

FILED

OCT 15 2008

DEPARTMENT OF REAL ESTATE

By K. Max

BEFORE THE DEPARTMENT OF REAL ESTATE  
STATE OF CALIFORNIA

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To:

DEREK DAVIS aka TERRY  
McCOLLOUGH.

No. H- 5082 SAC

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

The Real Estate Commissioner of the State of California has caused an investigation to be conducted and is of the opinion that you, DEREK DAVIS aka TERRY McCOLLOUGH, have violated Section 10130 of the Business and Professions Code (hereinafter "the Code") of the State of California by engaging in the business of a real estate broker within the State of California without a real estate broker license.

I

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

II

Beginning on or before November 2005, you solicited lenders and borrowers for loans secured directly or collaterally by liens on real property in this state on behalf of the buyers of such property for or in expectation of compensation, including, but not limited to:

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Property Address	Borrower	Close of Escrow
4041 Stinson Road, Somerset	Alan Bolton	08/03/2006
7811 Deborah Lane, Fair Oaks	Angela Davis	12/30/2005
14175 Lodgepole Drive, Penn Valley	Angela Davis	12/01/2005
2684 Northrop Avenue, Sacramento	Harriette Davis	11/29/2005
8380 Manana Way, Sacramento	Harriette Davis	11/30/2005
11600 Overhille Drive, Auburn	Harriette Davis	12/16/2005
4807 Lola Way, Sacramento	Harriette Davis	01/10/2006
5137 Romero Way, Fair Oaks	Harriette Davis	02/01/2006
6130 Sweeney Road, Somerset	William Emmons	12/06/2006
6134 Sweeney Road, Somerset	William Emmons	01/31/2006
2170 Sunny Oak Drive, Auburn	William Emmons	03/02/2006
3200 Gropher Hole Road, Somerset	William Emmons	03/07/2006
7191 Grizzley Flat Road, Somerset	William Emmons	03/20/2006
5340 Engle Road, Carmichael	Kristina Harvey	04/06/2006
13770 Bell Brook Drive, Auburn	Kristina Harvey	04/12/2006
10195 Indian Hill Road, New Castle	Kristina Harvey	04/11/2006
6500 Sly Park Road, Placerville	Kristina Harvey	05/12/2006
5376 Marybelle Lane, Shingle Springs	Kristina Harvey	05/24/2006
1109 Magnolia Lane, Lincoln	Hilda Day	10/13/2005

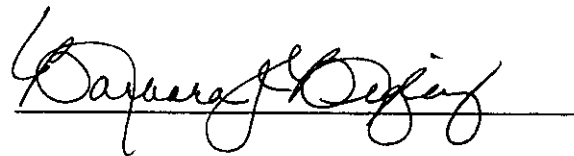
III

Your acts and omissions described above violated Section 10130 of the Code.

NOW THEREFORE YOU, DEREK DAVIS, ARE HEREBY ORDERED TO DESIST AND REFRAIN from performing any and all acts within the State of California for which a real estate broker license is required, unless and until you obtain a real estate broker license.

DATED: 10/10/08

JEFF DAVI  
Real Estate Commissioner



BY: Barbara J. Bigby  
Chief Deputy Commissioner