FILED
JUL - 6 2004
DEPARTMENT OF REAL ESTATE

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * * * *

In the Matter of the Accusation of COUNTY FUNDING CORPORATION, a corporation and doing business as Alta Mira Realty and DAVID J. MIRRAFATI, individually and as designated officer of County Funding Corporation, Respondents.	No. H-29962 LA L-2003030586

ORDER ACCEPTING VOLUNTARY SURRENDER OF REAL ESTATE LICENSE

On February 20, 2003, an Accusation was filed in this matter against Respondent COUNTY FUNDING CORPORATION.

On September 12, 2003, Respondent petitioned the Commissioner to voluntarily surrender its real estate corporation license pursuant to Section 10100.2 of the Business and Professions Code.

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IT IS HEREBY ORDERED that Respondent COUNTY FUNDING CORPORATION's petition for voluntary surrender of its real estate corporation 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 September 12, 2003 (attached as Exhibit "A" hereto). Respondent's license certificate(s), pocket card(s) and any branch office license certificate(s) shall be sent to the below listed address so that they reach the Department on or before the effective date of this Order:

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

This Order shall become effective at 12 o'clock noon on July 26, 2004.

DATED: June 30, 2004.

JOHN R. LIBERATOR
Acting Real Estate Commissioner

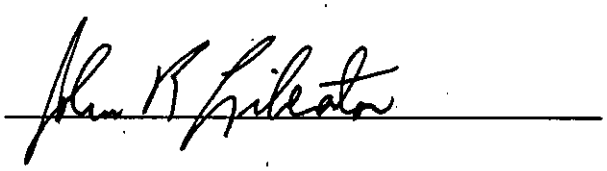

Exhibit "A"

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of COUNTY FUNDING CORPORATION, a corporation and doing business as Alta Mira Realty and DAVID J. MIRRAFATI, individually and as designated officer of County Funding Corporation, Respondents.	No. H-29962 LA L-2003030586

DECLARATION

My name is DAVID J. MIRRAFATI and I ~~am currently~~ was an officer of COUNTY FUNDING CORPORATION, now defunct, a corporation and ~~doing~~ did business as Alta Mira Realty, which is licensed as a real estate broker and/or has license rights with respect to said license. I am authorized and empowered to sign this Declaration on behalf COUNTY FUNDING CORPORATION. COUNTY FUNDING CORPORATION is represented in this matter by FREDRICK M. RAY, 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) COUNTY FUNDING

CORPORATION wishes to voluntarily surrender its real estate license issued by the Department of Real Estate ("Department"), pursuant to Business and Professions Code Section 10100.2.

I understand that COUNTY FUNDING CORPORATION, by so voluntarily surrendering its license, can only have it reinstated in accordance with the provisions of Section 11522 of the Government Code. I also understand that by so voluntarily surrendering its license, COUNTY FUNDING CORPORATION, agrees to the following:

The filing of this Declaration shall be deemed as its petition for voluntary surrender. It shall also be deemed to be an understanding and agreement by COUNTY FUNDING CORPORATION that it waives all rights it has to require the Commissioner to prove the allegations contained in the Accusation filed in this matter at a hearing held in accordance with the provisions of the Administrative Procedure Act (Government Code Sections 11400 et seq.), and that it also waives other rights afforded to it in connection with the hearing such as the right to discovery, the right to present evidence in defense of the allegations in the Accusation and the right to cross-examine witnesses. I further agree on behalf of COUNTY FUNDING CORPORATION, that upon acceptance by the Commissioner, as evidenced by an appropriate order, all affidavits and all relevant evidence obtained by the Department in this matter prior to the Commissioner's acceptance, and all allegations contained in the Accusation filed in the Department Case No. H-29962 LA, may be considered by the Department to be true and correct for the purpose of deciding

whether or not to grant reinstatement of COUNTY FUNDING CORPORATION's license pursuant to Government Code Section 11522.

I declare under penalty of perjury under the laws of the State of California that the above is true and correct and that I am acting freely and voluntarily on behalf of COUNTY FUNDING CORPORATION to surrender its license and all license rights attached thereto.

9/12/03 Kistin Ca

Date and Place

COUNTY FUNDING CORPORATION
By DAVID J. MIRRAFATI

Department of Real Estate
320 West Fourth Street, Suite 350
Los Angeles, California 90013-1105

Telephone: (213) 576-6982
-or- (213) 576-6910 (Direct)

FILED
JUL - 6 2004
DEPARTMENT OF REAL ESTATE

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of COUNTY FUNDING CORPORATION, a corporation and doing business as Alta Mira Realty and DAVID J. MIRRAFATI, individually and as designated officer of County Funding Corporation, Respondents.	NO. H-29962 LA L-2003030586 STIPULATION AND AGREEMENT

It is hereby stipulated by and between DAVID J. MIRRAFATI, individually and as designated officer of County Funding Corporation (hereafter "Respondent") represented by Fredrick M. Ray, Esq., and the Complainant, acting by and through Chris Leong, Counsel for the Department of Real Estate, as follows for the purpose of settling and disposing of the Accusation filed on February 20, 2003, as to Respondent MIRRAFATI. The Accusation as to COUNTY FUNDING CORPORATION will be handled separately.

1. All issues which were to be contested and all

evidence which was to be presented by Complainant and Respondent at a formal hearing on the Accusation, which hearing was to be held in accordance with the provisions of the Administrative Procedure Act, shall instead and in place thereof be submitted solely on the basis of the provisions of this Stipulation and Agreement (hereafter "Stipulation").

2. Respondent has received, read and understands the Statement to Respondent, the Discovery Provisions of the Administrative Procedure Act and the Accusation, filed by the Department of Real Estate in this proceeding.

3. Respondent filed a Notice of Defense pursuant to Section 11505 of the Government Code for the purpose of requesting a hearing on the allegations in the Accusation. Respondent hereby freely and voluntarily withdraws said Notice of Defense. Respondent acknowledges that he understands that by withdrawing said Notice of Defense that he will thereby waive his right to require the Commissioner to prove the allegations in the Accusation at a contested hearing held in accordance with the provisions of the Administrative Procedure Act and that Respondent will waive other rights afforded to him in connection with the hearing, such as the right to present evidence in defense of the allegations in the Accusation and the right to cross-examine witnesses.

4. The admissions herein, and Respondent's decision not to contest the Accusation, are made soely for the purpose of reaching an agreed disposition of this proceeding and are expressly limited to this proceeding and any other proceeding

or case in which the Department of Real Estate or another licensing agency of this state, another state or if the federal government is involved, and otherwise shall not be admissible in any other criminal or civil proceedings.

5. It is understood by the parties that the Real Estate Commissioner may adopt the Stipulation as his Decision in this matter, thereby imposing the penalty and sanctions on Respondent's real estate license and license rights as set forth in the "Order" below. In the event that the Commissioner in his discretion does not adopt the Stipulation, it shall be void and of no effect, and Respondent shall retain the right to a hearing and proceeding on the Accusation under all the provisions of the Administrative Procedure Act and shall not be bound by any admission or waiver made herein.

6. The Order or any subsequent Order of the Real Estate Commissioner made pursuant to this Stipulation shall not constitute an estoppel, merger or bar to any further administrative or civil proceeding by the Department of Real Estate with respect to any matters which were not specifically alleged to be causes for accusation in this proceeding.

DETERMINATION OF ISSUES

By reason of the foregoing stipulations, admissions and waivers and solely for the purpose of settlement of the pending Accusation without a hearing, it is stipulated and agreed that the following Determination of Issues shall be made:

I

The conduct acts and/or omissions of Respondent, as alleged in the Accusation, are grounds for the suspension or revocation of all real estate licenses and license rights of Respondent under the provisions of Business and Professions Code Section 10177(d) for violation of Title 10, Chapter 6, California Code of Regulations Section 2832 and Business and Professions Code Section 10145.

ORDER

1. All licenses and licensing rights of Respondent DAVID J. MIRRAFATI, under the Real Estate Law shall be suspended for a period of one hundred and twenty (120) days from the effective date of this Decision; provided, however, that ninety (90) days of said suspension shall be stayed for two (2) years upon the following terms and conditions:

(a) Respondent shall obey all laws, rules and regulations governing the rights, duties and responsibilities of a real estate licensee in the State of California; and

(b) That no final subsequent determination be made, after hearing or upon stipulation, that cause for disciplinary action occurred within two (2) years of the effective date of this Decision. Should such a determination be made, the Commissioner may, in his discretion, vacate and set aside the stay order and reimpose all or a portion of the stayed suspension. Should no such determination be made, the stay imposed herein shall become permanent.

2. If Respondent petitions, the remaining thirty

(30) days of said suspension or a portion thereof shall be stayed upon condition that:

(a) Pursuant to Code Section 10175.2, Respondent pays a monetary penalty at the rate of Seventy-Five Dollars ($75.00) per day for a total monetary penalty of $2,250.00.

(b) Said payment shall be in the form of a cashier's check or certified check made payable to the Recovery Account of the Real Estate Fund. Said check must be received by the Department prior to the effective date of the Decision in this matter.

(c) No further cause for disciplinary action against the real estate license of Respondent occurs within two (2) years from the effective date of the Decision in this matter.

(d) If Respondent fails to pay the monetary penalty in accordance with the terms and conditions of the Decision, the Commissioner may, without a hearing, order the immediate execution of all or any part of the stayed suspension in which event the Respondent shall not be entitled to any repayment nor credit, prorated or otherwise, for money paid to the Department under the terms of this Decision.

(e) If Respondent pays the monetary penalty and if no further cause for disciplinary action against the real estate license of Respondent occurs within two (2) years from the effective date of this Decision, the stay hereby granted shall become permanent.

3. Respondent's license shall be indefinitely suspended unless or until Respondent submits proof satisfactory

to the Commissioner of having taken and successfully completed the continuing education course on trust fund accounting and handling specified in subdivision (a) of Section 10170.5 of the Business and Professions Code. Proof of satisfaction of this requirement includes evidence that Respondent has successfully completed the trust fund account and handling continuing education course within 120 days prior to the effective date of the Decision in this matter.

4. Pursuant to Section 10148 of the Business and Professions Code, Respondent shall pay the Commissioner's reasonable cost for: a) the audit which led to this disciplinary action and, b) a subsequent audit to determine if Respondent has corrected the trust fund violations found in the Determination of Issues. The cost of the audit which led to this disciplinary action is $5,644.50. In calculating the amount of the Commissioner's reasonable cost, the Commissioner may use the estimated average hourly salary for all persons performing audits of real estate brokers, and shall include an allocation for travel time to and from the auditor's place of work. Said amount for the subsequent audit shall not exceed $5,644.50. Respondent shall pay such cost within 60 days of receiving an invoice from the Commissioner detailing the activities performed during the audit and the amount of time spent performing those activities. The Commissioner may suspend the restricted license issued to Respondent pending a hearing held in accordance with Section 11500, et seq., of the Government Code, if payment is not timely made as provided for

herein, or as provided for in a subsequent agreement between the Respondent and the Commissioner. The suspension shall remain in effect until payment is made in full, or until Respondent enters into an agreement satisfactory to the Commissioner to provide for payment, or until a decision providing otherwise is adopted following a hearing held pursuant to this condition.

If Respondent pays the monetary penalty and chargeable audits and if no further cause for disciplinary action against the real estate license of Respondent occurs within two (2) years of the effective date of this Decision, the stay hereby granted shall become permanent.

DATED: 6/18/04

Chris Leong

CHRIS LEONG, ESQ.
Counsel for Complainant

* * *

I have read the Stipulation and Agreement, have discussed it with my counsel, and its terms are understood by me and are agreeable and acceptable to me. I understand that I am waiving rights given to me by the California Administrative Procedure Act (including but not limited to Sections 11506, 11508, 11509 and 11513 of the Government Code), and I willingly, intelligently and voluntarily waive those rights, including the right of requiring the Commissioner to prove the allegations in the Accusation at a hearing at which I would have the right to cross-examine witnesses against me and to present evidence in defense and mitigation of the charges.

Respondent can signify acceptance and approval of the terms and conditions of this Stipulation and Agreement by faxing a copy of the signature page, as actually signed by Respondent, to the Department at fax number (213) 576-6917. Respondent agrees, acknowledges and understands that by electronically sending to the Department a fax copy of his actual signature as it appears on the Stipulation and Agreement, that receipt of the faxed copy by the Department shall be as binding on Respondent as if the Department had received the original signed Stipulation and Agreement.

DATED: 5/28/04

DAVID MIRRAFATI, Respondent

DATED: 6/16/04

FREDRICK M. RAY, ESQ.
Counsel for Respondent
Approved as to form

* * *

The foregoing Stipulation and Agreement is hereby adopted as my Decision in this matter and shall become effective at 12 o'clock noon on August 5, 2004.

IT IS SO ORDERED June 30, 2004.

JOHN R. LIBERATOR
Acting Real Estate Commissioner

SAC

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

In the Matter of the Accusation of **COUNTY FUNDING CORPORATION, a corporation and doing business as Alta Mira Realty and DAVID J. MIRRAFATI, individually and as designated officer of County Funding Corporation,** *Respondent(s)*	Case No. **H-29962 LA** OAH No. L-2003030586

FILED
DEC 11 2003
DEPARTMENT OF REAL ESTATE

NOTICE OF CONTINUED HEARING ON ACCUSATION

To the above-named Respondent(s):

You are hereby notified that a hearing will be held before the Department of Real Estate at the Office of Administrative Hearings, 320 West Fourth Street, Suite 630, Los Angeles, CA 90013-1105 on **FRIDAY, JULY 30, 2004,** at the hour of **9:00 A.M.**, or as soon thereafter as the matter can be heard, upon the Accusation served upon you. If you object to the place of hearing, you must notify the presiding administrative law judge of the Office of Administrative Hearings within ten (10) days after this notice is served on you. Failure to notify the presiding administrative law judge within ten days will deprive you of a change in the place of the hearing.

You may be present at the hearing. You have the right to be represented by an attorney at your own expense. You are not entitled to the appointment of an attorney to represent you at public expense. You are entitled to represent yourself without legal counsel. If you are not present in person nor represented by counsel at the hearing, the Department may take disciplinary action against you based upon any express admission or other evidence including affidavits, without any notice to you.

You may present any relevant evidence and will be given full opportunity to cross-examine all witnesses testifying against you. You are entitled to the issuance of subpenas to compel the attendance of witnesses and the production of books, documents or other things by applying to the Department of Real Estate.

The hearing shall be conducted in the English language. If you want to offer the testimony of any witness who does not proficiently speak the English language, you must provide your own interpreter and pay his or her costs. The interpreter must be certified in accordance with Sections 11435.30 and 11435.55 of the Government Code.

DEPARTMENT OF REAL ESTATE

Dated: December 11, 2003 By Chris Leong

CHRIS LEONG, Counsel

cc: County Funding Corporation
David J. Mirrafati
Fredrick M. Ray, Esq.
Sacto.
OAH
Julie Hawes, L.A. Audits

RE 501 (Rev. 8/97)

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BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

In the Matter of the Accusation of **COUNTY FUNDING CORPORATION, a corporation and doing business as Alta Mira Realty and DAVID J. MIRRAFATI, individually and as designated officer of County Funding Corporation,** *Respondent(s)*	Case No. **H-29962 LA** OAH No. L-2003030586

FILED
AUG 22 2003
DEPARTMENT OF REAL ESTATE
by

NOTICE OF CONTINUED HEARING ON ACCUSATION

To the above-named Respondent(s):

You are hereby notified that a hearing will be held before the Department of Real Estate at the Office of Administrative Hearings, 320 West Fourth Street, Suite 630, Los Angeles, CA 90013-1105 on **TUESDAY, OCTOBER 14, 2003,** at the hour of **9:00 A.M.**, or as soon thereafter as the matter can be heard, upon the Accusation served upon you. If you object to the place of hearing, you must notify the presiding administrative law judge of the Office of Administrative Hearings within ten (10) days after this notice is served on you. Failure to notify the presiding administrative law judge within ten days will deprive you of a change in the place of the hearing.

You may be present at the hearing. You have the right to be represented by an attorney at your own expense. You are not entitled to the appointment of an attorney to represent you at public expense. You are entitled to represent yourself without legal counsel. If you are not present in person nor represented by counsel at the hearing, the Department may take disciplinary action against you based upon any express admission or other evidence including affidavits, without any notice to you.

You may present any relevant evidence and will be given full opportunity to cross-examine all witnesses testifying against you. You are entitled to the issuance of subpenas to compel the attendance of witnesses and the production of books, documents or other things by applying to the Department of Real Estate.

The hearing shall be conducted in the English language. If you want to offer the testimony of any witness who does not proficiently speak the English language, you must provide your own interpreter and pay his or her costs. The interpreter must be certified in accordance with Sections 11435.30 and 11435.55 of the Government Code.

DEPARTMENT OF REAL ESTATE

Dated: August 22, 2003 By Chris Leong
CHRIS LEONG, Counsel

cc: County Funding Corporation
David J. Mirrafati
Fredrick M. Ray, Esq.
Sacto.
OAH
Julie Hawes, L.A. Audits

RE 501 (Rev. 8/97)

SAC

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

In the Matter of the Accusation of **COUNTY FUNDING CORPORATION, a corporation and doing business as Alta Mira Realty and DAVID J. MIRRAFATI, individually and as designated officer of County Funding Corporation,** *Respondent(s)*	Case No. **H-29962 LA** OAH No. L-2003030586

FILED
APR - 1 2003
DEPARTMENT OF REAL ESTATE

NOTICE OF HEARING ON ACCUSATION

To the above-named Respondent(s):

You are hereby notified that a hearing will be held before the Department of Real Estate at the Office of Administrative Hearings, 320 West Fourth Street, Suite 630, Los Angeles, CA 90013-1105 on **FRIDAY, AUGUST 29, 2003,** at the hour of **9:00 A.M.**, or as soon thereafter as the matter can be heard, upon the Accusation served upon you. If you object to the place of hearing, you must notify the presiding administrative law judge of the Office of Administrative Hearings within ten (10) days after this notice is served on you. Failure to notify the presiding administrative law judge within ten days will deprive you of a change in the place of the hearing.

You may be present at the hearing. You have the right to be represented by an attorney at your own expense. You are not entitled to the appointment of an attorney to represent you at public expense. You are entitled to represent yourself without legal counsel. If you are not present in person nor represented by counsel at the hearing, the Department may take disciplinary action against you based upon any express admission or other evidence including affidavits, without any notice to you.

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The hearing shall be conducted in the English language. If you want to offer the testimony of any witness who does not proficiently speak the English language, you must provide your own interpreter and pay his or her costs. The interpreter must be certified in accordance with Sections 11435.30 and 11435.55 of the Government Code.

DEPARTMENT OF REAL ESTATE

Dated: April 1, 2003 By: Chris Leong

CHRIS LEONG, Counsel

cc: County Funding Corporation
David J. Mirrafati
Fredrick M. Ray, Esq.
Sacto.
OAH

RE 501 (Rev. 8/97)

CHRIS LEONG, Counsel (SBN 141079)
Department of Real Estate
320 West Fourth Street, Suite 350
Los Angeles, CA 90013-1105

Telephone: (213) 576-6982
-or- (213) 576-6910 (Direct)

FILED
FEB 20 2003
DEPARTMENT OF REAL ESTATE
By

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of COUNTY FUNDING CORPORATION, a corporation and doing business as Alta Mira Realty and DAVID J. MIRRAFATI, individually and as designated officer of County Funding Corporation, Respondents.	No. H-29962 LA A C C U S A T I O N

The Complainant, Maria Suarez, a Deputy Real Estate Commissioner of the State of California, for cause of Accusation against COUNTY FUNDING CORPORATION, a corporation and doing business as Alta Mira Realty ("CFC") and DAVID J. MIRRAFATI, individually and as designated officer of County Funding Corporation ("MIRRAFATI"), hereafter sometimes both referred to as Respondents, is informed and alleges in her official capacity as follows:

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1.

Respondents are presently licensed and/or have license rights under the Real Estate Law, Part 1 of Division 4 of the California Business and Professions Code ("Code").

2.

At all times material herein, Respondent CFC was and still is licensed by the Department of Real Estate of the State of California ("Department") as a corporation.

3.

At all times material herein, MIRRAFATI was licensed by the Department as a real estate broker individually and as responsible designated officer of County Funding Corporation, pursuant to Code Section 10159.2.

4.

At all times material herein, Respondents engaged in the business of, acted in the capacity of, advertised or assumed to act as real estate brokers for others in the State of California, within the meaning of Code Section 10131(a) and (d), including the operation and conduct of a real estate sales, loan and loan servicing business with the public wherein Respondents purchased and sold real property on behalf of owners of real property and/or solicited borrowers for loans secured by interest in real property and/or serviced loans secured by interest in real property in expectation of compensation.

5.

All further references to "Respondents", unless

otherwise specified, include the parties identified in Paragraphs 2 through 4, above, and also include the employees, agents and real estate licensees employed by or associated with said parties, who at all times herein mentioned were engaged in the furtherance of the business or operations of said parties and who were acting within the course and scope of their authority and employment.

6.

On May 16, 2002, the Department concluded its examination of Respondents' books and records pertaining to Respondents' activities as real estate brokers, audit number LA 010302, covering a period from approximately January 1, 2000 to September 9, 2001. The examination revealed violations of the Code and of Title 10, Chapter 6, California Code of Regulations ("Regulations"), as set forth below.

7.

At all times herein, in connection with the real estate sales, loan and loan servicing activity described above, Respondents accepted or received funds, including funds in trust ("trust funds") from or on behalf of actual and prospective parties to transactions handled by Respondents. Trust funds were maintained or deposited in Account No. 29421547, Citizens Business Bank, Orange, California.

8.

Respondents CFC and MIRRAFATI acted in violation of the Code and the Regulations as set forth below, and as more specifically set forth in Audit Report No. LA 010302, dated

May 16, 2001 and the exhibits attached to said Audit Report, in that Respondents:

(a) failed to maintain trust fund records for credit report fees collected at the time the borrowers submitted their loan applications, in violation of Code Section 10145 and Section 2831 of the Regulations:

(b) failed to maintain a separate record for each beneficiary, in violation of Code Section 10145 and Regulation 2831.1;

(c) failed to maintain the bank account used to handle mortgage loan trust funds in the broker's name as trustee and failed to designate the account as a trust account, in violation of Code Section 10145 and Regulation 2832;

(d) failed to use Department approved Mortgage Loan Disclosure Statements in the processing of mortgage loans, in violation of Regulation 2840 and 2840.1;

(e) failed to obtain Mortgage Loan Disclosure Statements with the signatures of borrowers including Cesar Ramon and Timothy Malachosky, in violation of Code Section 10240;

(f) failed to provide Mortgage Loan Disclosure Statements to borrowers including Cesar Ramon, Timothy Malachosky, Thomas & Rose Akylaw, Esmerelda Ureno and Laura Marie Sanchez, that included the broker's real estate license number and the Department's license information telephone number, in violation of Code Section 10236.4;

(g) failed to deposit credit report fees and appraisal report fees received prior to payments into a trust account; deposited credit report fees into a general account; failed to maintain records showing payment of credit report fees; paid appraisers with funds deposited into the general account, in violation of Code Sections 10145 and 10176(e); and

(h) maintained their own funds in excess of $200.00 mixed in with trust funds for more than 25 business days, in violation of Code Section 10145 and Regulation 2835.

9.

The conduct, acts and omissions of Respondents CFC and MIRRAFATI, as described in Paragraphs 1 through 8, violated the Code and the Regulations as set forth above and constitutes cause for the suspension or revocation of all real estate licenses and license rights of Respondents under the provisions of Code Sections 10176(e), 10177(d) and or 10177(g).

10.

Respondent MIRRAFATI, as the officer designated by CFC as the person responsible for the supervision and control of the activities conducted on behalf of the corporation by its officers and employees as necessary to secure full compliance with Real Estate Law as set forth in Sections 10159.2 of the Code failed in said duties as set forth herein above. This is further cause to discipline the license and license rights of Respondent MIRRAFATI pursuant to Code Sections 10177(d) and/or 10177(g).

///

WHEREFORE, Complainant prays that a hearing be conducted on the allegations of this Accusation and that upon proof thereof, a decision be rendered imposing disciplinary action against all licenses and/or license rights of Respondents, COUNTY FUNDING CORPORATION, a corporation and doing business as Alta Mira Realty and DAVID J. MIRRAFATI, individually and as designated officer of County Funding Corporation, under the Real Estate Law (Part 1 of Division 4 of the Business and Professions Code), and for such other and further relief as may be proper under other applicable provisions of law.

Dated at Los Angeles, California
this 19th day of February, 2003.

Deputy Real Estate Commissioner

cc: County Funding Corporation
David J. Mirrafati
Sacto.
LA Audit/Hawes
EC/NS