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**FILED**

FEB - 7 2013

DEPARTMENT OF REAL ESTATE  
BY: *Janna B. [Signature]*

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BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

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In the Matter of the Accusation of	)	DRE No. H-37889 LA
	)	OAH NO. 2012031324
UNITED FIDELITY GROUP INC.,	)	
TERENCE MICHAEL FLANNIGAN and	)	
<u>DONG S QUACH</u> , individually, and	)	
as former designated officers of	)	
United Fidelity Group Inc,	)	
Respondents.	)	

ORDER ACCEPTING VOLUNTARY SURRENDER OF REAL ESTATE LICENSE

On February 17, 2012, an Accusation was filed in this matter against Respondent DONG S QUACH.

On October 26 2012, Respondent petitioned the Commissioner to voluntarily surrender his real estate broker license(s) pursuant to Section 10100.2 of the Business and Professions Code.

IT IS HEREBY ORDERED that Respondent DONG S QUACH's petition for voluntary surrender of his real estate broker license(s) is accepted as of the effective date of this Order as

1 set forth below, based upon the understanding and agreement  
2 expressed in Respondent's Declaration dated October 26, 2012  
3 (attached as Exhibit "A" hereto). Respondent's license  
4 certificate(s), pocket card(s) and any branch office license  
5 certificate(s) shall be sent to the below listed address so that  
6 they reach the Department on or before the effective date of this  
7 Order:

8 DEPARTMENT OF REAL ESTATE  
9 Attn: Licensing Flag Section  
10 P. O. Box 187000  
11 Sacramento, CA 95818-7000

11 This Order shall become effective at 12 o'clock noon  
12 on FEB 27 2013.

13 DATED: 2/1/13.

14 Real Estate Commissioner

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18 By AWET P. KIDANE  
19 Chief Deputy Commissioner  
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BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

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In the Matter of the Accusation of	)	
	)	DRE NO: H-37889 LA
UNITED FIDELITY GROUP INC, TERENCE	)	OAH NO: 2012031324
MICHAEL FLANNIGAN and <u>DONG S. QUACH,</u>	)	
individually, and as former	)	
designated officers of United	)	
Fidelity Group Inc,	)	
	)	
Respondents.	)	

DECLARATION

My name is DONG S. QUACH, and I am currently licensed as a real estate broker and/or have license rights with respect to said license. I am representing myself in this matter.

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

1 Real Estate ("Department"), pursuant to Business and Professions  
2 Code Section 10100.2.

3 I understand that by so voluntarily surrendering my  
4 license, I may be relicensed as a broker or as a salesperson, or  
5 issued a new mortgage loan originator endorsement, only by  
6 petitioning for reinstatement pursuant to Section 11522 of the  
7 Government Code. I also understand that by so voluntarily  
8 surrendering my license(s), I agree to the following:

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

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

21 3. I further agree that upon acceptance by the  
22 Commissioner, as evidenced by an appropriate order, all  
23 affidavits and all relevant evidence obtained by the Department  
24 in this matter prior to the Commissioner's acceptance, and all  
25 allegations contained in the Accusation filed in the Department  
26 Case No. H-37889 LA, may be considered by the Department to be  
27 true and correct for the purpose of deciding whether to grant

1 relicensure or reinstatement pursuant to Government Code Section  
2 11522.

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

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

14 I declare under penalty of perjury under the laws of  
15 the State of California that the above is true and correct and  
16 that this declaration was executed October 26, 2012,  
17 at San Diego, California.

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20 DONG S. QUACH