

1 Department of Real Estate  
2 P. O. Box 187000  
3 Sacramento, CA 95818-7000  
4  
5 Telephone: (916) 227-0789  
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FILED  
APR 11 2002

DEPARTMENT OF REAL ESTATE

By Laurid J. [Signature]

8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 \* \* \*

11 TO: ) No. H-2717 SD  
12 LUCY DOWNING, ) ORDER TO DESIST AND REFRAIN  
13 ) (B&P Code Section 10086)  
14 )

15 The Real Estate Commissioner of the State of  
16 California has determined from the findings herein set forth  
17 below that you have violated Section 10130 of the California  
18 Business and Professions Code (hereinafter "Code") by engaging  
19 in the business of a real estate broker within the State of  
20 California without a real estate license.

21 I

22 On or about May 26, 1997, the real estate salesperson  
23 license of you, LUCY DOWNING expired and was not renewed.

24 II

25 During a period of time from on or after May 26, 1997  
26 and continuing thereafter, you, for or in expectation of a  
27 compensation, negotiated with various borrowers and/or lenders

1 in connection with arranging loans secured directly or  
2 collaterally by liens on real property including, but not  
3 limited to, the following:

4	<u>BORROWER</u>	<u>PROPERTY</u>
5	Michael S. Williams & Toya	901 Sonia Place
6	Carter-Williams	Escondido, California

7 III

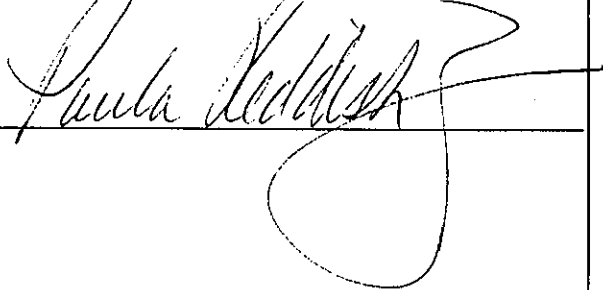
8 The acts described in Paragraph II above, are acts  
9 requiring a real estate broker license under the provisions of  
10 Section 10131(d) of the Code.

11 IV

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

16 DATED: March 28, 2002

17 PAULA REDDISH ZINNEMANN  
18 Real Estate Commissioner

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21 cc: LUCY DOWNING  
22 1735 Caudor Street  
23 Encinitas, CA 92024

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