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JAN 05 2012

DEPARTMENT OF REAL ESTATE

BY: [signature]

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of SON THANH LE, Respondent.	No. H-36113 LA

ORDER SUSPENDING REAL ESTATE LICENSE

To: SON THANH LE
986 Heaton Moor
Walnut, CA 91789

POB 9205
Fountain Valley, CA 92728

On March 23, 2011, Respondent's real estate broker license was suspended for 60 days on terms and conditions by the Department of Real Estate as set forth in the Real Estate Commissioner's Decision of March 1, 2011, in Case No. H-36113 LA, effective March 23, 2011. Among those terms, conditions and restrictions, Respondent was required to submit, within six months from the aforementioned effective date, evidence of having taken and passed the Professional Responsibility Examination

administered by the Department. The Commissioner has determined that as of September 23, 2011, Respondent has failed to satisfy this condition.

NOW, THEREFORE, IT IS ORDERED that Respondent's real estate broker license and the exercise of any privileges thereunder is hereby suspended until such time as Respondent provides proof satisfactory to the Department of having taken and passed the Professional Responsibility Examination, 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 the Department of Real Estate 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
Attention: Flag Section
Post Office Box 187000
Sacramento, CA 95818-7000

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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 West 4th Street, Suite 350, Los Angeles, California 90013-1105, 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: 12/13/11

BARBARA J. BIGBY
Acting Real Estate Commissioner

CHERYL D. KEILY SBN# 94008
Department of Real Estate
320 West 4th Street, Suite 350
Los Angeles, California 90013-1105

Telephone: (213) 576-6982
(Direct) (213) 576-6905

FILED
MAR 03 2011
DEPARTMENT OF REAL ESTATE
BY: _____

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of AMERIGE MORTGAGE CORPORATION, and **SON THANH LE**, individually, and as designated officer for Amerige Mortgage Corporation, Respondents.	No. H-36113 LA L-2010050669 STIPULATION & AGREEMENT

It is hereby stipulated by and between SON THANH LE ("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 July 15, 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 April 15, 2010, 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 requesting a hearing on the Accusation. Respondent acknowledges that he understands that by withdrawing his request for a hearing on the allegations in the Accusation 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. This Stipulation and Agreement is based on the factual allegations contained in the Accusation filed in this proceeding. In the interest of expedience and economy, Respondent chooses not to litigate these allegations at a formal administrative hearing, but to remain silent and understand that, as a result thereof, these factual

allegations, without being admitted or denied, will serve as a prima facie basis for the disciplinary action stipulated to herein. This Stipulation and Agreement and Respondent's decision not to contest the Accusation are hereby expressly limited to this proceeding and made for the sole purpose of reaching an agreed disposition of this proceeding. Respondent's decision not to contest the factual allegations at a formal administrative hearing is made solely for the purpose of effectuating this Stipulation and Agreement and is intended to be non-binding upon Respondent in any actions against him by third parties. The Real Estate Commissioner shall not be required to provide further evidence to prove said factual 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, as described in the Accusation, is in violation of Code Sections 10085, and is grounds for the suspension or revocation of all the real estate licenses and license rights of Respondent under the provisions of Business & Professions Code section 10177(d).

ORDER

WHEREFORE, THE FOLLOWING ORDER is hereby made:

I. ALL licenses and licensing rights of Respondent SON THANH LE under the Real Estate Law are suspended for a period of sixty (60) days from the effective date of this Decision;

A. Provided, however, that if Respondent requests, the initial thirty (30) days of said suspension (or a portion thereof) shall be stayed upon condition that:

1. Respondent pays a monetary penalty pursuant to Section 10175.2 of the Code at the rate of $50.00 per day for

each day of the suspension for a total monetary penalty of $1,500.

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 license of Respondent occurs within two (2) years from the effective date of the Decision in this matter.

4. If Respondent fails 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 Respondent shall not be entitled to any repayment or credit, prorated or otherwise, for money paid to the Department under the terms of this Decision.

5. 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 the Decision, the stay hereby granted shall become permanent.

B. The remaining thirty (30) days of the sixty (60) day suspension shall be stayed for two (2) years upon the following terms and conditions:

1. 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

2. 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.

II. Respondent 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 Respondent fails to satisfy this condition, the Commissioner may order suspension of Respondent's license until Respondent passes the examination.

DATED: Feb 3, 2011

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: 1/27/2011

SON THANH LE
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 MAR 23 2011, 2011.

IT IS SO ORDERED 3-1 2011.

JEFF DAVI
Real Estate Commissioner

FILED

MAR 01 2011

DEPARTMENT OF REAL ESTATE

BY: [signature]

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of **AMERIGE MORTGAGE CORPORATION,** and SON THANH LE, individually, and as designated officer for Amerige Mortgage Corporation, Respondent.	No. H-36113 LA L-2010050669

ORDER ACCEPTING VOLUNTARY SURRENDER OF REAL ESTATE LICENSE

On July 15, 2009, an Accusation was filed in this matter against Respondent AMERIGE MORTGAGE CORPORATION.

On January 27, 2011, Respondent petitioned the Commissioner to voluntarily surrender its real estate license(s) pursuant to Section 10100.2 of the Business and Professions Code.

IT IS HEREBY ORDERED that Respondent AMERIGE MORTGAGE CORPORATION's petition for voluntary surrender of its real estate corporation license(s) 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

January 27, 2011 (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 MAR 21 2011, 2011.

DATED: 2/23, 2011

JEFF DAVI
Real Estate Commissioner

BY: Barbara J. Bigby
Chief Deputy Commissioner

Exhibit "A"

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * * *

In the Matter of the Accusation of **AMERIGE MORTGAGE CORPORATION**, and SON THANH LE, individually, and as designated officer for Amerige Mortgage Corporation, Respondents.	No. H-36113 LA

DECLARATION

My name is Son Thanh Le. AMERIGE MORTGAGE CORPORATION is licensed as a real estate corporation and/or has license rights with respect to said license. I am currently an officer of AMERIGE MORTGAGE CORPORATION, and am authorized and empowered to sign this declaration on behalf of AMERIGE MORTGAGE CORPORATION.

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) AMERIGE MORTGAGE

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

I understand that AMERIGE MORTGAGE CORPORATION, by so voluntarily surrendering its license, may be relicensed as a broker only by petitioning for reinstatement pursuant to Section 11522 of the Government Code. I also understand that by so voluntarily surrendering its license, AMERIGE MORTGAGE CORPORATION agrees to the following:

1. The filing of this Declaration shall be deemed as the petition of AMERIGE MORTGAGE CORPORATION for voluntary surrender.

2. It shall also be deemed to be an understanding and agreement by AMERIGE MORTGAGE 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 AMERIGE MORTGAGE CORPORATION 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.

3. AMERIGE MORTGAGE CORPORATION further agrees 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 by the Department in Case No. H-36113 LA, may be considered by the Department to be true and correct for the purpose of deciding whether to grant relicensure or reinstatement of AMERIGE MORTGAGE CORPORATION's license pursuant to Government Code Section 11522.

4. I am acting freely and voluntarily on behalf of AMERIGE MORTGAGE CORPORATION to surrender its license and all license rights attached thereto.

I declare under penalty of perjury under the laws of the State of California that the above is true and correct.

1/27/2014

Date and Place

Son Thanh Le

CHERYL D. KEILY SBN# 94008
Department of Real Estate
320 West 4th Street, Suite 350
Los Angeles, California 90013-1105

Telephone: (213) 576-6982
(Direct) (213) 576-6905

FILED
JUL 15 2009
DEPARTMENT OF REAL ESTATE
BY: _____

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of AMERIGE MORTGAGE CORPORATION, and SON THANH LE, individually, and as designated officer for Amerige Mortgage Corporation, Respondents.	No. H-36113 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 AMERIGE MORTGAGE CORPORATION (hereinafter referred to as "Respondent AMERIGE"), and SON THANH LE (hereinafter referred to as "Respondent LE"), individually, and as designated officer of AMERIGE, 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 AMERIGE 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 acting by and through Respondent LE as its designated broker-officer. The corporate powers of Respondent AMERIGE have been suspended by the California Secretary of State. On or about February 5, 2009, the corporate license of AMERIGE expired. Pursuant to Code Section 10201 Respondent AMERIGE retains renewal rights. Pursuant to Section 10103 the Department retains jurisdiction.

3.

Respondent LE is presently licensed and/or has license rights under the Real Estate Law as a real estate broker and from February 5, 2005, to February 4, 2009, was the designated broker-officer of Respondent AMERIGE.

4.

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

or operations of Respondents AMERIGE and LE, and who were acting within the course and scope of their authority and employment.

5.

From February 5, 2005, to February 4, 2009, Respondent LE, as the officer designated by Respondent AMERIGE pursuant to Section 10211 of the Code, was responsible for the supervision and control of the activities conducted on behalf of Respondent AMERIGE 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.

FIRST CAUSE OF ACCUSATION

(Advance Fee Violation)

6.

At all times herein mentioned, Respondents AMERIGE and LE were engaged in the business of an advance fee brokerage, within the definition of Code Section 10131.2, in that, for fees received in advance, as well as at the conclusion of transactions, Respondents performed loan modification services with respect to loans which were secured by liens on real property, including, but not limited to, the following:

a. On or about December 3, 2007, Respondent AMERIGE collected an advance fee of $800 from Jasmin Laguna ("Laguna") pursuant to the provisions of a written agreement pertaining to loan modification services to be provided by Respondents with respect to a loan secured by the real property located at 14450 Clemson Court, Adelanto, California 92301. Respondents failed

to provide Laguna with loan modification services, or any services whatsoever, in exchange for her advance fee payment to them.

7.

Respondent AMERIGE collected the above described advance fee pursuant to the provisions of a document entitled "Residential Loan Modification Agreement," the written agreement described in Paragraph 6, above, which document constitutes an advance fee agreement within the meaning of Code Section 10085.

8.

Respondent LE ordered, caused, authorized or participated in the conduct of Respondent AMERIGE, as is alleged in this Accusation.

9.

Respondents failed to submit the written agreement referred to in Paragraphs 6 and 7, above, to the Commissioner ten days before using it in violation of Code Section 10085 and Regulation 2970.

10.

The conduct, acts and/or omissions of Respondents AMERIGE and LE in using an advance fee agreement without first submitting it to the Commissioner, as set forth more fully above, are cause for the suspension or revocation of the licenses and license rights of Respondents pursuant to Code Sections 10085, 10177(d) and/or 10177(g).

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SECOND CAUSE OF ACCUSATION

(Fraud or Dishonest Dealing)

11.

Complainant incorporates by this reference the allegations set forth in Paragraphs 1 through 10, above.

12.

The conduct, acts and/or omissions of Respondents AMERIGE and LE in collecting an advance fee and thereafter failing to perform the agreed upon services, as more fully described above, constitutes fraud and/or dishonest dealing, and is cause for the suspension or revocation of Respondents' real estate licenses and license rights under the provisions of Code Sections 10176(a) and/or 10176(i).

THIRD CAUSE OF ACCUSATION

(Failure to Supervise)

13.

Complainant incorporates by this reference the allegations set forth in Paragraphs 1 through 10, above.

14.

The conduct, acts and/or omissions of Respondent LE in failing to exercise reasonable supervision over the activities of Respondent AMERIGE, as more fully set forth above, are cause for the suspension or revocation of the licenses and license rights of Respondent LE pursuant to Code sections 10159.2 and/or 10177(d), (g) and (h).

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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 the licenses and license rights of Respondent AMERIGE MORTGAGE CORPORATION and Respondent SON THANH LE, individually, as designated officer of Amerige Mortgage 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 13 day of July, 2009.

Robin Trujillo
Deputy Real Estate Commissioner

cc: AMERIGE MORTGAGE CORPORATION
SON THANH LE
Robin Trujillo
Sacto.