Department of Real Estate P. O. Box 187000 Sacramento, CA 95818-7000

Telephone: (916) 227-0789

JAMES HARRIS and ELINOR

SPECTOR doing business as

AMERICAN SERVICING COMPANY

MAR 2 2 2002

DEPARTMENT OF REALESTATE

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BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

No. H-3662 SAC

ORDER TO DESIST AND REFRAIN (B&P Code Section 10086)

The Real Estate Commissioner of the State of
California (hereinafter "Commissioner") has determined from
evidence available to the California Department of Real Estate
(hereinafter "the Department") that you, JAMES HARRIS and you,
ELINOR SPECTOR, and each of you, individually and doing
business as AMERICAN SERVICING COMPANY (hereinafter "you"),
while engaged in activities which require a real estate broker
license under the provisions of Sections 10131(a) and 10131(b)
of the California Business and Professions Code (hereinafter
"the Code"), violated Section 10130 of the Code.

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At no time mentioned herein were you, JAMES HARRIS, or you, ELINOR SPECTOR, licensed by the Department as a real estate broker or as a real estate salesperson.

ΙI

Between on or about July 1, 1999 and on or about

December 15, 1999, you, JAMES HARRIS, and you, ELINOR SPECTOR,

and each of you, individually and doing business as AMERICAN

SERVICING COMPANY, on behalf of the Vernaccia Trust #2514, for

compensation, leased and rented and collected rents from

residential real property known as 2514 Vernaccia Circle,

Rancho Cordova, California, and negotiated and arranged for

Daniel and Bobbie Fleming to acquire an option to purchase said

real property.

III

In acting as described in Paragraph II above, you engaged in the business and acted in the capacity of real estate brokers within the State of California as defined by Sections 10131(a) and 10131(b) of the Code.

IV

On or about June 18, 2001, you, ELINOR SPECTOR, individually and doing business as AMERICAN SERVICING COMPANY, on behalf of the Aramon Drive Trust #2468, for compensation, solicited tenants for residential real property known as 3115 La Solidad, Sacramento, California.

V

In acting as described in Paragraph IV, above, you, ELINOR SPECTOR, individually and doing business as American Servicing Company, engaged in the business and acted in the capacity of a real estate broker within the State of California as defined by Section 10131(b) of the Code.

VI

In acting as described above, you, and each of you, violated Section 10130 of the Code.

NOW, THEREFORE, YOU, JAMES HARRIS, AND YOU, ELINOR SPECTOR, AND EACH OF YOU, INDIVIDUALLY AND DOING BUSINESS AS AMERICAN SERVICING COMPANY, AND YOUR AGENTS AND EMPLOYEES, ARE HEREBY ORDERED TO DESIST AND REFRAIN from performing any activities for which a real estate license is required unless you comply with Section 10130 of the Code.

DATED: March 18,200 Z

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PAULA REDDISH ZINNEMANN Real Estate Commissioner

cc: JAMES HARRIS

AMERICAN SERVICING COMPANY

2648 Aramon Drive

Rancho Cordova, CA 95670

23 ELINOR SPECTOR

AMERICAN SERVICING COMPANY

<sup>24</sup> P. O. Box 487

10631 Audubon Way

Rancho Cordova, CA 95670

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