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FILED

JUN 29 2012

DEPARTMENT OF REAL ESTATE

BY: C. J.

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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. 2011120690
C J FINANCIAL & CONSULTING, INC.;)
JOSH CULPEPPER, individually)
and as designated officer of)
C J Financial & Consulting, Inc.;)
and CHRISTOPHER ANTHONY ZARBO,)
)
Respondents.)

ORDER ACCEPTING VOLUNTARY SURRENDER OF REAL ESTATE LICENSE

On October 27, 2011, a First Amended Accusation was filed in this matter against Respondent C J FINANCIAL & CONSULTING, INC.

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

IT IS HEREBY ORDERED that Respondent C J FINANCIAL & CONSULTING, INC.'s petition for voluntary surrender of its corporate real estate broker license is accepted as of the effective date of this Order as set forth below, based upon the

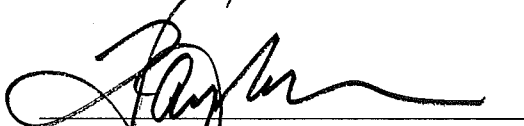
1 understanding and agreement expressed in Respondent's Declaration
2 dated May 4, 2012 (attached as Exhibit "A" hereto). Respondent's
3 license certificate(s), pocket card(s) and any branch office
4 license certificate(s) shall be sent to the below listed address
5 so that they reach the Department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

Department of Real Estate
Atten: Licensing Flag Section
P.O. Box 187000
Sacramento, CA 95818-7000

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10 This Order shall become effective at 12 o'clock noon
11 on July 19, 2012.

12 DATED: 6/6, 2012.

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14 Real Estate Commissioner

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16 By WAYNE S. BELL
17 Chief Counsel

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EXHIBIT "A"

BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

* * *

In the Matter of the Accusation)	DRE No. H-37358 LA
)	OAH No. L-2011120690
<u>C J FINANCIAL & CONSULTING, INC.</u> ;)	
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 an officer of C J FINANCIAL & CONSULTING, INC., which holds a corporation license and/or has license rights with respect to said license. I am authorized and empowered to sign this Declaration on behalf of C J FINANCIAL & CONSULTING, INC. I am acting on behalf of C J FINANCIAL & CONSULTING, INC. in this matter. C J FINANCIAL & CONSULTING, INC is represented in this matter by Karen L. Stevenson, Attorney at Law.

In lieu of proceeding in this matter in accordance with the provisions of the Administrative Procedure Act

1 (Sections 11400 et seq., of the Government Code) C J FINANCIAL &
2 CONSULTING, INC. wishes to voluntarily surrender its real estate
3 license issued by the Department of Real Estate ("Department"),
4 pursuant to Business and Professions Code Section 10100.2.

5 I understand that C J FINANCIAL & CONSULTING, INC., by
6 so voluntarily surrendering its license, can only have it
7 reinstated in accordance with the provisions of Section 11522 of
8 the Government Code. I also understand that by so voluntarily
9 surrendering its license, C J FINANCIAL & CONSULTING, INC.
10 agrees to the following:

11 1. The filing of this Declaration shall be deemed as
12 its petition for voluntary surrender.

13 2. It shall also be deemed to be an understanding and
14 agreement by C J FINANCIAL & CONSULTING, INC. that it waives all
15 rights it has to require the Commissioner to prove the
16 allegations contained in the Accusation filed in this matter at
17 a hearing held in accordance with the provisions of the
18 Administrative Procedure Act (Government Code Sections 11400 et
19 seq.), and that it also waives other rights afforded to it in
20 connection with the hearing such as the right to discovery, the
21 right to present evidence in defense of the allegations in the
22 Accusation and the right to cross-examine witnesses.

23 3. I further agree on behalf of C J FINANCIAL &
24 CONSULTING, INC. that upon acceptance by the Commissioner, as
25 evidenced by an appropriate order, all affidavits and all
26 relevant evidence obtained by the Department in this matter
27 prior to the Commissioner's acceptance, and all allegations
28 contained in the Accusation filed in the Department Case No.

1 H-37358 LA, may be considered by the Department to be true and
2 correct for the purpose of deciding whether or not to grant
3 reinstatement of C J FINANCIAL & CONSULTING, INC.'s license
4 pursuant to Government Code Section 11522.

5 4. C J FINANCIAL & CONSULTING, INC. freely and
6 voluntarily surrenders all licenses and license rights under the
7 Real Estate Law.

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

17 I declare under penalty of perjury under the laws of
18 the State of California that the above is true and correct and
19 that I am acting freely and voluntarily on behalf of C J
20 FINANCIAL & CONSULTING, INC. to surrender its license and all
21 license rights attached thereto, and that this declaration was
22 executed 5/4, 2012,
23 at LOS ANGELES, California.

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25 _____
26 C J FINANCIAL & CONSULTING, INC.
27 By: Christopher Anthony Zarbo
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