

1 Department of Real Estate
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3 Sacramento, CA 95818-7007
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FILED
NOV 29 2004

DEPARTMENT OF REAL ESTATE

By *Lauriel E. Z...*

8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 * * *

11 TO:) No. H-4165 SAC
12)
13 EARL G. ROBERSON,) ORDER TO DESIST AND REFRAIN
14 individually and doing) (B&P Code Section 10086)
business as R&R Financial)
Services)

15 The Real Estate Commissioner of the State of
16 California (hereinafter "Commissioner") has determined from
17 evidence available to the California Department of Real Estate
18 (hereinafter "the Department") that you, EARL G. ROBERSON
19 (herein "you"), individually and doing business as R & R
20 Financial Services (herein "R&R"), while engaged in activities
21 which require a real estate broker license under the provisions
22 of Section 10131(d) of the California Business and Professions
23 Code (hereinafter "the Code"), violated Section 10130 of the
24 Code.

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I

At no time mentioned herein were you licensed by the Department as either a real estate broker or as a real estate salesperson.

II

At all times mentioned herein between on or about August 27, 2001 and on or about January 21, 2002, and at other times known to you but not known to the Department, you, individually and doing business as R&R, engaged in the business of, acted in the capacity of, advertised, or assumed to act as a real estate broker within the State of California within the meaning of Section 10131(d) of the Code, including the operation and conduct of a mortgage loan brokerage business with the public wherein, on behalf of others, for compensation or in expectation of compensation, you solicited lenders and borrowers for loans secured directly or collaterally by liens on real property, and wherein you arranged, negotiated, processed, and consummated such loans.

III

Between on or about August 27, 2001 and on or about January 21, 2002, in course of the activities described in Paragraph II, above, you solicited and obtained an application by Daphne Carvela for a mortgage loan to be secured by real property at 2043 Seventh Avenue, Oakland, California,, and thereafter arranged, negotiated, and processed such loan.

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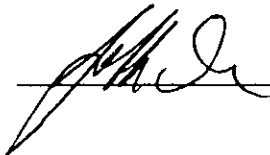
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IV

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

NOW, THEREFORE, YOU, EARL G. ROBERSON, 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 17 2004 JEFF DAVI
Real Estate Commissioner



cc: EARL G. ROBERSON
R&R FINANCIAL SERVICES
707 MARIN STREET, #209
VALLEJO, CA 94590

EARL G. ROBERSON
R&R FINANCIAL SERVICES
22470 FOOTHILL BLVD., #101
HAYWARD, CA 94590