FILED

APR 26 2013

DEPARTMENT OF REAL ESTATE
BY: [illegible]

BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of GREGORY COLE Respondent.	)	No. H-35823 LA

ORDER GRANTING REINSTATEMENT OF LICENSE

On September 2, 2009, a Decision was rendered herein revoking the real estate salesperson license of Respondent, but granting the right to apply for and be issued a restricted real estate salesperson license. The restricted license was issued October 5, 2009.

On or about October 13, 2011, Respondent petitioned for reinstatement of said real estate salesperson license. The Attorney General of the State of California has been given notice of the filing of Respondent's petition.

I have considered Respondent's petition and the evidence and arguments submitted in support thereof. Respondent has demonstrated to my satisfaction that Respondent meets the requirements of law for the issuance to Respondent of an unrestricted real estate salesperson license and that it would not be against the public interest to issue said license to Respondent.

NOW, THEREFORE, IT IS ORDERED that Respondent's petition for reinstatement is granted and that a real estate salesperson license be issued to Respondent, if Respondent satisfies the following requirements:

1. Submits a completed application and pays the fee for a real estate salesperson license within the 12 month period following the date of this Order; and

2. Submits proof that Respondent has completed the continuing education requirements for renewal of the license sought. The continuing education courses must be completed either (i) within the 12 month period preceding the filing of the completed application, or (ii) within the 12 month period following the date of this Order.

This Order shall be effective immediately.

Dated: 3/12/2013.

Real Estate Commissioner

WAYNE S. BELL

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DEPARTMENT OF REAL ESTATE
BY: Laura B. Wion

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of GREGORY COLE, individually, and doing business as Adiem Consultants and MARIA ELENA LOCSIN, Respondents.	)	No. H-35823 LA

FIRST AMENDED ORDER SUSPENDING REAL ESTATE LICENSE

TO: MARIA ELENA LOCSIN
6721 Kurl Way
Reseda, CA 91335

This Amended Order amends the Order Suspending Restricted Real Estate License filed on July 7, 2010. On October 5, 2009 a restricted real estate salesperson license was issued by the Department of Real Estate to respondent on the terms, conditions, and restrictions set forth in the Real Estate Commissioner's Order in Case No. H-35823 LA. Among those terms, conditions and restrictions, respondent was required to take and pass the Professional Responsibility Examination within six (6) months from the effective date of the Decision and respondent was to submit, within nine (9) months from the aforementioned effective date, evidence of having completed the continuing education requirements of Article

2.5 of Chapter 3 of the Real Estate Law. The Commissioner has determined that as of April 5, 2010, respondent has failed to satisfy the Professional Responsibility Examination passage condition. The Commissioner has also determined that as of July 5, 2010, respondent has failed to submit evidence of satisfying the continuing educational courses condition.

NOW, THEREFORE, IT IS ORDERED under authority of the Order issued in this matter that the restricted real estate salesperson license heretofore issued to respondent and the exercise of any privileges thereunder is hereby suspended until such time as respondent provides proof satisfactory to the Department of compliance with the "condition" referred to above, or pending final determination made after hearing (see "Hearing Rights" set forth below).

IT IS FURTHER ORDERED that all license certificates and identification cards issued by Department which are in the possession of respondent be immediately surrendered by personal delivery or by mailing in the enclosed, self-addressed envelope to:

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

HEARING RIGHTS: You have the right to a hearing to contest the Commissioner's determination that you are in violation of the Order issued in this matter. If you desire a hearing, you must submit a written request. The request may be in any form, as long as it is in writing and indicates that you want a hearing. Unless a written request for a hearing, signed by or on behalf of you, is delivered or mailed to the Department at 320 W. 4th Street, Room 350, Los Angeles, California 90013, within 20 days after the date that this Order was mailed to or served on you, the Department will not be obligated or required to provide you with a hearing.

This Order shall be effective immediately.

DATED: 10/20, 2010.

JEFF DAVI
Real Estate Commissioner

FILED

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DEPARTMENT OF REAL ESTATE
BY: [illegible]

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of GREGORY COLE, individually and doing business as Adiem Consultants and MARIA ELENA LOCSIN, Respondents.	NO. H-35823 LA

ORDER SUSPENDING RESTRICTED REAL ESTATE LICENSE

TO: Maria Elena Locsin
6721 Kurl Way
Reseda, CA 91335

On October 5, 2009, a restricted real estate salesperson license was issued by the Department of Real Estate to Respondent MARIA ELENA LOCSIN (hereinafter "Respondent") on the terms, conditions and restrictions set forth in the Real Estate Commissioner's Decision of September 2, 2009, in Case No. H-35823 LA. The Decision, which was effective October 5, 2009, granted Respondent the right to the

issuance of a restricted real estate salesperson license subject to the provisions of Section 10156.7 of the Business and Professions Code and to enumerated additional terms, conditions and restrictions imposed under authority of Section 10156.6 of said Code. Among those terms, conditions and restrictions, was the requirement that:

> "Respondents shall, within six months from the effective date of this Decision, take and pass the Professional Responsibility Examination administered by the Department including the payment of the appropriate examination fee. If Respondents fail to satisfy this condition, the Commissioner may order suspension of Respondents' license until Respondents pass the examination."

The Commissioner has determined that as of April 5, 2010, Respondent has failed to satisfy this condition, and as such, is in violation of Section 10177(k) of the Business and Professions Code. (Respondent has no right to renew the restricted license if this condition isn't satisfied by the date of its expiration. (Section 10156.7 of the Business and Professions Code.)

NOW, THEREFORE, IT IS ORDERED under authority of Section 10156.7 of the Business and Professions Code of the State of California that the restricted real estate salesperson license heretofore issued to respondent and the exercise of any privileges thereunder is hereby suspended until such time as Respondent provides proof satisfactory to the Department of compliance with the condition(s) referred to

above, or pending final determination made after hearing (see "Hearing Rights" set forth below).

IT IS FURTHER ORDERED that all license certificates and identification cards issued by Department which are in the possession of respondent be immediately surrendered by personal delivery or by mailing in the enclosed, self-addressed envelope to:

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

HEARING RIGHTS: Pursuant to the provisions of Section 10156.7 of the Business and Professions Code, you have the right to a hearing to contest the Commissioner's determination that you are in violation of Section 10177(k). If you desire a hearing, you must submit a written request. The request may be in any form, as long as it is in writing and indicates that you want a hearing. Unless a written request for a hearing, signed by or on behalf of you, is delivered or mailed to the Department at 320 West 4th Street, Room 350, Los Angeles, California, 90013, within 20 days after the date that this Order was mailed to or served on you, the Department will not be obligated or required to provide you with a hearing.

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This Order shall be effective immediately.

DATED: 6-17-2010

JEFF DAVI
Real Estate Commissioner

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

(213) 576-6982

FILED
SEP 15 2009
DEPARTMENT OF REAL ESTATE
By

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of GREGORY COLE, individually and doing business as Adiem Consultants and MARIA ELENA LOCSIN, Respondents.	NO. H-35823 LA L-2009050032 STIPULATION AND AGREEMENT

It is hereby stipulated by and between GREGORY COLE, individually and doing business as Adiem Consultants, and MARIA ELENA LOCSIN ("Respondents") 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 filed on April 2, 2009, in this matter:

1. All issues which were to be contested and all evidence which was to be presented by Complainant and Respondents 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 ("Stipulation").

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

3. On April 17, 2009, Respondent GREGORY COLE 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. On April 28, 2009, Respondent MARIA ELENA LOCSIN 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. Respondents hereby freely and voluntarily withdraw said Notices of Defense. Respondents acknowledge that they understand that by withdrawing said Notice of Defense they will thereby waive their 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 they will waive other rights afforded to them 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. This Stipulation is based on the factual allegations contained in the Accusation filed in this proceeding. In the interest of expedience and economy, Respondents choose not to contest these factual allegations, but to remain silent and understand that, as a result thereof, these factual statements,

will serve as a prima facie basis for the disciplinary action stipulated to herein. The Real Estate Commissioner shall not be required to provide further evidence to prove such allegations.

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 Respondents' real estate license and license rights as set forth in the below "Order". In the event that the Commissioner in his discretion does not adopt the Stipulation, the Stipulation shall be void and of no effect, and Respondents shall retain the right to a hearing on the Accusation under all the provisions of the APA and shall not be bound by any stipulation 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 proceedings by the Department of Real Estate with respect to any conduct which was 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 Respondents as set forth in the Accusation constitutes cause for the suspension or revocation of all the real estate licenses and license rights of Respondents

GREGORY COLE and MARIA ELENA LOCSIN under the provisions of Section 10177(d) of the Business and Professions Code ("Code") for violation of Code Section 10130.

ORDER

WHEREFORE, THE FOLLOWING ORDER is hereby made:

All licenses and licensing rights of Respondents GREGORY COLE and MARIA ELENA LOCSIN under the Real Estate Law are revoked; provided, however, a restricted real estate salesperson license shall be issued to Respondents pursuant to Section 10156.5 of the Business and Professions Code if Respondents makes application therefor and pay to the Department of Real Estate the appropriate fee for the restricted license within 90 days from the effective date of this Decision. The restricted license issued to Respondents shall be subject to all of the provisions of Section 10156.7 of the Business and Professions Code and to the following limitations, conditions and restrictions imposed under authority of Section 10156.6 of that Code:

1. The restricted license issued to Respondents may be suspended prior to hearing by Order of the Real Estate Commissioner in the event of Respondents' conviction or plea of nolo contendere to a crime which is substantially related to Respondents' fitness or capacity as a real estate licensee.

2. The restricted license issued to Respondents may be suspended prior to hearing by Order of the Real Estate Commissioner on evidence satisfactory to the Commissioner that Respondents have violated provisions of the California Real Estate Law, the Subdivided Lands Law, Regulations of the Real

Estate Commissioner, or conditions attaching to the restricted license.

3. Respondents shall not be eligible to apply for the issuance of an unrestricted real estate license nor for the removal of any of the conditions, limitations or restrictions of a restricted license until two (2) years have elapsed from the date of issuance of the restricted license to Respondents.

4. Respondents shall submit with any application for license under an employing broker, or any application for transfer to a new employing broker, a statement signed by the prospective employing real estate broker on a form approved by the Department of Real Estate which shall certify:

(a) That the employing broker has read the Decision of the Commissioner which granted the right to a restricted license; and

(b) That the employing broker will exercise close supervision over the performance by the restricted licensee relating to activities for which a real estate license is required.

5. Respondents shall, within nine months from the effective date of this Decision, present evidence satisfactory to the Real Estate Commissioner that Respondents have, since the most recent issuance of an original or renewal real estate license, taken and successfully completed the continuing education requirements of Article 2.5 of Chapter 3 of the Real Estate Law for renewal of a real estate license. If Respondents fail to satisfy this condition, the Commissioner may order the

suspension of the restricted license until the Respondents present such evidence. The Commissioner shall afford Respondents the opportunity for a hearing pursuant to the Administrative Procedure Act to present such evidence.

6. Respondents shall, within six months from the effective date of this Decision, take and pass the Professional Responsibility Examination administered by the Department including the payment of the appropriate examination fee. If Respondents fail to satisfy this condition, the Commissioner may order suspension of Respondents' license until Respondents pass the examination.

DATED: 8/13/09

LISSETE GARCIA
Counsel for the 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.

Respondents 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 the following fax number: (213) 576-6917. Respondents agree, acknowledge and understand that by electronically sending to the Department a fax copy of his/her 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: 8/6/9

GREGORY COLE
Respondent

DATED: 8/6/09

MARIA ELENA LOCSIN
Respondent

* * *

The foregoing Stipulation and Agreement is hereby adopted as my Decision in this matter, and shall become effective at 12 o'clock noon on October 5, 2009.

IT IS SO ORDERED 9-2-09.

JEFF DAVI
Real Estate Commissioner

LISSETE GARCIA, Counsel (SBN 211552)
Department of Real Estate
320 West 4th Street, Suite 350
Los Angeles, California 90013-1105

Telephone: (213) 576-6982
(Direct) (213) 576-6914

FILED
APRIL 2, 2009
DEPARTMENT OF REAL ESTATE
By

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of GREGORY COLE, individually and doing business as Adiem Consultants and MARIA ELENA LOCSIN, Respondents.	NO. H-35823 LA A C C U S A T I O N

The Complainant, Robin Trujillo, a Deputy Real Estate Commissioner, for cause of Accusation against GREGORY COLE, aka Cris Cole and also doing business as Adiem Consultants and MARIA ELENA LOCSIN, is informed and alleges as follows:

1.

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

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2.

At all times mentioned herein, Respondents GREGORY COLE and MARIA ELENA LOCSIN, are not now and have never been licensed by the Department of Real Estate of the State of California ("Department") as a real estate broker. At all times material herein, Respondent Gregory Cole was doing business as Adiem Consultants, a business entity not licensed by the Department.

3.

At all times material herein, Respondent GREGORY COLE was licensed and/or has license rights under the Business and Professions Code ("Code") as a real estate salesperson not acting in the employ of a real estate broker.

4.

At all times material herein, Respondent MARIA ELENA LOCSIN was licensed and/or has license rights under the Code as a real estate salesperson acting in the employ of Jon Paul Bourgault.

5.

During a period of time from approximately September 15, 2008, and continuing through the present, Respondents GREGORY COLE, individually and dba Adiem Consultants and MARIA ELENA LOCSIN, without her employing broker's knowledge, engaged in the business of, acted in the capacity of, advertised or assumed to act as real estate brokers in the State of California, within the meaning of Code Sections 10131(d) and 10131.2, in that, for compensation or in expectation of compensation, including for fees received in advance, as well as

at the conclusion of transactions, Respondents contracted to perform loan modification services with respect to loans which were secured by liens on real property, including, but not limited to, the following:

On or about September 15, 2008, Respondents GREGORY COLE dba Adiem Consultants and MARIA ELENA LOCSIN, collected an advance fee of $1,000 from Eloise Figueroa pursuant to the provisions of a written agreement pertaining to loan modification services to be provided by Respondents with respect to loan secured by the real properties located at 26992 Marbella, Mission Viejo, California 92691 and 26742 Dulcinea, Mission Viejo, California 92691.

6.

The conduct, acts and/or omissions of Respondents GREGORY COLE, individually and dba Adiem Consultants and MARIA ELENA LOCSIN, as set forth in Paragraph 5 above, in performing services for borrowers, including the collection of advance fees from prospective borrowers pursuant to a written fee agreement, is in violation of Code Section 10130 and constitutes grounds to discipline the licenses and license rights of Respondents GREGORY COLE and MARIA ELENA LOCSIN pursuant to Code Sections 10130, 10131(d), 10131.2 and 10177(d).

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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 GREGORY COLE, dba Adiem Consultants and MARIA ELENA LOCSIN 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 1 day of April, 2009.

ROBIN TRUJILLO
Deputy Real Estate Commissioner

cc: Gregory Cole
Maria Elena Locsin
Jon Paul Bourgault
Robin Trujillo
Sacto