Department of Real Estate
320 West 4th Street, Suite 350
Los Angeles, CA 90013-1105

Telephone: (213) 576-6982

FILED
JUL 31 2009
DEPARTMENT OF REAL ESTATE
BY: _____

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of BROADWAY FINANCIAL GROUP INC., and RUBEN GOMEZ BECERRA, individually, and as designated officer for Broadway Financial Group Inc., Respondents.	NO. H-35709 LA L-2009050094 STIPULATION AND AGREEMENT

It is hereby stipulated by and between RUBEN GOMEZ BECERRA, individually, and as designated broker-officer of Broadway Financial Group Inc., (sometimes referred to as "Respondent"), and the Complainant, acting by and through Cheryl Keily, Counsel for the Department of Real Estate, as follows for the purpose of settling and disposing of the Accusation filed on February 19, 2009, in this matter.

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 (APA), shall instead and in place thereof be submitted solely on the basis of the provisions of this Stipulation and Agreement.

2. Respondent has received, read and understands the Statement to Respondent, the Discovery Provisions of the APA and the Accusation filed by the Department of Real Estate ("Department") in this proceeding.

3. On February 26, 2009, Respondent filed a Notice of Defense, pursuant to Section 11506 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 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 APA and that he 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. Respondent, pursuant to the limitations set forth below, hereby admits that the factual allegations set forth in the Accusation filed in this proceeding are true and correct and the Real Estate Commissioner shall not be required to provide further evidence of such allegations.

5. It is understood by the parties that the Real Estate Commissioner may adopt the Stipulation and Agreement as his decision in this matter, thereby imposing the penalty and sanctions on Respondent's real estate licenses and license rights as set forth in the below "Order". In the event that the Commissioner in his discretion does not adopt the Stipulation and Agreement, 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 APA 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 and Agreement shall not constitute an estoppel, merger or bar to any further administrative or civil proceedings 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:

The conduct of Respondent is in violation of Business and Professions Code ("Code") Section 10159.2, and is grounds for the suspension or revocation of all of the real estate licenses and license rights of Respondent under the provisions of Code Section 10177 subdivision (h).

ORDER

WHEREFORE, THE FOLLOWING ORDER is hereby made:

1. The real estate broker license of Respondent RUBEN GOMEZ BECERRA is hereby publicly reproved.

DATED: June 30, 2009

CHERYL D. KEILY, Counsel
DEPARTMENT OF REAL ESTATE

* * *

I have read the Stipulation and Agreement, 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 its signature page, as actually signed by Respondent, to the Department at the following telephone/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: 6/26/09

RUBEN GOMEZ BECERRA,
Respondent

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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 20, 2009.

IT IS SO ORDERED 7/28/09, 2009.

JEFF DAVI
Real Estate Commissioner

FILED

JUN 19 2009

DEPARTMENT OF REAL ESTATE

BY: _____

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * * *

In the Matter of the Accusation of BROADWAY FINANCIAL GROUP INC. and RUBEN GOMEZ BECERRA, individually, and as designated officer of Broadway Financial Group Inc., Respondents.	No. H-35709 LA

DECISION

This Decision is being issued in accordance with the provisions of Section 11520 of the Government Code, on evidence of compliance with Section 11505 of the Government Code and pursuant to the Order of Default filed on May 28, 2009, and the findings of fact set forth herein are based on one or more of the following: (1) Respondent's express admissions; (2) affidavits; and (3) other evidence.

This Decision suspends or revokes one or more real estate licenses on the ground of the violation of the Real Estate Law (commencing with Section 10000 of the Business and Professions Code (Code)) Chapter 1 (commencing with Section 11000 of the Code) of Part 2 or the rules and regulations of the commissioner for the administration and enforcement of the Real Estate Law and Chapter 1 (commencing with Section 11000 of the Code) of Part 2.

The right to reinstatement of a revoked real estate license or to the reduction of a suspension is controlled by Section 11522 of the Government Code. A copy of Section 11522 and a copy of the Commissioner's Criteria of Rehabilitation are attached hereto for the information of Respondent.

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FINDINGS OF FACT

I

On February 18, 2009, Robin Trujillo made the Accusation in her official capacity as a Deputy Real Estate Commissioner of the State of California. The Accusation, Statement to Respondent, and Notice of Defense were mailed, by certified mail, to Respondent's last known mailing address on file with the Department on February 19, 2009.

Respondent failed to file a Notice of Defense within the time required by Section 11506 of the Government Code. Respondent's default was entered herein.

II

Respondent is presently licensed and/or has license rights under the Real Estate Law, Part 1 of Division 4 of the Code as a corporate real estate broker.

III

Prior to Respondent's licensure on January 15, 2008, Respondent engaged in the business of, acted in the capacity of, advertised, or assumed to act as a real estate broker for others in the State of California, within the meaning of Code Sections 10131(d) and 10131.2 as follows:

(a) On or about October 12, 2007, Respondent charged, received, collected or contracted for the collection of a fee of $6,200 for the performance of loan modification services with respect to a loan which is secured by a lien on real property, which are acts requiring a real estate license under the provisions of Code Section 10131(d) and 10131.2.

IV

The evidence established that Respondent engaged in activities which require a license under the provision of Code Sections 10131(d) and 10131.2 during a period of time when Respondent was not licensed by the Department. Said conduct, acts and omissions are in violation of Code Section 10130.

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V

On or about October 2, 2008, Department representatives went to the address of Respondent's current business and mailing address for the purpose of inspecting the site. The Department representatives determined that Respondent did not occupy or maintain a place of business.

VI

The evidence established that Respondent left and/or abandoned its business and mailing addresses, and, thereafter failed to maintain on file with the Commissioner of the Department a new address for the principal place of business for its real estate brokerage activities.

DETERMINATION OF ISSUES

I

Cause for disciplinary action against Respondent exists pursuant to Code Sections 10130, 10162, 10177(d) and 10177(g).

II

The standard of proof applied was clear and convincing proof to a reasonable certainty.

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ORDER

The licenses and license rights of Respondent BROADWAY FINANCIAL GROUP INC. under the provisions of Part I of Division 4 of the Business and Professions Code are revoked.

This Decision shall become effective at 12 o'clock noon July 9, 2009.

DATED: 6-16-09.

JEFF DAVI
Real Estate Commissioner

Department of Real Estate
320 West Fourth Street, Suite 350
Los Angeles, California 90013-1105
(213) 576-6982

FILED
MAY 28 2009
DEPARTMENT OF REAL ESTATE
BY: [signature]

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * * *

In the Matter of the Accusation of BROADWAY FINANCIAL GROUP INC., and RUBEN GOMEZ BECERRA, individually, and as designated officer of Broadway Financial Group Inc., Respondent.	NO. H-35709 LA DEFAULT ORDER

Respondent, BROADWAY FINANCIAL GROUP INC., having failed to file a Notice of Defense within the time required by Section 11506 of the Government Code, is now in default. It is, therefore, ordered that a default be entered on the record in this matter.

IT IS SO ORDERED May 28, 2009

JEFF DAVI
Real Estate Commissioner

Dolores Weeks

By: DOLORES WEEKS
Regional Manager

CHERYL D. KEILY SBN# 94008
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FILED
FEB 19 2009
DEPARTMENT OF REAL ESTATE
BY: _____

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of BROADWAY FINANCIAL GROUP INC, and RUBEN GOMEZ BECERRA, individually, and as designated officer of Broadway Financial Group Inc, Respondents.	No. H-35709 LA A C C U S A T I O N

The Complainant, Robin Trujillo, a Deputy Real Estate Commissioner of the State of California, for cause of Accusation against BROADWAY FINANCIAL GROUP INC (hereinafter referred to as "Respondent BROADWAY FINANCIAL") and RUBEN GOMEZ BECERRA (hereinafter referred to as "Respondent BECERRA"), individually, and as designated officer of Respondent BROADWAY FINANCIAL, is informed and alleges as follows:

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1.

The Complainant, Robin Trujillo, a Deputy Real Estate Commissioner of the State of California, makes this Accusation in her official capacity.

2.

Respondent BROADWAY FINANCIAL is presently licensed and/or has license rights under the Real Estate Law (Part 1 of Division 4 of the Business and Professions Code, hereinafter "Code"), as a real estate corporation. Respondent BROADWAY FINANCIAL was first licensed by the Department as a corporate real estate broker on or about January 15, 2008, acting by and through Respondent BECERRA as its designated broker-officer.

3.

Respondent BECERRA is presently licensed and/or has license rights under the Real Estate Law as a real estate broker. From on or about January 15, 2008, until December 5, 2008, Respondent BECERRA was the designated broker-officer of BROADWAY FINANCIAL.

4.

All further references to respondents herein include Respondents BROADWAY FINANCIAL and BECERRA, and also include officers, directors, employees, agents and real estate licensees employed by or associated with BROADWAY FINANCIAL and BECERRA, and who at all times herein mentioned were engaged in the furtherance of the business or operations of Respondents

BROADWAY FINANCIAL and BECERRA, and who were acting within the course and scope of their authority and employment.

FIRST CAUSE OF ACCUSATION
(Unlicensed Activity)

5.

Complainant hereby incorporates by reference the allegations set forth in Paragraphs 1 through 4, above.

6.

At a time prior to its licensure on January 15, 2008, Respondent BROADWAY FINANCIAL engaged in the business of, acted in the capacity of, advertised or assumed to act as real estate broker for others in the State of California, within the meaning of Code Sections 10131(d) and 10131.2 as follows:

Respondent BROADWAY FINANCIAL charged, received, collected or contracted for the collection of a fee for the performance of loan modification services with respect to a loan which is secured by a lien on real property, including but not limited to collecting a fee of $6,200 on or about October 12, 2007, pursuant to an agreement to perform loan modification services for another.

7.

The acts of Respondent BROADWAY FINANCIAL, as set forth above, require a license under the provisions of Code Sections 10131(d) and 10131.2.

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8.

The conduct, acts and/or omissions, as set forth above, violate Code Section 10130, and are cause for the suspension or revocation of the licenses and license rights of Respondent BROADWAY FINANCIAL pursuant to Code Section 10177(d).

SECOND CAUSE OF ACCUSATION
(Office Abandonment)

9.

Complainant hereby incorporates by reference the allegations set forth in Paragraphs 1 through 4, above.

10.

The current business address and mailing address maintained by Respondent BROADWAY FINANCIAL with the Department is 17418 Chatsworth Street, Suite 102, Granada Hills, California 91344. Respondent BROADWAY FINANCIAL is no longer located at this address nor has Respondent BROADWAY FINANCIAL informed the Real Estate Commissioner of any new address nor is Respondent BROADWAY FINANCIAL presently maintaining any definite place of business in the State of California which shall serve as its office for the transaction of business requiring a real estate license.

11.

On or about October 2, 2008, a Department representative went to the current business and mailing address of Respondent BROADWAY FINANCIAL, as indicated in Paragraph 10, above, for the purpose of physically inspecting the site. The

Department representative determined that Respondent BROADWAY FINANCIAL did not occupy or maintain a place of business.

12.

At a time known to Respondent BROADWAY FINANCIAL, but unknown to the Department, Respondent left and/or abandoned its business and mailing address, as set forth in Paragraphs 10 and 11, above; and thereafter, Respondent failed to maintain on file with the Commissioner of the Department a new address for the principal place of business for its real estate brokerage activities, in violation of Title 10, Chapter 6, Section 2715 California Code of Regulations ("Regulations") and Code Section 10162.

13.

From January 15, 2008 to December 5, 2008, Respondent BECERRA, as the officer designated by Respondent BROADWAY FINANCIAL pursuant to Section 10211 of the Code, was responsible for the supervision and control of the activities conducted on behalf of Respondent BROADWAY FINANCIAL by its officers and employees as necessary to secure full compliance with the Real Estate Law as set forth in Section 10159.2 of the Code.

14.

The conduct, acts and/or omissions of Respondent BROADWAY FINANCIAL, as set forth above, are cause for the suspension or revocation of the licenses and license rights of Respondent BROADWAY FINANCIAL pursuant to Code Sections 10165, 10177(d) and/or 10177(g).

The conduct, acts and/or omissions of Respondent BECERRA, as set forth above, are cause for the suspension or revocation of the licenses and license rights of Respondent BECERRA pursuant to Code Sections 10165, 10177(d), 10177(h) 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 the licenses and license rights of Respondent BROADWAY FINANCIAL GROUP INC and Respondent RUBEN GOMEZ BECERRA 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 18 day of February, 2009.

Robin Trujillo
Deputy Real Estate Commissioner

cc: Broadway Financial Group Inc
Ruben Gomez Becerra
Robin Trujillo
Sacto.