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FILED
NOV 19 2009
DEPARTMENT OF REAL ESTATE
By K. Mar

BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

In the Matter of the Accusation of)
)
INFINITY FINANCIAL CONSULTANTS, INC., a)
California Corporation, FRED JAMES HAUPT IV,)
THE AGENT NETWORK, INC., a California)
Corporation, FRED W. DE LEON, and)
RANSOME CARL McKISSICK, JR.,)
)
Respondents.)

NO. H-2432 FR
ACCUSATION

The Complainant, TRICIA SOMMERS, a Deputy Real Estate Commissioner of the State of California, for Causes of Accusation against INFINITY FINANCIAL CONSULTANTS, INC., a California Corporation, FRED JAMES HAUPT IV, THE AGENT NETWORK, INC., a California Corporation, and against RANSOME CARL McKISSICK, JR., is informed and alleges as follows:

1

Respondent INFINITY FINANCIAL CONSULTANTS, INC., (hereinafter "Respondent IFC"), Respondent FRED JAMES HAUPT IV (hereinafter "Respondent HAUPT"), Respondent THE AGENT NETWORK, INC. (hereinafter "Respondent AGENT"), Respondent FRED W. DE LEON (hereinafter "Respondent DE LEON"), and Respondent

1 RANSOME CARL McKISSICK, JR. (hereinafter "Respondent McKISSICK") are presently
2 licensed and/or have license rights under the Real Estate Law, Part 1 of Division 4 of the
3 California Business and Professions Code (hereinafter "the Code").

4 2

5 The Complainant, TRICIA SOMMERS, a Deputy Real Estate Commissioner of
6 the State of California, makes this Accusation against Respondents in her official capacity.

7 3

8 At all times herein mentioned, Respondent IFC was and is licensed by the
9 Department of Real Estate (hereinafter "the Department") as a corporate real estate broker.

10 4

11 At all times herein mentioned, Respondent HAUPT was and is licensed by the
12 Department as an individual real estate broker.

13 5

14 At all times herein mentioned, Respondent HAUPT was and is licensed by the
15 Department as the designated broker/officer of Respondent IFC. As said designated
16 broker/officer, Respondent HAUPT was at all times mentioned herein responsible pursuant to
17 Section 10159.2 of the Code for the supervision of the activities of the officers, agents, real
18 estate licensees and employees of Respondent IFC for which a real estate license is required.

19 6

20 At all times herein mentioned, Respondent DE LEON was and is licensed by the
21 Department as an individual real estate broker.

22 7

23 At all times herein mentioned, Respondent DE LEON was licensed by the
24 Department as the additional broker/officer of Respondent IFC. As said additional
25 broker/officer, Respondent DE LEON was at all times mentioned herein licensed to act as a real
26 estate broker only for and on behalf of said corporation pursuant to Sections 10158 and 10159
27 of the Code.

Whenever reference is made in an allegation in this Accusation to an act or omission of Respondent IFC, such allegation shall be deemed to mean that the officers, directors, employees, agents and real estate licensees employed by or associated with Respondent IFC committed such act or omission while engaged in the furtherance of the business or operations of Respondent IFC and while acting within the course and scope of their corporate authority and employment.

At all times herein mentioned, Respondent AGENT was and is licensed by the Department of Real Estate as a corporate real estate broker.

At all times herein mentioned, Respondent McKISSICK was and is licensed by the Department as an individual real estate broker.

At all times herein mentioned, Respondent McKISSICK was and is licensed by the Department as the designated broker/officer of Respondent AGENT. As said designated broker/officer, Respondent McKISSICK was at all times mentioned herein responsible pursuant to Section 10159.2 of the Code for the supervision of the activities of the officers, agents, real estate licensees and employees of Respondent AGENT for which a real estate license is required.

Whenever reference is made in an allegation in this Accusation to an act or omission of Respondent AGENT, such allegation shall be deemed to mean that the officers, directors, employees, agents and real estate licensees employed by or associated with Respondent AGENT committed such act or omission while engaged in the furtherance of the business or operations of Respondent AGENT and while acting within the course and scope of their corporate authority and employment.

At all times herein mentioned, Respondents engaged in the business of, acted in the capacity of, advertised, or assumed to act as real estate brokers within the meaning of Section 10131(d) of the Code, soliciting borrowers or lenders for or negotiating loans or collecting payments or performing services for borrowers or lenders or note owners in connection with loans secured directly or collaterally by liens on real property or on a business opportunity.

FIRST CAUSE OF ACTION

There is hereby incorporated in this First, separate and distinct, Cause of Action, all of the allegations contained in Paragraphs 1 through 13, inclusive, of the Accusation with the same force and effect as if herein fully set forth.

Within the three year period prior to the filing of this Accusation, Respondent IFC and Respondent DE LEON, in the course and scope of conducting the activities set forth in Paragraph 13, above, induced World Savings Bank (predecessor in interest to Wachovia Mortgage) to make a loan in the sum of \$485,000.00 to be secured by real property at 1187 Emerson Avenue, Campbell, California (hereinafter "Campbell property"), to refinance the existing loan secured by said real property and owned by Kil Song Yun and Hyon Suk Yun, husband and wife, by representing to the lender, contrary to fact, as Respondents IFC and DE LEON knew or should have known at the time through the exercise of reasonable diligence, that: Hyon Suk Yun, as borrower, would hold title as a married woman as her sole and separate property; she intended to occupy the Campbell property as her primary residence; she was employed as a restaurant manager; and, that her gross monthly income was \$9,700.00.

In truth and in fact, as Respondents IFC and DE LEON knew or should have known at the time through the exercise of reasonable diligence, that: Kil Song Yun would not

1 and did not relinquish his interest in the Campbell property to Hyon Suk Yun as her sole and
2 separate property; the Campbell property was occupied by tenants; Hyon Suk Yun did not reside
3 and did not intend to reside in the Campbell property; Hyon Suk Yun was employed as a
4 waitress; and, that Hyon Suk Yun earned no more than \$3,000.00 per month.

5 17

6 As a result of the representations contained in the loan application, the lender
7 funded said loan and closed escrow on or about November 22, 2006.

8 18

9 The acts and/or omissions of Respondent IFC and Respondent DE LEON
10 described in Paragraphs 15 and 16, above, constituted substantial misrepresentations, fraud,
11 deceit, and dishonest dealing and/or negligence and incompetence.

12 19

13 The acts and/or omissions of Respondent IFC and Respondent DE LEON as
14 alleged in Paragraphs 14 through 18, above, constitute grounds for the revocation or suspension
15 of Respondents' licenses and/or license rights under Section 10176(a) of the Code [making any
16 substantial misrepresentation], Section 10176(i) of the Code [engaged in any other conduct,
17 while acting in a licensed capacity whether of the same or different character than specified in
18 this section, constituting fraud or dishonest dealing], Section 10177(g) [demonstrated
19 negligence or incompetence in performing an act for which he or she is required to hold a
20 license] and/or Section 10177(j) of the Code [engaged in any other conduct, whether of the same
21 or different character than specified in this section, constituting fraud or dishonest dealing].

22 SECOND CAUSE OF ACTION

23 20

24 There is hereby incorporated in this Second, separate and distinct, Cause of
25 Action, all of the allegations contained in Paragraphs 1 through 19, inclusive, of the Accusation
26 with the same force and effect as if herein fully set forth.

27 ///

1
2 Within the three year period prior to the filing of this Accusation, Respondent
3 IFC and Respondent DE LEON induced World Savings Bank (predecessor in interest to
4 Wachovia Mortgage) to make the loan set forth in Paragraph 15, above, by submitting to said
5 lender a "UNIFORM RESIDENTIAL LOAN APPLICATION" (hereinafter "Application")
6 representing to the lender contrary to fact, as Respondents IFC and DE LEON knew or should
7 have known at the time through the exercise of reasonable diligence, that:

8 (a) The Application provided, in pertinent part, the following language:

9 "The following information is requested by the Federal Government for
10 certain types of loans related to a dwelling in order to monitor the lender's
11 compliance with equal credit opportunity, fair housing and home mortgage
12 disclosure laws. You are not required to furnish this information, but are
13 encouraged to do so. The law provides that a lender may not discriminate
14 either on the basis of this information, or on whether you choose to furnish
15 it. If you furnish the information, please provide both ethnicity and race.
16 For race, you may check more than one designation. If you do not furnish
17 ethnicity, race, or sex, under Federal regulations, this lender is required to
18 note the information on the basis of visual observation or surname. If you
19 do not wish to furnish the information, please check the box below.
20 (Lender must review the above material to assure that the disclosures
21 satisfy all requirements to which the lender is subject under applicable state
22 law for the particular type of loan applied for.);"

23 (b) The race, ethnicity, and sex information as set forth on the Application was
24 obtained by Respondent DE LEON, who signed the Application as the
25 "Interviewer" and checked information to "be Completed by Interviewer"
26 indicating the "application was taken . . . Face-to-face interview;" and,

27 (c) That the loan application was signed by the borrower, Hyon Suk Yun.

In truth and in fact, Respondent DE LEON had not interviewed Hyon Suk Yun in a face-to-face interview, Respondent DE LEON had not obtained the requested ethnicity, race, and sex information from said borrower, Respondents had never met Hyon Suk Yun, said borrower had not signed the Application, and the signature of Hyon Suk Yun on the Application was a forgery. Respondent DE LEON and Respondent IFC knew the borrower's signature on, and the information contained, in the loan application to be false at the time Respondents made, signed, and submitted said Application to the lender.

The acts and/or omissions of Respondent IFC and Respondent DE LEON as alleged in Paragraphs 19 through 22, above, constitute grounds for the revocation or suspension of Respondents' licenses and/or license rights under Section 10176(a) of the Code [making any substantial misrepresentation], Section 10176(i) of the Code [engaged in any other conduct, while acting in a licensed capacity whether of the same or different character than specified in this section, constituting fraud or dishonest dealing], Section 10177(g) [demonstrated negligence or incompetence in performing an act for which he or she is required to hold a license] and/or Section 10177(j) of the Code [engaged in any other conduct, whether of the same or different character than specified in this section, constituting fraud or dishonest dealing].

THIRD CAUSE OF ACTION

There is hereby incorporated in this Third, separate and distinct, Cause of Action, all of the allegations contained in Paragraphs 1 through 23, inclusive, of the Accusation with the same force and effect as if herein fully set forth.

At all times herein mentioned, Respondent McKISSICK was a duly commissioned notary public under a commission issued by the California Secretary of State, Commission No. 1513501.

On or about November 15, 2006, Respondent McKISSICK affixed to an inter-spousal grant deed his notarial seal and the printed notarial acknowledgment, which Respondent McKISSICK signed as a notary public attesting he had personally witnessed and obtained on the grant deed the signature of Kil Song Yun as a grantee transferring all rights and interest to the Campbell property to Hyon Suk Yun as her sole and separate property.

Within three years prior to the filing of this Accusation, Respondent McKISSICK, by affixing his notarial seal and signed acknowledgment as set forth in Paragraph 26, above, permitted or caused to be submitted to World Savings Bank the inter-spousal grant deed, and thereby represented or permitted or caused to be represented to said lender that said grant deed was duly and properly witnessed and acknowledged by a commissioned notary public in accordance with Government Code Section 27282 and that the inter-spousal grant deed of trust was valid, lawfully transferred all rights and title to Hyon Suk Yun, and qualified for purposes of recordation to impart constructive notice of such rights and interests.

In truth and in fact, at the time when Respondent McKISSICK notarized the signatures on said inter-spousal grant deed: 1.) Kil Song Yun was residing and present in Guam, a United States Territory located in the Pacific Ocean; 2.) Kil Song Yun did not consent to execution of said inter-spousal grant deed; 3.) said inter-spousal grant deed was prepared and executed without the knowledge or consent of Kil Song Yun; 4.) Kil Song Yun did not sign the said inter-spousal grant deed; and, 5.) Kil Song Yun never executed a power of attorney authorizing anyone to transfer title, rights or interests to the Campbell property on his behalf.

Respondent's representations as described in Paragraph 26, above, were false or misleading and were known by Respondent McKISSICK to be false or misleading when made or were made by Respondent McKISSICK with no reasonable grounds for believing said

1 representations to be true. In truth and in fact, Respondent McKISSICK knew that: 1.) Kil Song
2 Yun was not present at the time when Respondent affixed his notarial seal and signed
3 acknowledgment to the inter-spousal grant deed; 2.) he had not witnessed Kil Song Yun sign the
4 inter-spousal grant deed; 3.) the inter-spousal grant deed had not been validly acknowledged in
5 accordance with California law and was not valid for purposes of recordation; and, 4.)
6 Respondent McKISSICK knew, as a result of the foregoing facts, that title and interests to the
7 property had not been validly transferred to Hyon Suk Yun by Kil Song Yun.

8 30

9 Respondent McKISSICK's acts and omissions as described in Paragraphs 25
10 through 29, inclusive, above, constituted fraud and dishonest dealing and/or negligence and
11 incompetence.

12 31

13 The facts alleged in Paragraphs 28 through 35, inclusive, above, are grounds for
14 the suspension or revocation of the licenses or license rights of Respondent McKISSICK under
15 Section 10177(g) [demonstrated negligence or incompetence in performing an act for which he
16 or she is required to hold a license] and/or Section 10177(j) of the Code [engaged in any other
17 conduct, whether of the same or different character than specified in this section, constituting
18 fraud or dishonest dealing].

19 FOURTH CAUSE OF ACTION

20 32

21 There is hereby incorporated in this Fourth, separate and distinct, Cause of
22 Action, all of the allegations contained in Paragraphs 1 through 31, inclusive, of the Accusation
23 with the same force and effect as if herein fully set forth.

24 33

25 Within the three year period prior to the filing of this Accusation, Respondent
26 AGENT doing business under the fictitious name of THE AGENT NETWORK and
27 Respondent McKISSICK, in the course and scope of conducting the activities set forth in

1 Paragraph 13, above, induced GMAC Mortgage to make a loan in the sum of \$440,000.00 to be
2 secured by real property at 1808 College Greens Drive, Los Banos, California (hereinafter "Los
3 Banos property"), for the purchase of said real property by Hyon Suk Yun by representing to the
4 lender, contrary to fact, as Respondents AGENT and McKISSICK knew or should have known
5 at the time through the exercise of reasonable diligence, that: Hyon Suk Yun, as borrower, was
6 purchasing the property; that Hyon Suk Yun would reside in the property as her primary
7 residence; Hyon Suk Yun was employed as a restaurant manager.

8 34

9 In truth and in fact, as Respondents AGENT and McKISSICK knew or should
10 have known at the time through the exercise of reasonable diligence, that: Kil Song Yun was not
11 purchasing the Los Banos property; Hyon Suk Yun was unaware of the purchase of said
12 property; Kil Song Yun did not consent to the use of her name, credit history, or financial
13 information to obtain a loan for the purchase of the Los Banos property; Hyon Suk Yun would
14 not and never would reside in the Los Banos property; Hyon Suk Yun was employed as a
15 waitress; and, that the purported signatures of Hyon Suk Yun on the loan application, trust deed,
16 and promissory note were forgeries.

17 35

18 As a result of the representations contained in the loan application, the lender
19 funded said loan and closed escrow on or about January 25, 2007.

20 36

21 The acts and/or omissions of Respondent AGENT and McKISSICK described in
22 Paragraphs 33 and 34, above, constituted substantial misrepresentations, fraud, deceit, and
23 dishonest dealing and/or negligence and incompetence.

24 37

25 The acts and/or omissions of Respondent AGENT and Respondent McKISSICK
26 as alleged in Paragraphs 33 through 36, above, constitute grounds for the revocation or
27 suspension of Respondents' licenses and/or license rights under Section 10176(a) of the Code

1 [making any substantial misrepresentation], Section 10176(i) of the Code [engaged in any other
2 conduct, while acting in a licensed capacity whether of the same or different character than
3 specified in this section, constituting fraud or dishonest dealing], Section 10177(g)
4 [demonstrated negligence or incompetence in performing an act for which he or she is required
5 to hold a license] and/or Section 10177(j) of the Code [engaged in any other conduct, whether of
6 the same or different character than specified in this section, constituting fraud or dishonest
7 dealing].

8 FIFTH CAUSE OF ACTION

9 38

10 There is hereby incorporated in this Fifth, separate and distinct, Cause of Action,
11 all of the allegations contained in Paragraphs 1 through 37, inclusive, of the Accusation with the
12 same force and effect as if herein fully set forth.

13 39

14 Within the three year period prior to the filing of this Accusation, Respondent
15 AGENT and Respondent McKISSICK induced GMAC MORTGAGE to make the loan set forth
16 in Paragraph 33, above, by submitting to said lender a "UNIFORM RESIDENTIAL LOAN
17 APPLICATION" (hereinafter "Application") representing to the lender contrary to fact, as
18 Respondents AGENT and McKISSICK knew or should have known at the time through the
19 exercise of reasonable diligence, that:

20 (a) The Application provided, in pertinent part, the following language:

21 "The following information is requested by the Federal Government for
22 certain types of loans-related to a dwelling in order to monitor the lender's
23 compliance with equal credit opportunity, fair housing and home mortgage
24 disclosure laws. You are not required to furnish this information, but are
25 encouraged to do so. The law provides that a lender may not discriminate
26 either on the basis of this information, or on whether you choose to furnish
27 it. If you furnish the information, please provide both ethnicity and race.

1 For race, you may check more than one designation. If you do not furnish
2 ethnicity, race, or sex, under Federal regulations, this lender is required to
3 note the information on the basis of visual observation or surname. If you
4 do not wish to furnish the information, please check the box below. (Lender
5 must review the above material to assure that the disclosures satisfy all
6 requirements to which the lender is subject under applicable state law for
7 the particular type of loan applied for.);”

8 (b) The race, ethnicity, and sex information as set forth on the Application was
9 obtained by Respondent McKISSICK, who signed the Application as the
10 “Interviewer” and checked information to “be Completed by Interviewer”
11 indicating the “application was taken . . . Face-to-face interview;” and,

12 (c) That the loan application was signed by the borrower, Hyon Suk Yun.

13 40

14 In truth and in fact, Respondent McKISSICK had not interviewed Hyon Suk Yun
15 in a face-to-face interview, Respondent McKISSICK had not obtained the requested ethnicity,
16 race, and sex information from said borrower, Respondents had never met Hyon Suk Yun, said
17 borrower had not signed the Application, and the signature of Hyon Suk Yun on the Application
18 was a forgery. Respondent McKISSICK and Respondent AGENT knew the borrower’s
19 signature on, and the information contained, in the loan application to be false at the time
20 Respondents made, signed, and submitted said Application to the lender.

21 41

22 The acts and/or omissions of Respondent AGENT and Respondent McKISSICK
23 as alleged in Paragraphs 39 through 40, above, constitute grounds for the revocation or
24 suspension of Respondents’ licenses and/or license rights under Section 10176(a) of the Code
25 [making any substantial misrepresentation], Section 10176(i) of the Code [engaged in any other
26 conduct, while acting in a licensed capacity whether of the same or different character than
27 specified in this section, constituting fraud or dishonest dealing], Section 10177(g)

1 [demonstrated negligence or incompetence in performing an act for which he or she is required
2 to hold a license] and/or Section 10177(j) of the Code [engaged in any other conduct, whether of
3 the same or different character than specified in this section, constituting fraud or dishonest
4 dealing].

5 SIXTH CAUSE OF ACTION

6 42

7 There is hereby incorporated in this Fourth, separate and distinct, Cause of
8 Accusation, all of the allegations contained in Paragraphs 1 through 41, inclusive, of the
9 Accusation with the same force and effect as if herein fully set forth.

10 43

11 Within the three year period prior to the filing of this Accusation and at all times
12 herein mentioned, Respondent AGENT conducted activities for which a real estate license was
13 required from an office located at 550 Lakeside Drive, #7, Sunnyvale, California.

14 44

15 At no time herein mentioned was the address set forth in Paragraph 43, above,
16 added to or made a part of Respondent AGENT's real estate license.

17 45

18 At no time herein mentioned did Respondent AGENT notify the Department that
19 it was conducting licensed activities from the address set forth in Paragraph 43, above.

20 46

21 Within the three year period prior to the filing of this Accusation and at all times
22 herein mentioned, Respondent AGENT maintained more than one place of business and failed
23 to apply for and procure an additional license for each branch office so maintained by it and/or
24 failed to notify the Department of a change of its main business address.

25 47

26 The facts alleged above are a violation of Section 2715 of Chapter 6, Title 10,
27 California Code of Regulations (hereinafter "the Regulations") [requiring every broker to

1 maintain on file with the Department all current business addresses], and/or Section 10163 of
2 the Code [requiring a broker to obtain an additional license for each branch office] and are
3 grounds for the suspension or revocation of Respondent AGENT's license under the provisions
4 of Section 10165 [providing for the revocation of a real estate license for violating Section
5 10163 of the Code] and/or in conjunction with Section 10177(d) of the Code [providing for
6 revocation of suspension of a real estate license for violations of the Real Estate Law under
7 Sections 10000 et seq. of the Code or for violations of the Commissioner's Regulations].

8 SEVENTH CAUSE OF ACTION

9 48

10 There is hereby incorporated in this Seventh, separate and distinct, Cause of
11 Action, all of the allegations contained in Paragraphs 1 through 47, inclusive, of the Accusation
12 with the same force and effect as if herein fully set forth.

13 49

14 Within the three year period prior to the filing of this Accusation and at all times
15 herein mentioned, in connection with the loan brokerage business described in Paragraph 13,
16 above, Respondent IFC failed to provide to an authorized representative of the Department
17 and/or failed to retain for a period of three (3) years the all transactional documents, including
18 listings, purchase agreements, loan applications, and other documents executed by or obtained
19 by said broker in connection with any transactions for which a real estate license is required,
20 including, but not limited to, the following transaction:

- 21 1.) Real property: 1187 Emerson Avenue, Campbell, California
22 Clients/Borrowers: Hyon Suk Yun
23 Lender: World Savings Bank (now Wachovia Mortgage)
24 2.) Real property: 2567 E. Waterford Avenue, Fresno, California
25 Clients/Borrowers: Hyon Suk Yun
26 Lender: World Savings Bank (now Wachovia Mortgage)

27 50

1 reasonable supervision over the licensed activities of corporate broker] and/or Section 10159.2
2 of the Code [holding designated broker/officer responsible for supervision and control of
3 activities conducted on behalf of corporation by its officers and licensees for compliance with
4 the Real Estate Law under Sections 10000 et seq. of the Code] and Section 2725 of the
5 Regulations [requiring broker to supervise salesperson employees and to implement policies,
6 rules and procedures to assure employee compliance with the Real Estate Law under Sections
7 10000 et seq. of the Code] in conjunction with Section 10177(d) of the Code [providing for
8 revocation of suspension of a real estate license for violations of the Real Estate Law under
9 Sections 10000 et seq. of the Code or for violations of the Commissioner's Regulations].

10 NINTH CAUSE OF ACTION

11 54

12 There is hereby incorporated in this Ninth, separate and distinct, Cause of Action,
13 all of the allegations contained in Paragraphs 1 through 60, inclusive, of the Accusation with the
14 same force and effect as if herein fully set forth.

15 55

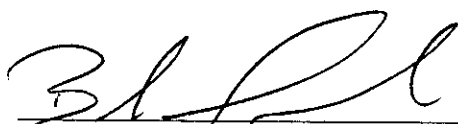
16 At all times herein mentioned, Respondent McKISSICK was responsible, as the
17 designated broker officer of Respondent AGENT, for the supervision and control of the
18 activities conducted on behalf of the corporation by its officers and employees. Respondent
19 McKISSICK failed to exercise reasonable supervision and control over the mortgage brokering
20 real property sales activities of Respondent AGENT. In particular, Respondent McKISSICK
21 permitted, ratified and/or caused the conduct described in the Third, Fourth, Fifth, and Sixth
22 Causes of Action, above, to occur, and failed to take reasonable steps, including, but not limited
23 to the review of loan applications and transactional documents, supervision of employees and
24 officers, failure to interview loan applicants, obtain branch office licensing and/or failure to
25 notify the Department of address change, and the implementation of policies, rules, procedures,
26 and systems to ensure the compliance of the corporation with the Real Estate Law.

27 ///

The above acts and/or omissions of Respondent McKISSICK constitute grounds for the revocation or suspension of Respondent McKISSICK's licenses and/or license rights under the provisions of Section 10177(h) of the Code [requiring designated broker/officer to exercise reasonable supervision over the licensed activities of corporate broker] and/or Section 10159.2 of the Code [holding designated broker/officer responsible for supervision and control of activities conducted on behalf of corporation by its officers and licensees for compliance with the Real Estate Law under Sections 10000 et seq. of the Code] and Section 2725 of the Regulations [requiring broker to supervise salesperson employees and to implement policies, rules and procedures to assure employee compliance with the Real Estate Law under Sections 10000 et seq. of the Code] in conjunction with Section 10177(d) of the Code [providing for revocation of suspension of a real estate license for violations of the Real Estate Law under Sections 10000 et seq. of the Code or for violations of the Commissioner's Regulations].

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 license(s) and license rights of Respondents 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 provisions of law.

FOR: TRICIA SOMMERS
Deputy Commissioner



By: BREND A SMITH
Deputy Commissioner

Dated at Sacramento, California

this 12 day of November, 2009