

**FILED**

JUN -6 2012

DEPARTMENT OF REAL ESTATE  
BY: C.2

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BEFORE THE DEPARTMENT OF REAL ESTATE  
STATE OF CALIFORNIA

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In the Matter of the Accusation	)	DRE No. H-37358 LA
	)	OAH No. 2011120690
C J FINANCIAL & CONSULTING, INC.;	)	
JOSH CULPEPPER, individually	)	
and as designated officer of	)	
C J Financial & Consulting, Inc.;	)	
and <u>CHRISTOPHER ANTHONY ZARBO,</u>	)	
	)	
Respondents.	)	

ORDER ACCEPTING VOLUNTARY SURRENDER OF REAL ESTATE LICENSE

On October 27, 2011, a First Amended Accusation was filed in this matter against Respondent CHRISTOPHER ANTHONY ZARBO.

On May 4, 2012, Respondent petitioned the Commissioner to voluntarily surrender his real estate salesperson license pursuant to Section 10100.2 of the Business and Professions Code.

IT IS HEREBY ORDERED that Respondent CHRISTOPHER ANTHONY ZARBO's petition for voluntary surrender of his real estate salesperson license is accepted as of the effective date

1 of this Order as set forth below, based upon the understanding  
2 and agreement expressed in Respondent's Declaration dated  
3 May 4, 2012, (attached as Exhibit "A" hereto). Respondent's  
4 license certificate and pocket card shall be sent to the below  
5 listed address so that they reach the Department on or before the  
6 effective date of this Order:

7 Department of Real Estate  
8 Attn: Licensing Flag Section  
9 P.O. Box 187000  
10 Sacramento, CA 95818-7000

11 This Order shall become effective at 12 o'clock noon  
12 on June 26, 2012.

13 DATED: May 29, 2012.

14 Real Estate Commissioner

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17 By WAYNE S. BELL  
18 Chief Counsel

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BEFORE THE DEPARTMENT OF REAL ESTATE  
STATE OF CALIFORNIA

\* \* \*

In the Matter of the Accusation ) DRE No. H-37358 LA  
) OAH No. L-2011120960  
C J FINANCIAL & CONSULTING, INC.; )  
JOSH CULPEPPER, individually )  
and as designated officer of )  
C J Financial & Consulting, Inc.; )  
and CHRISTOPHER ANTHONY ZARBO, )  
)  
Respondents. )

DECLARATION

My name is CHRISTOPHER ANTHONY ZARBO, and I am currently licensed as a real estate salesperson and/or have license rights with respect to said license. I am represented by Karen L. Stevenson, Attorney at Law.

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

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

6 1. The filing of this Declaration shall be deemed as  
7 my petition for voluntary surrender.

8 2. It shall also be deemed to be an understanding and  
9 agreement by me that I waive all rights I have to require the  
10 Commissioner to prove the allegations contained in the  
11 Accusation filed in this matter at a hearing held in accordance  
12 with the provisions of the Administrative Procedure Act  
13 (Government Code Sections 11400 et seq.), and that I also waive  
14 other rights afforded to me in connection with the hearing such  
15 as the right to discovery, the right to present evidence in  
16 defense of the allegations in the Accusation and the right to  
17 cross-examine witnesses.

18 3. I further agree that upon acceptance by the  
19 Commissioner, as evidenced by an appropriate order, all  
20 affidavits and all relevant evidence obtained by the Department  
21 in this matter prior to the Commissioner's acceptance, and all  
22 allegations contained in the Accusation filed in the Department  
23 Case No. H-37358 LA, may be considered by the Department to be  
24 true and correct for the purpose of deciding whether to grant  
25 relicensure or reinstatement pursuant to Government Code Section  
26 11522.

27 4. I freely and voluntarily surrender all my licenses  
28 and license rights under the Real Estate Law.

1                   5. A copy of the Commissioner's Criteria of  
2 Rehabilitation is attached hereto. If and when a petition  
3 application is made for reinstatement of a surrendered license  
4 or endorsement, the Real Estate Commissioner will consider as  
5 one of the criteria of rehabilitation, whether or not  
6 restitution has been made to any person who has suffered  
7 monetary losses through "substantially related" acts or  
8 omissions of Respondent, whether or not such persons are named  
9 in the investigation file in this case.  
10

11                   I declare under penalty of perjury under the laws of  
12 the State of California that the above is true and correct and  
13 that this declaration was executed 5/4, 2012,  
14 at Los ANGELES, California.  
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CHRISTOPHER ANTHONY ZARBO  
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