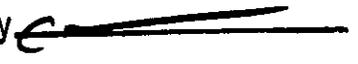


1 Department of Real Estate  
320 West 4th Street, Ste. 350  
2 Los Angeles, California 90013-1105

**FILED**  
APR 27 2007  
DEPARTMENT OF REAL ESTATE

By 

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BEFORE THE DEPARTMENT OF REAL ESTATE  
STATE OF CALIFORNIA

\* \* \*

In the Matter of the Accusation of	)	DRE No. H-33538 LA
	)	OAH No. L-2007010362
JC LENDING INC., doing business	)	
as JC Realty and JULIO CESAR	)	
HERNANDEZ, individually and as	)	<u>STIPULATION</u>
designated officer of	)	<u>AND</u>
JC Lending Inc.,	)	<u>AGREEMENT</u>
	)	
Respondents.	)	
	)	
	)	

It is hereby stipulated by and between Respondents  
JC LENDING INC., a corporate real estate broker, dba JC Realty,  
and JULIO CESAR HERNANDEZ, individually and as designated officer  
of JC Lending Inc. (sometimes collectively referred to as  
"Respondents"), represented by Rose Pothier, Esq. and the  
Complainant, acting by and through Lissete Garcia, Counsel for  
the Department of Real Estate, as follows for the purpose of  
settling and disposing of the Accusation ("Accusation") filed on  
December 14, 2006, in this matter:

1 1. All issues which were to be contested and all  
2 evidence which was to be presented by Complainant and Respondents  
3 at a formal hearing on the Accusation, which hearing was to be  
4 held in accordance with the provisions of the Administrative  
5 Procedure Act ("APA"), shall instead and in place thereof be  
6 submitted solely on the basis of the provisions of this  
7 Stipulation and Agreement ("Stipulation").

8 2. Respondents have received, read and understand the  
9 Statement to Respondent, the Discovery Provisions of the APA and  
10 the Accusation filed by the Department of Real Estate in this  
11 proceeding.

12 3. Respondents timely filed a Notice of Defense  
13 pursuant to Section 11506 of the Government Code for the purpose  
14 of requesting a hearing on the allegations in the Accusation.  
15 Respondents hereby freely and voluntarily withdraw said Notice of  
16 Defense. Respondents acknowledge that they understand that by  
17 withdrawing said Notice of Defense they thereby waive their right  
18 to require the Commissioner to prove the allegations in the  
19 Accusation at a contested hearing held in accordance with the  
20 provisions of the APA and that they will waive other rights  
21 afforded to them in connection with the hearing such as the right  
22 to present evidence in their defense the right to cross-examine  
23 witnesses.  
24  
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1 4. This Stipulation is based on the factual  
2 allegations contained in the Accusation. In the interest of  
3 expedience and economy, Respondents choose not to contest these  
4 allegations, but to remain silent and understand that, as a  
5 result thereof, these factual allegations, without being admitted  
6 or denied, will serve as a prima facie basis for the disciplinary  
7 action stipulated to herein. The Real Estate Commissioner shall  
8 not be required to provide further evidence to prove said factual  
9 allegations.

10 5. This Stipulation and Respondents decision not to  
11 contest the Accusation is made for the purpose of reaching an  
12 agreed disposition of this proceeding and is expressly limited to  
13 this proceeding and any other proceeding or case in which the  
14 Department of Real Estate ("Department"), the state or federal  
15 government, or any agency of this state, another state or federal  
16 government is involved, and otherwise shall not be admissible in  
17 any other criminal or civil proceedings.

18 6. It is understood by the parties that the Real  
19 Estate Commissioner may adopt this Stipulation as his Decision in  
20 this matter thereby imposing the penalty and sanctions on  
21 Respondents' real estate licenses and license rights as set forth  
22 in the "Order" herein below. In the event that the Commissioner  
23 in his discretion does not adopt the Stipulation, it shall be  
24 void and of no effect and Respondents shall retain the right to a  
25 hearing and proceeding on the Accusation under the provisions of  
26  
27

1 the APA and shall not be bound by any stipulation or waiver made  
2 herein.

3 7. The Order or any subsequent Order of the Real  
4 Estate Commissioner made pursuant to this Stipulation shall not  
5 constitute an estoppel, merger or bar to any further  
6 administrative or civil proceedings by the Department of Real  
7 Estate with respect to any matters which were not specifically  
8 alleged to be causes for Accusation in this proceeding but do  
9 constitute a bar, estoppel and merger as to any allegations  
10 actually contained in the Accusation against Respondents herein.

11 8. Respondents JC LENDING INC. and JULIO CESAR  
12 HERNANDEZ understand that by agreeing to this Stipulation, they  
13 agree to pay, pursuant to Business and Professions Code Section  
14 10148, the cost of audit which led to this disciplinary action.  
15 The amount of said cost for the audit is \$4,748.15.

16 9. Respondents JC LENDING INC. and JULIO CESAR  
17 HERNANDEZ have received, read, and understand the "Notice  
18 Concerning Costs of Subsequent Audit". Respondents JC LENDING  
19 INC. and JULIO CESAR HERNANDEZ further understand that by  
20 agreeing to this Stipulation, the findings set forth below in the  
21 Determination of Issues become final, and the Commissioner may  
22 charge Respondents for the cost of any subsequent audit conducted  
23 pursuant to Business and Professions Code Section 10148 to  
24 determine if the violations have been corrected. The maximum  
25 cost of the subsequent audit will not exceed \$4,748.15.  
26

27

DETERMINATION OF ISSUES

1  
2 By reason of the foregoing, it is stipulated and agreed  
3 that the following determination of issues shall be made:

I

4  
5 The conduct, acts or omissions of JC LENDING INC., and  
6 JULIO CESAR HERNANDEZ, as described in Paragraph 4, above, is in  
7 violation of Sections 10145, 10159.5 and 10176(g) of the Business  
8 and Professions Code ("Code") and Sections 2731, 2831, 2832,  
9 2834, 2950(d), 2950(h) and 2951 of Title 10, Chapter 6 of the  
10 California Code of Regulations ("Regulations") and is a basis for  
11 the suspension or revocation of Respondent's license and license  
12 rights as a violation of the Real Estate Law pursuant to Code  
13 Section 10177(g).

II

14  
15 The conduct, acts or omissions of JULIO CESAR  
16 HERNANDEZ, as described in Paragraph 4, constitutes a failure to  
17 keep JC Realty Inc. in compliance with the Real Estate Law during  
18 the time that he was the officer designated by a corporate broker  
19 licensee, in violation of Code Section 10159.2. This conduct is  
20 a basis for the suspension or revocation of Respondent's license  
21 pursuant to Code Sections 10177(d), 10177(g) and 10177(h).

23 ///

24 ///

25 ///

26 ///

27

ORDER

WHEREFORE, THE FOLLOWING ORDER is hereby made:

I

All licenses and licensing rights of Respondents  
JC LENDING INC. and JULIO CESAR HERNANDEZ under the Real Estate  
Law are suspended for a period of ninety (90) days from the  
effective date of this Decision; provided, however, that the  
initial thirty (30) days of said suspension shall be stayed upon  
the following terms and conditions:

1. Respondents each pay a monetary penalty pursuant to  
Section 10175.2 of the Business and Professions Code of \$1,500  
(at the rate of \$16.67 per day for each day of the suspension)  
for a total monetary penalty of \$1,500 each, or \$3,000 in total.

2. 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.

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

4. If Respondents fail to pay the monetary penalty in  
accordance with the terms 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 Respondents

1 shall not be entitled to any repayment nor credit, prorated or  
2 otherwise, for money paid to the Department under the terms of  
3 this Decision.

4 5. If Respondents pay the monetary penalty and if no  
5 further cause for disciplinary action against the real estate  
6 licenses of Respondents occurs within two (2) years from the  
7 effective date of the Decision, the stay hereby granted shall  
8 become permanent

9 6. The remaining sixty (60) days of the ninety (90)  
10 day suspension shall be stayed for two (2) years upon the  
11 following terms and conditions:

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

15 (b) That no final subsequent determination be made  
16 after hearing or upon stipulation, that cause for disciplinary  
17 action occurred within two (2) years from the effective date of  
18 this Decision. Should such a determination be made, the  
19 Commissioner may, in his discretion, vacate and set aside the  
20 stay order and reimpose all or a portion of the stayed  
21 suspension. Should no such determination be made, the stay  
22 imposed herein shall become permanent.  
23

II

1  
2 Pursuant to Section 10148 of the Business and  
3 Professions Code, Respondents JC LENDING INC. and JULIO CESAR  
4 HERNANDEZ shall pay the Commissioner's reasonable cost for (a)  
5 the audit which led to this disciplinary action and (b) a  
6 subsequent audit to determine if Respondents are now in  
7 compliance with the Real Estate Law. The cost of the audit which  
8 led to this disciplinary action is \$4,748.15. In calculating the  
9 amount of the Commissioner's reasonable cost, the Commissioner  
10 may use the estimated average hourly salary for all persons  
11 performing audits of real estate brokers, and shall include an  
12 allocation for travel time to and from the auditor's place of  
13 work. Said amount for the prior and subsequent audits shall not  
14 exceed \$9,496.30.

15  
16 Respondents shall pay such cost within 60 days of  
17 receiving an invoice from the Commissioner detailing the  
18 activities performed during the audit and the amount of time  
19 spent performing those activities.

20 The Commissioner may suspend the license of Respondents  
21 pending a hearing held in accordance with Section 11500, et seq.,  
22 of the Government Code, if payment is not timely made as provided  
23 for herein, or as provided for in a subsequent agreement between  
24 the Respondents and the Commissioner. The suspension shall  
25 remain in effect until payment is made in full or until  
26 Respondents enter into an agreement satisfactory to the  
27

1 Commissioner to provide for payment, or until a decision  
2 providing otherwise is adopted following a hearing held pursuant  
3 to this condition.

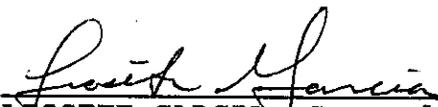
4 III

5 Respondent JULIO CESAR HERNANDEZ shall within six (6)  
6 months from the effective date of the Decision herein, take and  
7 pass the Professional Responsibility Examination administered by  
8 the Department including the payment of the appropriate  
9 examination fee. If Respondent fails to satisfy this condition,  
10 the Commissioner may order suspension of Respondent's license  
11 until Respondent passes the examination.

12 IV

13 All licenses and licensing rights of Respondent JULIO  
14 CESAR HERNANDEZ are indefinitely suspended unless or until  
15 Respondent provides proof satisfactory to the Commissioner, of  
16 having taken and successfully completed the continuing education  
17 course on trust fund accounting and handling specified in  
18 paragraph (3) of subdivision (a) of Section 10170.5 of the  
19 Business and Professions Code. Proof of satisfaction of this  
20 requirement includes evidence that Respondent has successfully  
21 completed the trust fund account and handling continuing  
22 education course within 120 days prior to the effective date of  
23 the Decision in this matter.

24  
25  
26 DATED: March 30, 2007

  
27 LYSSETE GARCIA, Counsel for  
the Department of Real Estate

\* \* \*

EXECUTION OF THE STIPULATION

1  
2  
3 We have read the Stipulation and discussed it with our  
4 counsel. Its terms are understood by us and are agreeable and  
5 acceptable to us. We understand that we are waiving rights given  
6 to us by the California Administrative Procedure Act (including  
7 but not limited to Sections 11506, 11508, 11509 and 11513 of the  
8 Government Code), and we willingly, intelligently and voluntarily  
9 waive those rights, including the right of requiring the  
10 Commissioner to prove the allegations in the Accusation at a  
11 hearing at which we would have the right to cross-examine  
12 witnesses against us and to present evidence in defense and  
13 mitigation of the charges.

14 Respondents (1) shall mail the original signed  
15 signature page of the stipulation herein to Lissete Garcia:  
16 Attention: Legal Section, Department of Real Estate, 320 W.  
17 Fourth St., Suite 350, Los Angeles, California 90013-1105.  
18 Additionally, Respondent shall also (2) facsimile a copy of  
19 signed signature page, to the Department at the following  
20 telephone/fax number: (213) 576-6917, Attention: Lissete Garcia.  
21 A facsimile constitutes acceptance and approval of the terms and  
22 conditions of this Stipulation. Respondents agree, acknowledge  
23 and understand that by electronically sending to the Department a  
24 facsimile copy of Respondents' actual signature as it appears on  
25 the Stipulation, that receipt of the facsimile copy by the  
26  
27

1 Department shall be as binding on Respondents as if the  
2 Department had received the original signed Stipulation.

3  
4 DATED: 3/20/07

Julio C. Hernandez  
JC LENDING INC., a corporate real  
estate broker,  
BY: JULIO CESAR HERNANDEZ, D.O.,  
Respondent

7  
8 DATED: 3/20/07

Julio C. Hernandez  
JULIO CESAR HERNANDEZ, individually  
and as designated officer of JC  
Lending Inc., Respondent

10  
11 DATED: 3/28/07

Rose Pothier  
ROSE POTHIER, ESQ.  
Attorney for Respondents  
Approved as to form

14 \* \* \*

15 The foregoing Stipulation and Agreement is hereby  
16 adopted as my Decision as to Respondents JC LENDING INC. and  
17 JULIO CESAR HERNANDEZ, individually and as designated officer of  
18 JC Lending Inc., and shall become effective at 12 o'clock noon on  
19

20 IT IS SO ORDERED \_\_\_\_\_, 2007.

22 JEFF DAVI  
23 Real Estate Commissioner

1 Department shall be as binding on Respondents as if the  
2 Department had received the original signed Stipulation.

3  
4 DATED: \_\_\_\_\_

5 JC LENDING INC., a corporate real  
6 estate broker,  
7 BY: JULIO CESAR HERNANDEZ, D.O.,  
8 Respondent

9 DATED: \_\_\_\_\_

10 JULIO CESAR HERNANDEZ, individually  
11 and as designated officer of JC  
12 Lending Inc., Respondent

13 DATED: \_\_\_\_\_

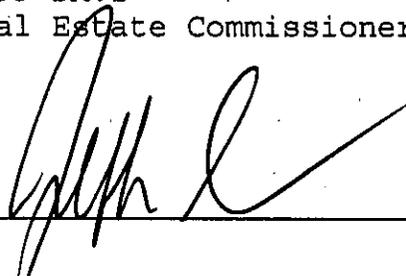
14 ROSE POTHIER, ESQ.  
15 Attorney for Respondents  
16 Approved as to form

17 \* \* \*

18 The foregoing Stipulation and Agreement is hereby  
19 adopted as my Decision as to Respondents JC LENDING INC. and  
20 JULIO CESAR HERNANDEZ, individually and as designated officer of  
21 JC Lending Inc., and shall become effective at 12 o'clock noon on  
22 May 29, 2007.

23 IT IS SO ORDERED 4/24/, 2007.

24 JEFF DAVI  
25 Real Estate Commissioner

26   
27 \_\_\_\_\_

1 LISSETE GARCIA, SBN 211522  
2 Department of Real Estate  
3 320 West 4th Street, Ste. 350  
4 Los Angeles, California 90013-1105

5 Telephone: (213) 576-6914 (direct)  
6 -or- (213) 576-6982 (office)

FILED  
DEC 14 2006  
DEPARTMENT OF REAL ESTATE

By Cu

8 BEFORE THE DEPARTMENT OF REAL ESTATE  
9 STATE OF CALIFORNIA

10 \* \* \*

11	In the Matter of the Accusation of	)	No. H-33538 LA
12	JC LENDING INC., doing business	)	<u>A C C U S A T I O N</u>
13	as JC Realty and JULIO CESAR	)	
14	HERNANDEZ, individually and as	)	
15	designated officer of	)	
16	JC Lending Inc.,	)	
17		)	
18	Respondents.	)	

18 The Complainant, Joseph Aiu, a Deputy Real Estate  
19 Commissioner of the State of California, for cause of Accusation  
20 against JC LENDING INC., dba JC Realty and JULIO CESAR HERNANDEZ,  
21 individually and as designated officer of JC Lending Inc.,  
22 alleges as follows:

23 ///  
24 ///  
25 ///  
26 ///

1.

1 The Complainant, Joseph Aiu, acting in his official  
2 capacity as a Deputy Real Estate Commissioner of the State of  
3 California, makes this Accusation against JC LENDING INC. and  
4 JULIO CESAR HERNANDEZ.  
5

2.

6 All references to the "Code" are to the California  
7 Business and Professions Code and all references to "Regulations"  
8 are to Title 10, Chapter 6, California Code of Regulations.  
9

10 LICENSE HISTORY

3.

11  
12  
13 A. At all times mentioned, JC LENDING INC. ("JCLI")  
14 was licensed or had license rights issued by the Department of  
15 Real Estate ("Department") as a corporate real estate broker. On  
16 August 13, 2002, JCLI was originally licensed as a corporate real  
17 estate broker.

18 B. At all times mentioned, JULIO CESAR HERNANDEZ  
19 ("HERNANDEZ") was licensed or had license rights issued by the  
20 Department as a real estate salesperson. On May 3, 2000,  
21 HERNANDEZ was originally licensed as a real estate salesperson.  
22 On August 13, 2002, HERNANDEZ was licensed as the designated  
23 officer of JCLI.

24 C. At all times material herein, JCLI was licensed by  
25 the Department as a corporate real estate broker by and through  
26 HERNANDEZ, as the designated officer and broker responsible,  
27 pursuant to Code Section 10159.2 for supervising the activities

1 requiring a real estate license conducted on behalf of JCLI by  
2 JCLI's officers, agents and employees, including HERNANDEZ.

3 BROKERAGE

4 4.

5 At all times mentioned, in the City and County of  
6 Riverside, JCLI acted as a corporate real estate broker and  
7 conducted licensed activities within the meaning of:

8 A. Code Section 10131(a). JCLI operated a residential  
9 resale brokerage dba JC Realty.

10 B. Code Section 10131(d). JCLI operated a mortgage and  
11 loan brokerage dba JC Lending; and

12 C. In addition, JCLI conducted broker-controlled  
13 escrows through its escrow division, under the exemption set  
14 forth in California Financial Code Section 17006(a)(4) for real  
15 estate brokers performing escrows incidental to a real estate  
16 transaction where the broker was a party and where the broker was  
17 performing acts for which a real estate license is required.  
18

19 AUDIT OF JC LENDING INC.

20 5.

21 On September 1, 2006, the Department completed an audit  
22 examination of the books and records of JCLI pertaining to the  
23 (1) residential resale (2) mortgage loan and (3) broker-escrow  
24 activities described in Paragraph 4, that require a real estate  
25 license. The audit examination covered a period of time  
26 beginning on February 1, 2005 to May 31, 2006. The audit  
27

1 examination revealed violations of the Code and the Regulations  
2 as set forth in the following paragraphs, and more fully set  
3 forth in Audit Report SD 050034 (residential resale), SD 050036  
4 (mortgage and loan) and SD 050037 (broker-escrow), and the  
5 exhibits and workpapers attached thereto.

6 TRUST ACCOUNT

7 6.

8 At all times mentioned, in connection with the activities  
9 described in Paragraph 4, above, JCLI accepted or received funds  
10 including funds in trust (hereinafter "trust funds") from or on  
11 behalf of actual or prospective parties to transactions including  
12 buyers, sellers, lenders and borrowers handled by JCLI and  
13 thereafter made deposits and or disbursements of such funds.  
14 From time to time herein mentioned during the audit period, said  
15 trust funds were deposited and/or maintained by JCLI in the bank  
16 account as follows:

17 "JC Lending Inc. dba JC Realty Trust Account ("escrow trust  
18 account")  
19 0398194951"  
20 PFF Bank & Trust  
Corona, California

21 VIOLATIONS OF THE REAL ESTATE LAW

22 7.

23  
24 In the course of activities described in Paragraphs 4  
25 and 6, above, and during the examination period described in  
26 Paragraph 5, Respondents JCLI and HERNANDEZ, acted in violation  
27 of the Code and the Regulations in that they:

1 (a) Permitted, allowed or caused the disbursement of  
2 trust funds from the escrow trust account, where the disbursement  
3 of funds reduced the total of aggregate funds in the escrow trust  
4 account, to an amount which, on May 31, 2006, was \$533.26, less  
5 than the existing aggregate trust fund liability of JCLI to every  
6 principal who was an owner of said funds, without first obtaining  
7 the prior written consent of the owners of said funds, as  
8 required by Code Section 10145 and Regulations 2832.1, 2950(d),  
9 2950(g) and 2951. The shortage was caused by a bank error.

10 (b) Failed to maintain an accurate and complete control  
11 record in the form of a columnar record in chronological order of  
12 all trust funds received, deposited and disbursed by the escrow  
13 trust account, in violation of Code Section 10145 and Regulations  
14 2831, 2950(d) and 2951.

15 (c) (1) Failed to place trust funds, accepted on behalf  
16 of another into the hands of the owner of the funds, a neutral  
17 escrow depository or into a trust fund account in the name of the  
18 broker at a bank or other financial institution not later than  
19 three business days following receipt of the funds by the broker  
20 or by the broker's salesperson, in violation of Code Section  
21 10145 and Regulation 2832(a). JCLI collected trust funds in the  
22 form of appraisals and credit report fees from lenders on behalf  
23 of borrowers Salcedo, Ramos and Desmond yet failed to deposit  
24 these trust funds into the escrow trust account and furthermore  
25 failed to forward the balance of said trust funds due to these  
26  
27

1 same borrowers; and

2 (c) (2). Failed to place trust funds, including earnest  
3 money deposits, accepted on behalf of another into the hands of  
4 the owner of the funds, a neutral escrow depository or into a  
5 trust fund account in the name of the trustee at a bank or other  
6 financial institution not later than three business days  
7 following receipt of the funds by the broker or by the broker's  
8 salesperson, as required by Code Section 10145 and Regulation  
9 2832(d). Earnest money deposits for buyers Gomez, Yarbrough and  
10 Lindsey were held beyond three days following the acceptance of  
11 an offer to purchase in connection with JCLI's residential resale  
12 activity, JC Realty.

13 (d) Permitted unlicensed and unbonded persons Stephanie  
14 Hernandez and Erin Langford to be authorized signatories on the  
15 escrow trust account, in violation of Code Section 10145 and  
16 Regulation 2834.

17 (e) Failed to disclose in writing to all parties of  
18 JCLI's financial interest and ownership of its escrow division,  
19 as required by Code Section 10145 and Regulation 2950(h).

20 (f) Used the fictitious name of "JC Lending", to  
21 conduct licensed activities including mortgage loans and broker-  
22 controlled escrows without holding a license bearing said  
23 fictitious business name, in violation of Code Section 10159.5  
24 and Regulation 2731; and  
25  
26  
27

1 (g) Failed to disclose that JCLI charged credit report  
2 fees in excess of the amount billed to the borrower by the credit  
3 reporting company including, but not limited to, borrowers  
4 Salcedo, Ramos and Desmond. This failure to disclose constitutes  
5 the taking of a secret profit by means of compensation  
6 undisclosed to the aforesaid borrowers, in violation of Code  
7 Section 10176(g).

8 8.

9 The conduct of Respondents JCLI and HERNANDEZ,  
10 described in Paragraph 7, above, violated the Code and the  
11 Regulations as set forth below:

12 PARAGRAPH

PROVISIONS VIOLATED

13  
14 7(a)

Code Section 10145 and Regulations  
15 2832.1, 2950(d), 2950(g) and 2951

16  
17 7(b)

Code Section 10145 and Regulations  
18 2831, 2950(d) and 2951

19  
20 7(c) (1) and (2)

Code Section 10145 and Regulations  
21 2832, 2950(d), and 2951

22  
23 7(d)

Code Section 10145 and Regulation  
24 2834

1           7(e)                           Code Section 10145 and Regulation  
2   2950(h)

3  
4           7(f)                           Code Section 10159.5 and Regulation  
5   2731

6  
7           7(g)                           Code Section 10176(g)

8  
9                           The foregoing violations constitute cause for the  
10 suspension or revocation of the real estate licenses and license  
11 rights of JCLI and HERNANDEZ under the provisions of Code  
12 Sections 10176(g), 10177(d) and/or 10177(g).

13  
14   9.

15                           The overall conduct of Respondents JCLI and HERNANDEZ  
16 constitutes negligence or incompetence. This conduct and  
17 violations are cause for the suspension or revocation of the real  
18 estate licenses and license rights of JCLI and HERNANDEZ pursuant  
19 to Code Section 10177(g).

20   10.

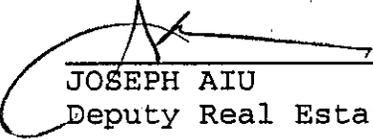
21                           The overall conduct of Respondent HERNANDEZ constitutes  
22 a failure on his part, as officer designated by a corporate  
23 broker licensee, to exercise the reasonable supervision and  
24 control over the licensed activities of JCLI as required by Code  
25 Section 10159.2, and to keep JCLI in compliance with the Real  
26 Estate Law, and is cause for the suspension or revocation of the  
27

1 real estate license and license rights of HERNANDEZ pursuant to  
2 the provisions of Code Sections 10177(d), 10177(g) and 10177(h).

3 WHEREFORE, Complainant prays that a hearing be  
4 conducted on the allegations of this Accusation and that upon  
5 proof thereof, a decision be rendered imposing disciplinary  
6 action against the licenses and license rights of Respondents JC  
7 LENDING INC. and JULIO CESAR HERNANDEZ, under the Real Estate Law  
8 (Part 1 of Division 4 of the Business and Professions Code) and  
9 for such other and further relief as may be proper under other  
10 applicable provisions of law.

11 Dated at San Diego, California

12 this 5 day of December, 2006.

13  
14  
15   
16 JOSEPH AIU  
17 Deputy Real Estate Commissioner  
18  
19  
20  
21  
22  
23

24 cc: JC Lending Inc.  
25 Julio Cesar Hernandez  
26 Joseph Aiu  
27 Sacto  
Audits/Zaky Wanis