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FILED

MAY 28 2013

DEPARTMENT OF REAL ESTATE

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

In the Matter of the Accusation of

C J FINANCIAL & CONSULTING, INC.;

JOSH CULPEPPER, individually and as
designated officer of C J Financial
Consulting, Inc.; and
CHRISTOPHER ANTHONY ZARBO,

Respondents.

No. H-37358 LA

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Respondents.

ORDER SUSPENDING RESTRICTED REAL ESTATE LICENSE

TO: JOSH CULPEPPER 19470 Colina Drive: Walnut, CA 91789

On June 27, 2012, a restricted real estate salesperson license was issued by the Department of Real Estate to Respondent on the terms, conditions and restrictions set forth in the Real Estate Commissioner's Order in Case No. H-37358 LA. This Order, which was filed on May 9, 2012, and became effective May 29, 2012, granted Respondent the right to the issuance of a restricted real estate salesperson license subject to the provisions of Section 10156.7 of the

California Business and Professions Code (hereinafter "Code") and to enumerated additional terms, conditions and restrictions imposed under authority of Section 10156.6 of said Code.

Among the terms and conditions, Respondent was required to provide satisfactory proof of completion of 45 hours of approved continuing education courses within nine (9) months of the effective date of the Decision. The Commissioner has determined that as of March 29, 2013, Respondent has failed to satisfy this condition.

NOW, THEREFORE, IT IS ORDERED under authority of the Order issued in this matter that the real estate broker license heretofore issued to Respondent and the exercise of any privileges thereunder is hereby suspended until such time as Respondent provides proof satisfactory to the Department of compliance with the "condition" referred to above, or pending final determination made after hearing (see "Hearing Rights" set forth below).

IT IS FURTHER ORDERED that all license certificates and identification cards issued by Department which are in the possession of Respondent be immediately surrendered by personal delivery or by mailing in the enclosed, self-addressed envelope to:

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

HEARING RIGHTS: You have the right to a hearing to contest the Commissioner's determination that you are in violation of the Order issued in this matter. If you desire a hearing, you must submit a written request. The request may be in any form, as long as it is in writing and indicates that you want a hearing. Unless a written request for a hearing, signed by or on behalf of you, is delivered or mailed to the Department at 320 W. 4th Street, Room 350, Los Angeles, California 90013, within 20 days after the date that this Order was mailed to or served on you, the Department will not be obligated or required

This Order shall be effective immediately.

DATED:

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DATED:

DATED:

to provide you with a hearing.

REAL ESTATE COMMISSIONER

By: Jeffrey Mason Chief Deputy Commissioner