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1 DEPARTMENT OF REAL ESTATE  
2 P. O. Box 187000  
3 Sacramento, CA 95818-7000  
4 Telephone: (916) 227-0789

FILED  
SEP 12 2002

DEPARTMENT OF REAL ESTATE

By Juan R. Rios

8 BEFORE THE DEPARTMENT OF REAL ESTATE  
9 STATE OF CALIFORNIA

10 \* \* \*

11 TO: )  
12 ) NO. H-1558 FRESNO  
13 RICHARD JEROME BOWERS )  
14 ) ORDER TO DESIST AND REFRAIN  
) (B&P Code Section 10086)

15 Upon the facts stated below, the Real Estate  
16 Commissioner of the State of California (hereinafter referred  
17 to as the Commissioner) is of the opinion that you have engaged  
18 in the business, acted in the capacity of, advertised and assumed  
19 to act as a real estate broker within the State of California,  
20 without first obtaining a real estate license from the Department  
21 of Real Estate, State of California (hereinafter referred to as  
22 the Department) in violation of Section 10130 in conjunction with  
23 Sections 10131 and 10131.2 of the Business and Professions Code  
24 of the State of California (hereinafter referred to as the Code)  
25 and in violation of Section 10085 of the Code, and Section 2970,  
26 Title 10, California Code of Regulations (hereinafter referred to  
27 as the Regulations).

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I

At no time herein mentioned have you been licensed by the Department of Real Estate of the State of California (hereinafter "Department") either as a real estate broker or a real estate salesperson.

II

During a period of time from on or about October 1, 1995 and continuing thereafter, you, for or in expectation of a compensation and for an advance fee, solicited listings for or offers to sell or buy business opportunities, including, but not limited to, the following:

<u>PROSPECTIVE SELLER</u>	<u>DATE</u>
Peter C. Cooper	1/11/01

III

You made use of materials in advertising and obtaining advance fee agreements without having submitted said materials to the Commissioner prior to use in violation of Section 10085 of the Code and Section 2970 of the Regulations.

IV

The acts described in Paragraph III, above, are acts requiring a real estate broker license under the provisions of Sections 10131(a) and 10131.2 of the Code.

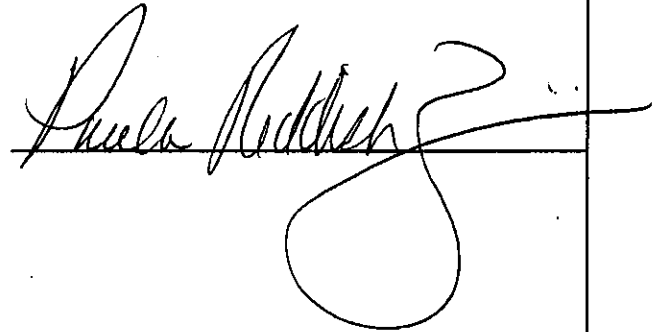
V

You violated Section 10130 of the Code by engaging in the activities described above, in Paragraph III, without first obtaining a real estate broker license from the Department.

1 NOW, THEREFORE, YOU ARE ORDERED TO DESIST AND REFRAIN  
2 from performing any of the acts alleged herein, or any other acts  
3 for which a real estate license is required, until you have  
4 obtained a real estate broker license from the Department and  
5 until you have complied with Section 10085 of the Code and  
6 Section 2970 of the Regulations.

7 DATED: August 21, 2002.  
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9 PAULA REDDISH ZINNEMAN  
10 Real Estate Commissioner

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16 cc: RICHARD JEROME BOWERS  
17 1486 E. Escalon  
18 Fresno, CA 93710  
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ATTY/LAA 27