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**FILED**  
MAR 28 2018  
BUREAU OF REAL ESTATE  
By Angus Danner

BEFORE THE BUREAU OF REAL ESTATE  
STATE OF CALIFORNIA

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In the Matter of the Accusation of ) CalBRE No. H-40626 LA  
M. AREF OBAGI, )  
Respondent. )

ORDER ACCEPTING VOLUNTARY SURRENDER OF REAL ESTATE LICENSE

On May 10, 2017, an Accusation was filed in this matter against Respondent M. AREF OBAGI ("Respondent").

On May 31, 2017, 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 M. AREF OBAGI's petition for voluntary surrender of his real estate salesperson license is accepted as of the effective date of this Order as set forth below, based upon the understanding and agreement expressed in Respondent's Declaration dated May 31, 2017, (attached as Exhibit "A" hereto). Respondent's license certificate and pocket card shall be sent to the below-listed address so that they reach the Bureau on or before the effective date of this Order:

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BUREAU OF REAL ESTATE  
Attention: Licensing Flag Section  
P. O. Box 137013  
Sacramento, CA 95813-7013

This Order shall become effective at 12 o'clock noon on APR 18 2018

DATED: March 22, 2018

WAYNE S. BELL  
REAL ESTATE COMMISSIONER

By: *Daniel J. Sandri*  
DANIEL J. SANDRI  
Chief Deputy Commissioner

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BEFORE THE BUREAU OF REAL ESTATE  
STATE OF CALIFORNIA

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In the Matter of the Accusation of ) CalBRE No.H-40626 LA  
M. AREF OBAGI, )  
Respondent. )

DECLARATION

My name is M. AREF OBAGI, and I am currently licensed as a real estate salesperson 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(s) issued by the Bureau of Real Estate ("Bureau"), pursuant to Business and Professions Code Section 10100.2.

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

///

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

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

10          3.       I further agree that upon acceptance by the Commissioner, as evidenced by  
11 an appropriate order, all affidavits and all relevant evidence obtained by the Bureau in this matter  
12 prior to the Commissioner's acceptance, and all allegations contained in the Accusation filed in the  
13 Bureau Case No. H-40626 LA, may be considered by the Bureau to be true and correct for the  
14 purpose of deciding whether to grant relicensure or reinstatement pursuant to Government Code  
15 Section 11522.

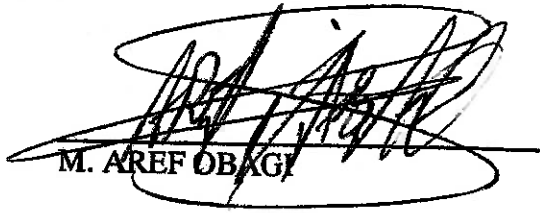
16          4. I further agree to pay the Commissioner's reasonable cost for the investigation  
17 and enforcement costs in this action. I am aware that if I petition for reinstatement in the future,  
18 that payment of the Bureau's investigation and enforcement costs in this matter, which total  
19 \$1,507.50, will be a condition of reinstatement.

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

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

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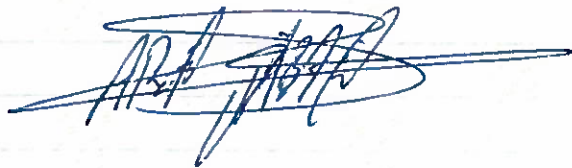
I declare under penalty of perjury under the laws of the State of California that the above is true and correct and that this declaration was executed \_\_\_\_\_, 2017, at \_\_\_\_\_, California.



M. AREF OBAGI

I Aref M. Obagi  
would like to surrender  
my real estate license. The  
real estate license number  
01364560, as of May 31, 2017.

ref NO. H-40626LA

A handwritten signature in black ink, appearing to read 'Aref M. Obagi', is written over a horizontal line. The signature is stylized and somewhat illegible due to the cursive nature of the handwriting.