate (Department) as a real estate broker. On April 7, 1998, QUINTEROS was originally licensed as a real estate salesperson. From December 13, 2000 to March 18, 2005, QUINTEROS was employed by CRFI. On March 19, 2005, QUINTEROS was originally licensed as a real estate broker. On May 25, 2005, QUINTEROS was licensed as the designated officer of CRFI.

C. At all times material herein, CRFI was licensed by the Department as a corporate real estate broker by and through QUINTEROS, as the designated officer and broker responsible, pursuant to Code Section 10159.2 of the Business and Professions Code for supervising the activities requiring a real estate license conducted on behalf CRFI of by CRFI's officers, agents and employees, including QUINTEROS.

COUNTY REALTY & FINANCE INC.  
BROKERAGE

4.

At all times mentioned, in the City of Tustin, County of Orange, CRFI acted as a real estate broker and conducted licensed activities within the meaning of:

A. Code Section 10131(a). CRFI operated a residential resale brokerage dba County Realty & Finance. CRFI was the incorporated successor-in-interest to the unincorporated brokerage of HERNANDEZ as set forth below.

B. Code Section 10131(d). CRFI operated a mortgage and loan brokerage; and

C. In addition, CRFI conducted broker-controlled escrows through its escrow division, A + Escrow, the successor-in-interest to HERNANDEZ's escrow operation, under the exemption set forth in California Financial Code Section 17006(a)(4) for real estate brokers performing escrows incidental to a real estate transaction where the broker is a party and where the broker is performing acts for which a real estate license is required.

COUNTY REALTY & FINANCE INC. AUDIT

5.

On June 14, 2006, the Department completed an audit examination of the books and records of CRFI pertaining to the residential resale, mortgage loan and broker escrow activities described in Finding 4, that require a real estate license. The audit examination covered a period of time beginning on May 25, 2005 to January 31, 2006. The audit examination revealed violations of the Code and the Regulations as set forth in the following findings, and more fully discussed in Audit Report LA 050227, LA 050262 and LA 050263 and the exhibits and workpapers attached to said audit report.

COUNTY REALTY & FINANCE INC.  
TRUST ACCOUNT

6.

At all times mentioned, in connection with the activities described in Finding 4, above, CRFI accepted or received funds including funds in trust (hereinafter "trust funds") from or on behalf of actual or prospective parties to transactions handled by CRFI including buyers, sellers, borrowers, lenders and escrowholders and thereafter made deposits and or disbursements of such funds. From time to time herein mentioned during the audit period, said trust funds were deposited and/or maintained by CRFI in the bank account as follows:

"A + Escrow  
0330048905"  
Union Bank of California  
Los Angeles, California ("escrow trust account")

COUNTY REALTY & FINANCE INC.  
VIOLATIONS OF THE REAL ESTATE LAW

7.

In the course of activities described in Findings 4 and 6, above, and during the examination period described in Finding 5, Respondents CRFI and QUINTEROS, acted in violation of the Code and the Regulations in that they:

(a) Failed to maintain a control record in the form of a columnar record in chronological order of all trust funds received, deposited and disbursed by the escrow trust account, as required by Code Section 10145 and Regulations 2831, 2950(d) and 2951.

(b) Failed to maintain a separate record for each beneficiary or transaction, thereby failing to account for all trust funds received, deposited and disbursed by the escrow trust account, as required by Code Section 10145 and Regulations 2831.1, 2950(d) and 2951.

(c) Failed to perform a monthly reconciliation of the balance of all separate beneficiary or transaction records maintained pursuant to Regulation 2831.1 with the record of all trust funds received, deposited and disbursed

by the escrow trust account, as required by Code Section 10145 and Regulations 2831.2, 2950(d) and 2951.

(d) Failed to place funds, including escrow receipts, into a trust fund account in the name of the broker as trustee at a bank or other financial, as required by Code Section 10145 and Regulations 2832, 2950(d) and 2951.

(e) Permitted Dennis Helguero, an unlicensed and unbonded person and owner of CRFI, to be authorized signatory on the escrow trust account, in violation of Code Section 10145 and Regulation 2834.

(f) Failed to advise all parties to its escrow operation, "A + Escrow", of its ownership of and financial interest in said escrow company, as required by Code Section 10145 and Regulation 2950(h).

(g) Used the fictitious names "A + Escrow" and "County Realty & Finance" to conduct licensed activities, without holding a license bearing the fictitious business names, in violation of Code Section 10159.5 and Regulation 2731.

(h) Misrepresented to sellers that CRFI held earnest money deposits for buyers Castaneda, Valdez, Nguyen and Olivo, in violation of Sections 10176(a) and 10177(g).

(i) Failed to disclose yield spread premiums from lenders on the approved Mortgage Loan Disclosure Statement for the borrower Olivo, in violation of Code Sections 10240, 10241 and Regulation 2840.

(j) After notice and subpoena on February 24, 2006, failed to produce or retain all records of CRFI's broker escrow activity during the audit period requiring a real estate broker license, as required by Code Section 10148 and Regulations 2950(d), 2950(e) and 2951.

8.

The overall conduct of CRFI and QUINTEROS constitutes negligence or incompetence. This conduct and violation are cause for the suspension or revocation of the real estate license and license rights of said Respondents pursuant to Code Section 10177(g).

9.

The overall conduct of Respondent QUINTEROS constitutes a failure on her part, as officer designated by a corporate broker licensee, to exercise the reasonable supervision and control over the licensed activities of CRFI as required by Code Section 10159.2 and Regulation 2725, and to keep CRFI in compliance with the Real Estate Law, and is cause for the suspension or revocation of the real estate license and license rights of QUINTEROS pursuant to the provisions of Code Sections 10177(d), 10177(g) and 10177(h).

#### DETERMINATION OF ISSUES

1.

The conduct of Respondents COUNTY REALTY & FINANCE and QUINTEROS as described in Findings 7, 8, and 9 herein above, is in violation of Business and Professions Code ("Code") Sections 10145, 10148, 10159.5, 10177(g), 10240 and 10241, and Sections 2731, 2831, 2831.1, 2831.2, 2832, 2834, 2840, 2950(d), 2950(e), 2950(h), and 2951 of Title 10, Chapter 6, of the California Code of Regulations.

2.

The standard of proof applied was clear and convincing proof to a reasonable certainty.

3.

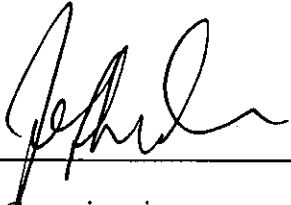
Cause for disciplinary action exists under the provisions of Code Sections 10176(a), 10177(d), 10177(g) and 10177(h).

ORDER

The real estate broker license and license rights of COUNTY REALTY & FINANCE and the real estate broker license and license rights of TATIYANA QUINTEROS under the provisions of Part I of Division 4 of the Business and Professions Code are revoked.

This Decision shall become effective  
at 12 o'clock noon on AUG - 6, 2007.

DATED: 7-9, 2007

  
\_\_\_\_\_  
JEFF DAVI  
Real Estate Commissioner

1 Department of Real Estate  
320 West 4th Street, Ste. 350  
2 Los Angeles, California 90013-1105  
3 Telephone: (213) 576-6911 (direct)  
-or- (213) 576-6982 (office)

FILE  
MAY - 2 2007  
DEPARTMENT OF REAL ESTATE

*R. Hernandez*

6 BEFORE THE DEPARTMENT OF REAL ESTATE  
7 STATE OF CALIFORNIA

8 \* \* \*

9 In the matter of the Accusation of )  
 ) No. H-33244 LA  
10 RAFAEL HERNANDEZ, doing business )  
as County Realty & Finance; )  
11 COUNTY REALTY & FINANCE INC., a )  
California Corporate Real Estate )  
12 broker; and TATIHANA QUINTEROS, )  
individually and as designated )  
13 officer of County Realty )  
& Finance Inc., )  
14 Respondents )  
15

16 DEFAULT ORDER

17 Respondents COUNTY REALTY & FINANCE INC., a California  
18 Corporate Real Estate broker; and TATIHANA QUINTEROS,  
19 individually and as designated officer of County Realty & Finance  
20 Inc., having failed to file a Notice of Defense within the time  
21 required by Section 11506 of the Government Code, are now in  
22 default. It is, therefore, ordered that a default be entered on  
23 the record in this matter.  
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DATE: April 30, 2007

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JEFF DAVI  
Real Estate Commissioner

M. Dolores Weeks

By: M. DOLORES WEEKS  
Regional Manager

*Auto glue*

**FILED**  
SEP 18 2006

DEPARTMENT OF REAL ESTATE

*K. M. ...*

1 ELLIOTT MAC LENNAN, SBN 66674  
2 Department of Real Estate  
3 320 West 4th Street, Ste. 350  
4 Los Angeles, California 90013-1105

5 Telephone: (213) 576-6911 (direct)  
6 -or- (213) 576-6982 (office)

7  
8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 \* \* \*

11 In the Matter of the Accusation of )  
12 RAFAEL HERNANDEZ, doing business )  
13 as County Realty & Finance; )  
14 COUNTY REALTY & FINANCE INC., a )  
15 California Corporate Real Estate )  
16 broker; and TATIHANA QUINTEROS, )  
17 individually and as designated )  
18 officer of County Realty )  
19 & Finance Inc., )

No. H-33244LA

A C C U S A T I O N

20 Respondents. )

21 The Complainant, Neal Shigemitsu, a Deputy Real Estate  
22 Commissioner of the State of California, for cause of Accusation  
23 against RAFAEL HERNANDEZ dba County Realty & Finance; COUNTY  
24 REALTY & FINANCE INC., a California Corporation and TATIHANA  
25 QUINTEROS aka Tatihana Chantell Helguero, individually and as  
26 designated officer of County Realty & Finance Inc., alleges as  
27 follows:

///

1.

1 The Complainant, Neal Shigemitsu, acting in her  
2 official capacity as a Deputy Real Estate Commissioner of the  
3 State of California, makes this Accusation against RAFAEL  
4 HERNANDEZ, COUNTY REALTY & FINANCE INC. and TATIHANA QUINTEROS.  
5

2.

6 All references to the "Code" are to the California  
7 Business and Professions Code and all references to "Regulations"  
8 are to Title 10, Chapter 6, California Code of Regulations.  
9

10 LICENSE HISTORY

3.

11 A. At all times mentioned, RAFAEL HERNANDEZ  
12 ("HERNANDEZ") was licensed or had license rights issued by the  
13 Department of Real Estate (Department) as a real estate broker.  
14 On August 9, 1989, HERNANDEZ was originally licensed as a real  
15 estate broker. From March 8, 2001 to November 6, 2005, HERNANDEZ  
16 was doing business as County Realty & Finance. From December 13,  
17 2000 to March 18, 2005, HERNANDEZ employed QUINTEROS.  
18  
19

20 B. At all times mentioned, COUNTY REALTY & FINANCE  
21 ("CRFI"), the incorporated successor-in-interest to County Realty  
22 & Finance, was licensed or had license rights issued by the  
23 Department of Real Estate ("Department") as a real estate broker.  
24 On May 25, 2005, CRFI was originally licensed as a real estate  
25 broker through QUINTEROS as the designated officer. On January  
26  
27

1 30, 2006, QUINTEROS submitted a Departmental Corporate Change  
2 Application canceling her status as designated officer.

3 C. At all times mentioned, TATIHANA QUINTEROS  
4 ("QUINTEROS") was licensed or had license rights issued by the  
5 Department of Real Estate (Department) as a real estate broker.  
6 On April 7, 1998, QUINTEROS was originally licensed as a real  
7 estate salesperson. From December 13, 2000 to March 18, 2005,  
8 QUINTEROS was employed by Rafael Hernandez. On March 19, 2005,  
9 QUINTEROS was originally licensed as a real estate broker. On  
10 May 25, 2005, QUINTEROS was licensed as the designated officer of  
11 CRFI.

12 D. At all times material herein, CRFI was licensed by  
13 the Department of Real Estate of the State of California  
14 (hereinafter "Department") as a corporate real estate broker by  
15 and through QUINTEROS, as the designated officer and broker  
16 responsible, pursuant to Code Section 10159.2 of the Business and  
17 Professions Code for supervising the activities requiring a real  
18 estate license conducted on behalf CRFI of by CRFI's officers,  
19 agents and employees, including QUINTEROS.  
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FIRST CAUSE OF ACTION

COUNTY REALTY & FINANCE INC.

BROKERAGE

4.

At all times mentioned, in the City of Tustin, County of Orange, CRFI acted as a real estate broker and conducted licensed activities within the meaning of:

A. Code Section 10131(a). CRFI operated a residential resale brokerage dba County Realty & Finance. CRFI was the incorporated successor-in-interest to the unincorporated brokerage of HERNANDEZ as set forth below.

B. Code Section 10131(d). CRFI operated a mortgage and loan brokerage; and

C. In addition, CRFI conducted broker-controlled escrows through its escrow division, A + Escrow, the successor-in-interest to HERNANDEZ' escrow operation, under the exemption set forth in California Financial Code Section 17006(a)(4) for real estate brokers performing escrows incidental to a real estate transaction where the broker is a party and where the broker is performing acts for which a real estate license is required.

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COUNTY REALTY & FINANCE INC. AUDIT

5.

On June 14, 2006, the Department completed an audit examination of the books and records of CRFI pertaining to the residential resale, mortgage loan and broker escrow activities described in Paragraph 4, that require a real estate license. The audit examination covered a period of time beginning on May 25, 2005 to January 31, 2006. The audit examination revealed violations of the Code and the Regulations as set forth in the following paragraphs, and more fully discussed in Audit Report LA 050227, LA 050262 and LA 050263 and the exhibits and workpapers attached to said audit report.

COUNTY REALTY & FINANCE INC.

TRUST ACCOUNT

6.

At all times mentioned, in connection with the activities described in Paragraph 4, above, CRFI accepted or received funds including funds in trust (hereinafter "trust funds") from or on behalf of actual or prospective parties to transactions handled by CRFI including buyers, sellers, borrowers, lenders and escrowholders and thereafter made deposits and or disbursements of such funds. From time to time herein mentioned during the audit period, said trust funds were deposited and/or maintained by CRFI in the bank account as follows:

1 "A + Escrow.

2 0330048905"

3 Union Bank of California

4 Los Angeles, California

("escrow trust account")

COUNTY REALTY & FINANCE INC.

VIOLATIONS OF THE REAL ESTATE LAW

7.

7 In the course of activities described in Paragraphs 4  
8 and 6, above, and during the examination period described in  
9 Paragraph 5, Respondents CRFI and QUINTEROS, acted in violation  
10 of the Code and the Regulations in that they:

11 (a) Failed to maintain a control record in the form of  
12 a columnar record in chronological order of all trust funds  
13 received, deposited and disbursed by the escrow trust account, as  
14 required by Code Section 10145 and Regulations 2831, 2950(d) and  
15 2951.

16 (b) Failed to maintain a separate record for each  
17 beneficiary or transaction, thereby failing to account for all  
18 trust funds received, deposited and disbursed by the escrow trust  
19 account, as required by Code Section 10145 and Regulations  
20 2831.1, 2950(d) and 2951.

21 (c) Failed to perform a monthly reconciliation of the  
22 balance of all separate beneficiary or transaction records  
23 maintained pursuant to Regulation 2831.1 with the record of all  
24 trust funds received, deposited and disbursed by the escrow trust  
25

1 account, as required by Code Section 10145 and Regulations  
2 2831.2, 2950(d) and 2951.

3 (d) Failed to place funds, including escrow receipts,  
4 into a trust fund account in the name of the broker as trustee at  
5 a bank or other financial, as required by Code Section 10145 and  
6 Regulations 2832, 2950(d) and 2951.

7 (e) Permitted Dennis Helguero, an unlicensed and  
8 unbonded person and owner of CRFI, to be authorized signatory on  
9 the escrow trust account, in violation of Code Section 10145 and  
10 Regulation 2834.

11 (f) Failed to advise all parties to its escrow  
12 operation, "A + Escrow", of its ownership of and financial  
13 interest in said escrow company, as required by Code Section  
14 10145 and Regulation 2950(h).

15 (g) Used the fictitious names "A + Escrow" and "County  
16 Realty & Finance" to conduct licensed activities, without holding  
17 a license bearing the fictitious business names, in violation of  
18 Code Section 10159.5 and Regulation 2731.

19 (h) Misrepresented to sellers that CRFI held earnest  
20 money deposits for buyers Castaneda, Valdez, Nguyen and Olivo, in  
21 violation of Sections 10176(a) and 10177(g).

22 (i) Failed to disclose yield spread premiums from  
23 lenders on the approved Mortgage Loan Disclosure Statement for  
24 the borrower Olivo, in violation of Code Sections 10240, 10241  
25 and Regulation 2840.  
26  
27



1 (j) After notice and subpoena on February 24, 2006,  
2 failed to produce or retain all records of CRFI's broker escrow  
3 activity during the audit period requiring a real estate broker  
4 license, as required by Code Section 10148 and Regulations  
5 2950(d), 2950(e) and 2951.

6 COUNTY REALTY & FINANCE INC.

7 VIOLATION CITATIONS

8 8.

9 The conduct of Respondents CRFI and QUINTEROS,  
10 described in Paragraph 7, above, violated the Code and the  
11 Regulations as set forth below:

12 <u>PARAGRAPH</u>	13 <u>PROVISIONS VIOLATED</u>
14 7(a)	15 Code Section 10145 and Regulations 16 2831, 2950(d) and 2951
17 7(b)	18 Code Section 10145 and Regulations 19 2831.1, 2950(d) and 2951
20 7(c)	21 Code Section 10145 and Regulations 22 2831.2, 2950(d) and 2951
23 7(d)	24 Code Section 10145 and Regulations 25 2832, 2950(d) and 2951 26 27

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7(e) Code Section 10145 and Regulation  
2834

7(f) Code Section 10145 and Regulation  
2950(h)

7(g) Code Section 10159.5 and  
Regulation 2731

7(h) Code Sections 10176(a) and/or  
10177(g)

7(i) Code Sections 10240, 10241 and  
Regulation 2840

7(j) Code Section 10148 and  
Regulations 2950(d), 2950(e)  
and 2951

The foregoing violations constitute cause for the suspension or  
revocation of the real estate license and license rights of CRFI  
and QUINTEROS, under the provisions of Code Sections 10176(a),  
10177(d) and/or 10177(g).

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SECOND CAUSE OF ACTION

RAFAEL HERNANDEZ

dba COUNTY REALTY & FINANCE

BROKERAGE

9.

At all times mentioned, in the City of Placentia, County of Los Angeles, HERNANDEZ acted as a real estate broker and conducted licensed activities within the meaning of:

A. Code Section 10131(a). HERNANDEZ operated a residential resale brokerage dba County Realty & Finance. This brokerage subsequently was incorporated by QUINTEROS as CRFI.

B. Code Section 10131(d). HERNANDEZ operated a mortgage and loan brokerage; and

C. In addition, HERNANDEZ conducted broker-controlled escrows through its escrow division, A + Escrow, under the exemption set forth in California Financial Code Section 17006(a)(4) for real estate brokers performing escrows incidental to a real estate transaction where the broker is a party and where the broker is performing acts for which a real estate license is required.

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RAFAEL HERNANDEZ

COUNTY REALTY & FINANCE AUDIT

10.

On June 13, 2006, the Department completed an audit examination of the books and records of HERNANDEZ dba Country Realty & Finance pertaining to the residential resale, mortgage loan and broker escrow activities described in Paragraph 9, that require a real estate license. The audit examination covered a period of time beginning on January 1, 2003 to May 31, 2005. The audit examination revealed violations of the Code and the Regulations as set forth in the following paragraphs, and more fully discussed in Audit Report LA 050252, LA 050260 and LA 050261 and the exhibits and workpapers attached to said audit report.

RAFAEL HERNANDEZ

COUNTY REALTY & FINANCE AUDIT

11.

At all times mentioned, in connection with the activities described in Paragraph 9, above, HERNANDEZ accepted or received funds including funds in trust (hereinafter "trust funds") from or on behalf of actual or prospective parties to transactions handled by HERNANDEZ including buyers, sellers, borrowers, lenders and escrowholders and thereafter made deposits and or disbursements of such funds. From time to time herein mentioned during the audit period, said trust funds were

1 deposited and/or maintained by HERNANDEZ in the same bank account  
2 set forth in Paragraph 6, above, as follows:

3  
4 "A + Escrow.  
0330048905"  
5 Union Bank of California  
6 Los Angeles, California ("escrow trust account")

7 RAFAEL HERNANDEZ

8 COUNTY REALTY & FINANCE

9 VIOLATIONS OF THE REAL ESTATE LAW

10 12.

11 In the course of activities described in Paragraphs 4  
12 and 11, above, and during the examination period described in  
13 Paragraph 10; Respondent HERNANDEZ and QUINTEROS where alleged,  
14 acted in violation of the Code and the Regulations in that they:

15 (a) (1) Employed and/or compensated Dennis Max Helguero  
16 ("Helguero"), as a real estate agent who was not licensed by the  
17 Department as a real estate broker or as a real estate  
18 salesperson employed by a real estate broker, for performing acts  
19 for which a real estate license is required. Helguero acted as  
20 the selling agent for Lorna/Michelle Loera and negotiated on  
21 their behalf with the seller, Michael/Monica Medina, for the  
22 purchase of the Medina residence located at 14802 Newport Ave.,  
23 #13C, Tustin, California, in violation of Code Sections 10137,  
24 10176(a), 10176(i) and 10177(g).  
25  
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1 (a) (2) QUINTEROS misrepresented, deceived and defrauded  
2 borrower Raul/Florentina Mora in connection with the refinance of  
3 their residence located at 1365 Magnolia Avenue, Anaheim,  
4 California, by selling the Mora property instead of refinancing  
5 it as the Mora's sought, including inserting straw buyer Juan  
6 Carlos Saavedra into the purchase transaction unbeknownst to the  
7 Moras, in violation of Code Sections 10176(a), 10176(i) and  
8 10177(g).

9 (b) Failed to maintain a control record in the form of  
10 a columnar record in chronological order of all trust funds  
11 received, deposited and disbursed by the escrow trust account, as  
12 required by Code Section 10145 and Regulations 2831, 2950(d) and  
13 2951.

14 (c) Failed to maintain a separate record for each  
15 beneficiary or transaction, thereby failing to account for all  
16 trust funds received, deposited and disbursed by the escrow trust  
17 account, as required by Code Section 10145 and Regulations  
18 2831.1, 2950(d) and 2951.

19 (d) Failed to perform a monthly reconciliation of the  
20 balance of all separate beneficiary or transaction records  
21 maintained pursuant to Regulation 2831.1 with the record of all  
22 trust funds received, deposited and disbursed by the escrow trust  
23 account, as required by Code Section 10145 and Regulations  
24 2831.2, 2950(d) and 2951.  
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1 (e) Failed to place funds, including escrow receipts,  
2 into a trust fund account in the name of the broker as trustee at  
3 a bank or other financial, as required by Code Section 10145 and  
4 Regulations 2832, 2950(d) and 2951.

5 (f) Permitted Dennis Helguero, an unlicensed and  
6 unbonded person, to be authorized signatory on the escrow trust  
7 account, in violation of Code Section 10145 and Regulation 2834,  
8 2950(d) and 2951. HERNANDEZ was not a signatory on the escrow  
9 trust account.

10 (g) Failed to advise all parties to his escrow  
11 operation, "A + Escrow", of his ownership of and financial  
12 interest in said escrow company, as required by Code Section  
13 10145 and Regulation 2950(h).

14 (h) Failed to obtain the principal's signature or  
15 initials on the escrow instructions for beneficiaries Reyes,  
16 Lopez/Torres and Anaig, as required by Code Section 10145 and  
17 Regulation 2950(b).

18 (i) Used the fictitious name "A + Escrow" to conduct  
19 licensed activities, without holding a license bearing the  
20 fictitious business name, in violation of Code Section 10159.5  
21 and Regulation 2731.

22 (j) Misrepresentated to sellers that HERNANDEZ held  
23 earnest money deposits for buyers Allvarenga, Melendez,  
24 Franceschi, Ocampo and Saavedra (re Raul/Florentina Mora), in  
25 violation of Code Sections 10176(a) and 10177(g).  
26  
27

1 (k) Failed to retain the Listing Agreements when  
2 HERNANDEZ acted as the listing agent for Vargas and Zuniga in  
3 their respective transactions, in violation of Code Sections  
4 10027, 10176(f) and 10147.5.

5 (l) Failed to disclose yield spread premiums from  
6 lenders on the approved Mortgage Loan Disclosure Statement for  
7 the borrowers Lopez and Merida, in violation of Code Sections  
8 10240, 10241 and Regulation 2840.

9 (m) Failed to display HERNANDEZ' license number on the  
10 Mortgage Loan Disclosure Statements to borrowers Lopez,  
11 Franceschi and Guitierrez, in violation of Code Section 10236.4.

12 (n) After notice and subpoena on November 16, 2005,  
13 failed to produce or retain all records of HERNANDEZ' broker  
14 escrow activity during the audit period requiring a real estate  
15 broker license, as required by Code Section 10148 and Regulations  
16 2950(d), 2950(e) and 2951.

17 (o) Failed to exercise reasonable supervision over the  
18 activities of his employees and salespersons including Helguerro  
19 and Quinteros, and had no system in place for regularly  
20 monitoring his compliance with the Real Estate Law and  
21 regulations especially in regard to establishing policies to  
22 review trust fund handling and unlicensed activity, in violation  
23 of Code Section 10177(h) and Regulation 2725.  
24

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1  
2 The conduct of Respondent HERNANDEZ, described in  
3 Paragraph 12, above, violated the Code and the Regulations as set  
4 forth below:

PARAGRAPHPROVISIONS VIOLATED

7(a) (1)

Code Sections 10137, 10176(a),  
10176(i) and 10177(g)

7(a) (2)

Code Sections 10176(a), 10176(i)  
and 10177(g) QUINTEROS.

7(b)

Section 10145 and Regulations 2831,  
2950(d) and 2951

7(c)

Code Section 10145 and Regulations  
2831.1, 2950(d) and 2951

7(d)

Code Section 10145 and Regulations  
2831.2, 2950(d) and 2951

7(e)

Code Section 10145 and Regulations  
2832, 2950(d) and 2951

7(f)

Code Section 10145 and Regulation  
2950(h)

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7(g) Code Section 10145 and Regulation  
2950(h)

7(h) Code Section 10145 and Regulation  
2950(b)

7(i) Code Section 10159.5 and Regulation  
2731

7(j) Code Sections 10176(a) and/or  
10177(g)

7(k) Code Sections 10027, 10176(f)  
and 10147.5.

7(l) Code Sections 10240, 10241 and  
Regulation 2840

7(m) Code Section 10236.4

7(n) Code Sections 10148 and  
Regulations 2950(d), 2950(e)  
and 2951

1 7(o)

Code Section 10177(h) and  
2 Regulation 2725

3 The foregoing violations constitute cause for the suspension or  
4 revocation of the real estate license and license rights of  
5 HERNANDEZ and QUINTEROS as alleged, under the provisions of Code  
6 Sections 10176(a), 10176(i) 10177(d), 10177(g) and 10177(h).

7  
8 THIRD CAUSE OF ACTION

9 THE VARGAS TRANSACTION

10 14.

11 Unlicensed Dennis Max Helguero represented Autoro,  
12 Gloria and Gania Vargas ("Vargas") as their selling agent with  
13 regard to their purchase of the property located at 15551 Harvest  
14 St, Granada Hills, California. Helguero showed Vargas the  
15 subject property, and negotiated the purchase and sale therefor  
16 with the Listing Agent Valerie Basile, providing Valerie Basile  
17 with his business card with his name and title as "Realtor", yet  
18 QUINTEROS, who did not participate in the transaction, signed the  
19 sale documents as the real estate salesperson. QUINTEROS'  
20 conduct constitutes misrepresentation, fraud and dishonest  
21 dealing and negligence, in violation of Code Sections 10176(a),  
22 10176(i) and 10177(g).

23  
24 15.

25 Unlicensed Dennis Max Helguero Helguero represented  
26 Lorna and Michelle Loera ("Loera") as the selling agent with  
27 regard to their purchase of the Michael and Monica Medina

1 property located at 14802 Newport Ave., #13C, Tustin, California.  
2 Helguero showed Loera the Medina property, and negotiated the  
3 purchase and sale therefor, yet QUINTEROS, who did not  
4 participate in the transaction, signed the sale documents as the  
5 real estate salesperson. QUINTEROS' conduct constitutes  
6 misrepresentation, fraud and dishonest dealing in violation of  
7 Code Sections 10176(a), 10176(i) and 10177(g).

8 16.

9 The overall conduct of CRFI, QUINTEROS and HERNANDEZ  
10 constitutes negligence or incompetence. This conduct and  
11 violation are cause for the suspension or revocation of the real  
12 estate license and license rights of said Respondents pursuant to  
13 Code Section 10177(g).

14 17.

15 The overall conduct of Respondent QUINTEROS constitutes  
16 a failure on her part, as officer designated by a corporate  
17 broker licensee, to exercise the reasonable supervision and  
18 control over the licensed activities of CRFI as required by Code  
19 Section 10159.2 and Regulation 2725, and to keep CRFI in  
20 compliance with the Real Estate Law, and is cause for the  
21 suspension or revocation of the real estate license and license  
22 rights of QUINTEROS pursuant to the provisions of Code Sections  
23 10177(d), 10177(g) and/or 10177(h).


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1                   WHEREFORE, Complainant prays that a hearing be  
2 conducted on the allegations of this Accusation and that upon  
3 proof thereof, a decision be rendered imposing disciplinary  
4 action against the license and license rights of Respondents  
5 RAFAEL HERNANDEZ, COUNTY REALTY & FINANCE INC. and TATIHANA  
6 QUINTEROS, under the Real Estate Law (Part 1 of Division 4 of the  
7 Business and Professions Code) and for such other and further  
8 relief as may be proper under other applicable provisions of law.

9 Dated at Los Angeles, California

10 this 18th day of September, 2006

11   
12 Neal Shigemitsu  
13 Deputy Real Estate Commissioner  
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24 cc: County Realty & Finance Inc.  
25 c/o Tatihana Quinteros D.O.  
26 Rafael Hernandez  
27 Neal Shigemitsu  
Sacto  
Audits - Zaky Wanis