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DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

FILED
APR 27 1995
DEPARTMENT OF REAL ESTATE

* * * *

By [Signature]

In the Matter of the Accusation of)
TLC MORTGAGE INC., a California)
corporation, SCOT ALAN TOWNSEND,)
individually and as the designated)
broker of TLC Mortgage Inc. ,)
Respondent.)

No. H-1927 SA

DECISION

The Proposed Decision dated March 30, 1995 of Randolph Brendia, Regional Manager, Department of Real Estate, State of California, is hereby adopted as the Decision of the Real Estate Commissioner in the above-entitled matter.

The Decision shall become effective at 12 o'clock noon on May 17, 1995.

IT IS SO ORDERED April 7, 1995

JOHN R. LIBERATOR
Interim Commissioner

[Signature]

DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * * *

In the Matter of the Accusation of

TLC MORTGAGE INC., a)	H- 1927 SA
California corporation,)	
SCOT ALAN TOWNSEND,)	
individually and)	
as the designated broker of)	
TLC Mortgage Inc.)	
)	
Respondents)	
)	

PROPOSED DECISION

This matter was presided over as an uncontested case by Randolph Brendia, Regional Manager, Department of Real Estate, as the designee of the Real Estate Commissioner, in Los Angeles, California, on March 30, 1995.

Complainant was represented by Robert E. Baker, Counsel.

No appearance was made by or on behalf of respondents. On proof of compliance with Government Code Section 11505, the matter proceeded as a default pursuant to Government Code Section 11520.

The following Decision is proposed, certified and recommended for adoption:

I

The Complainant, Thomas McCrady, a Deputy Real Estate Commissioner of the State of California, made the Accusation in his official capacity.

II

At all times mentioned herein, SCOT ALAN TOWNSEND (TOWNSEND) was and still is licensed by the Department of Real Estate of the State of California ("Department") as a real estate broker both individually and as the designated broker of TLC MORTGAGE INC.(TLC). At all times mentioned herein, TLC, was and still is, licensed by the Department as a corporate real estate broker. Any reference to "Respondents" in the following refers to TOWNSEND and TLC.

III

At all times mentioned herein, for or in expectation of compensation, Respondents were licensed and conducted activities within the definition of Section 10131 (d) of the California Business and Professions Code (Code) wherein they solicited for and thereafter negotiated loans secured by liens on real property as the agent of others. As the designated broker officer of the corporation TOWNSEND had responsibilities set forth in Section 10159.2 of the Code.

IV

The current business address and mailing address maintained by TLC with the California Department of Real Estate (hereinafter Department) is 43500 Ridge Park Drive #201, Temecula, California. TLC is no longer located at this address nor has it informed the Real Estate Commissioner of any new address nor is TLC 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. The current business address and mailing address maintained by TOWNSEND with the Department is 41593 Winchester Road, #202, Temecula, California. TOWNSEND is no longer located at this address nor the address of TLC nor has he informed the Real Estate Commissioner of any new address nor is he presently maintaining any definite place of business in the State of California which shall serve as his office for the transaction of business requiring a real estate license.

DETERMINATION OF ISSUES


1.

The acts and omissions of Respondents as set forth, above, are in violation of Section 10162 of the California Business and Professions Code and Section 2715 of Chapter 6, Title 10, California Code of Regulations (Regulations) and are grounds for the suspension or revocation of the licenses and license rights of Respondents pursuant to Sections 10165 and 10177(d) of the Code.

ORDER

The license and license rights of Respondents are suspended until such time as they are in compliance with Section 10162 of the Code and Section 2715 of the Regulations.

DATED 30 March 1995



RANDOLPH BRENDIA
Regional Manager
Department of Real Estate

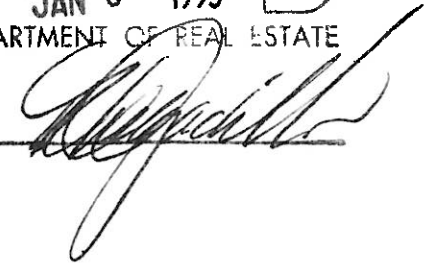
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Robert E. Baker
Department of Real Estate
107 South Broadway, Room 8107
Los Angeles, CA 90012

(213) 897-3937

FILED
JAN 6 1995
DEPARTMENT OF REAL ESTATE

By 

DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * * *

In the Matter of the Accusation of

TLC MORTGAGE INC., a)	H- 1927	SA
California corporation,)		
SCOT ALAN TOWNSEND,)		
individually and)		
as the designated broker of)	<u>A C C U S A T I O N</u>	
TLC Mortgage Inc.)		
)		
Respondents)		

The Complainant, Thomas McCrady, A Deputy Real Estate Commissioner of the State of California. for cause of accusation against TLC MORTGAGE INC. (TLC), SCOT ALAN TOWNSEND (TOWNSEND) individually and as the designated officer of TLC Mortgage Inc. , alleges as follows:

I

The Complainant, Thomas McCrady, a Deputy Real Estate Commissioner of the State of California, makes this Accusation in his official capacity.

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II

At all times mentioned herein, TOWNSEND was and still is licensed by the Department of Real Estate of the State of California ("Department") as a real estate broker both individually and as the designated broker of TLC. At all times mentioned herein, TLC, was and still is, licensed by the Department as a corporate real estate broker. Any reference to "Respondents" in the following refers to TOWNSEND and TLC.

III

At all times mentioned herein, for or in expectation of compensation, Respondents were licensed and conducted activities within the definition of Section 10131 (d) of the California Business and Professions Code (Code) wherein they solicited for and thereafter negotiated loans secured by liens on real property as the agent of others. As the designated broker officer of the corporation TOWNSEND had responsibilities set forth in Section 10159.2 of the Code.

IV

The current business address and mailing address maintained by TLC with the California Department of Real Estate (hereinafter Department) is 43500 Ridge Park Drive #201, Temecula, California. TLC is no longer located at this address nor has it informed the Real Estate Commissioner of any new address nor is TLC 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. The

1 current business address and mailing address maintained by
2 TOWNSEND with the Department is 41593 Winchester Road, #202,
3 Temecula, California. TOWNSEND is no longer located at this
4 address nor the address of TLC nor has he informed the Real Estate
5 Commissioner of any new address nor is he presently maintaining
6 any definite place of business in the State of California which
7 shall serve as his office for the transaction of business
8 requiring a real estate license.

9 V

10 The acts and omissions of Respondents, as set forth in
11 Paragraph IV, is in violation of Section 10162 of the Code and is
12 cause to revoke or suspend their licenses and license rights
13 pursuant to Section 10165 of the Code.

14
15 WHEREFORE, Complainant prays that a hearing be conducted
16 on the allegations of this Accusation and that upon proof thereof,
17 a decision be rendered imposing disciplinary action against all
18 licenses and/or license rights of TLC MORTGAGE INC. and SCOT ALAN
19 TOWNSEND under the Real Estate Law and for such other and further
20 relief as may be proper under applicable provisions of law.

21 Dated at Santa Santa Ana, California
22 this 6th day of January , 199 .

23
24 THOMAS McCRADY
25 Deputy Real Estate Commissioner
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