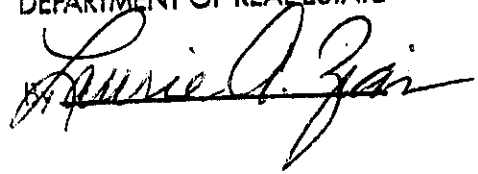


1 Department of Real Estate
P. O. Box 187000
2 Sacramento, CA 95818-7000
3 Telephone: (916) 227-0789
4
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6
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FILED
APR 17 2000

DEPARTMENT OF REAL ESTATE



8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 * * *

11 TO:) No. H-3506 SAC
12 STEVEN C. JUSTESON) ORDER TO DESIST AND REFRAIN
13) (B&P Code Section 10086)

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

20 I

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

25 II

26 During the period of time from on or before
27 November 1, 1999 and continuing thereafter, you, for or in

1 expectation of a compensation, solicited and negotiated with
2 various borrowers and/or lenders in connection with arranging
3 loans secured directly or collaterally by liens on real property
4 including, but not limited to, the following:

<u>BORROWER</u>	<u>PROPERTY</u>
Kathi L. Raymes	5237 Tucson Circle
	Fair Oaks, California

8 III

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

12 IV

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

16 NOW, THEREFORE, YOU ARE HEREBY ORDERED TO DESIST
17 AND REFRAIN from performing any and all acts for which a real
18 estate license is required until such time as you obtain the
19 required license from the Department.

20 DATED: April 10, 2000.

21 PAULA REDDISH ZINNEMANN
22 Real Estate Commissioner

23 
24

25 cc: STEVEN C. JUSTESON
26 2201 21st Street
27 Sacramento, CA 95818