

FILED

NOV 12 2008

DEPARTMENT OF REAL ESTATE

By *Jean [Signature]*

BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

In the Matter of the Investigation of)	
)	FILE NO. 407-0925-007
)	
MICHAEL KENNETH MARSDEN,)	H-5091 SAC
)	
)	
Respondent.)	
)	

ORDER ACCEPTING VOLUNTARY SURRENDER OF REAL ESTATE LICENSE

On November 10, 2008, Respondent in connection with an investigation of possible violations of the Real Estate Law (Sections 10000 et seq., of the Business and Professions Code) and Regulations of the Commissioner (Title 10, Code of Regulations) petitioned the Commissioner to voluntarily surrender his real estate broker licenses pursuant to Section 10100.2 of the Business and Professions Code.

IT IS HEREBY ORDERED that Respondent MICHAEL KENNETH MARSDEN 's petition for voluntary surrender of his real estate broker licenses is accepted as of the effective date of this Order as set forth below, based upon the understanding and agreement expressed in Respondent's Declaration dated November 10, 2008, (attached as Exhibit "A" hereto). Respondent's license certificate and pocket card shall be sent to the below listed address so that they reach the Department on or before the effective date of this Order:

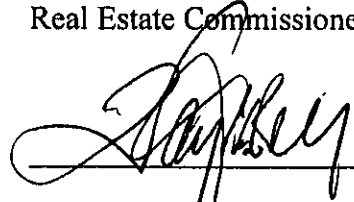
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DEPARTMENT OF REAL ESTATE
Attn: Licensing Flag Section
P. O. Box 187000
Sacramento, CA 95818-7000

This Order shall become effective at 12 o'clock noon on DEC 03 2008,
2008.

DATED: NOV 12 2008, 2008

JEFF DAVI
Real Estate Commissioner


By Wayne S. Bell, Chief Counsel

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BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

In the Matter of the Investigation of)
) FILE NO. 407-0925-007
)
MICHAEL KENNETH MARSDEN,)
)
)
Respondent.)
)

DECLARATION

My name is MICHAEL KENNETH MARSDEN, and I am currently licensed as a real estate broker and/or have license rights with respect to said license. I am representing myself in this matter.

I have been informed by the Department of Real Estate that I am the subject of an investigation of possible violations of the Real Estate Law (Sections 10000 et seq., of the Business and Professions Code) and Regulations of the Real Estate Commissioner (Title 10 of the California Code of Regulations) which could result in the filing of an Accusation to revoke or suspend my real estate license(s); in connection with the above, and pursuant to Business and Professions Code Section 10100.2, I wish to voluntarily surrender my real estate broker license(s) issued by the Department.

1 In lieu of proceeding in this matter in accordance with the provisions of the
2 Administrative Procedure Act (Sections 11400 et seq., of the Business and Professions Code), I
3 wish to voluntarily surrender my real estate license(s) issued by the Department of Real Estate
4 ("Department"), pursuant to Business and Professions Code Section 10100.2.

5 I understand that by so voluntarily surrendering my license(s), I may be relicensed
6 as a broker or as a salesperson only by petitioning for reinstatement pursuant to Section 11522
7 of the Government Code. I also understand that by so voluntarily surrendering my license(s), I
8 agree to the following:

9 1. The filing of this Declaration shall be deemed as my petition for
10 voluntary surrender.

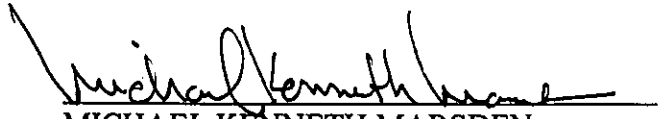
11 2. It shall also be deemed to be an understanding and agreement by me that I
12 waive all rights I have to require the Commissioner to prove the allegations contained in all
13 affidavits and all other relevant statements, declarations and evidence in this matter at a hearing
14 held in accordance with the provisions of the Administrative Procedure Act (Government Code
15 Sections 11400 et seq.), and that I also waive other rights afforded to me in connection with the
16 hearing such as the right to discovery, the right to present evidence in defense of the allegations
17 in the all affidavits and all other relevant statements, declarations and evidence and the right to
18 cross-examine witnesses.

19 3. I further agree that upon acceptance by the Commissioner, as evidenced
20 by an appropriate order, all affidavits and all other relevant statements, declarations and
21 evidence obtained during the course of the investigation prior to the Commissioner's acceptance
22 may be considered by the Department to be true and correct for the purpose of deciding whether
23 or not to grant reinstatement of my license(s) pursuant to the provisions of Government Code
24 Section 11522. This understanding and agreement is made without admitting or denying the
25 truth or contents of the aforementioned documents.

26 4. I freely and voluntarily surrender all my licenses and license rights under
27 the Real Estate Law.

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I declare under penalty of perjury under the laws of the State of California that
the above is true and correct and that this declaration was executed Nov 10,
2008, at Roseville, California.


MICHAEL KENNETH MARSDEN

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FILED

NOV 12 2008

DEPARTMENT OF REAL ESTATE

By *Janet R. ...*

BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

In the Matter of the Investigation of)	
)	FILE NO. 407-0925-007
)	
AMERICAN INTERNATIONAL)	H-5091 SAC
MORTGAGE, INC.,)	
)	
Respondent.)	

ORDER ACCEPTING VOLUNTARY SURRENDER OF REAL ESTATE LICENSE

On November 11, 2008, Respondent, in connection with an investigation of possible violations of the Real Estate Law (Sections 10000 et seq., of the Business and Professions Code) and Regulations of the Commissioner (Title 10, Code of Regulations), petitioned the Commissioner to voluntarily surrender its real estate broker license(s) pursuant to Section 10100.2 of the Business and Professions Code.

IT IS HEREBY ORDERED that Respondent the petition of AMERICAN INTERNATIONAL MORTGAGE, INC., for voluntary surrender of its real estate broker license(s) is accepted as of the effective date of this Order as set forth below, based upon the understanding and agreement expressed in Respondent's Declaration dated November 11, 2008, (attached as Exhibit "A" hereto). Respondent's license certificate(s), pocket card(s) and any


1 branch office license certificate(s) shall be sent to the below listed address so that they reach the
2 Department on or before the effective date of this Order:

3 DEPARTMENT OF REAL ESTATE
4 Attn: Licensing Flag Section
5 P. O. Box 187000
6 Sacramento, CA 95818-7000

7 This Order shall become effective at 12 o'clock noon on
8 DEC 03 2008, 2008.

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10 DATED: NOV 12 2008, 2008

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12 JEFF DAVI
13 Real Estate Commissioner

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16 By Wayne S. Bell, Chief Counsel

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BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

In the Matter of the Investigation of)	
)	FILE NO. 407-0925-007
)	
AMERICAN INTERNATIONAL)	
MORTGAGE, INC.,)	
)	
Respondent.)	

DECLARATION

My name is MICHAEL KENNETH MARSDEN and that I am currently an officer of AMERICAN INTERNATIONAL MORTGAGE, INC., which is licensed as a real estate broker and/or has license rights with respect to said license. I am authorized and empowered to sign this declaration on behalf of AMERICAN INTERNATIONAL MORTGAGE, INC. I am acting on behalf of AMERICAN INTERNATIONAL MORTGAGE, INC., in this matter.

I have been informed by the Department of Real Estate that AMERICAN INTERNATIONAL MORTGAGE, INC., and I are the subject of an investigation of possible violations of the Real Estate Law (Sections 10000 et seq., of the Business and Professions Code) and Regulations of the Real Estate Commissioner (Title 10 of the California Code of Regulations) which could result in the filing of an Accusation to revoke or suspend the

1 corporate real estate license(s); in connection with the above, and pursuant to Business and
2 Professions Code Section 10100.2, the corporation wishes to voluntarily surrender its corporate
3 real estate broker license(s) issued by the Department.

4 In lieu of proceeding in this matter in accordance with the provisions of the
5 Administrative Procedure Act (Sections 11400 et seq., of the Business and Professions Code)
6 AMERICAN INTERNATIONAL MORTGAGE, INC., wishes to voluntarily surrender its real
7 estate license issued by the Department of Real Estate ("Department"), pursuant to Business and
8 Professions Code Section 10100.2.

9 I understand that AMERICAN INTERNATIONAL MORTGAGE, INC., by so
10 voluntarily surrendering its license, can only have it reinstated in accordance with the provisions
11 of Section 11522 of the Government Code. I also understand that by so voluntarily surrendering
12 its license, AMERICAN INTERNATIONAL MORTGAGE, INC., agrees to the following:

13 1. The filing of this Declaration shall be deemed as its petition for voluntary
14 surrender.

15 2. It shall also be deemed to be an understanding and agreement by
16 AMERICAN INTERNATIONAL MORTGAGE, INC., that it waives all rights it has to require
17 the Commissioner to prove the allegations contained in all affidavits and all other relevant
18 statements, declarations and evidence in this matter at a hearing held in accordance with the
19 provisions of the Administrative Procedure Act (Government Code Sections 11400 et seq.), and
20 that it also waives other rights afforded to it in connection with the hearing such as the right to
21 discovery, the right to present evidence in defense of the allegations in the all affidavits and all
22 other relevant statements, declarations and evidence and the right to cross-examine witnesses.

23 3. AMERICAN INTERNATIONAL MORTGAGE, INC., further agrees
24 that upon acceptance by the Commissioner, as evidenced by an appropriate order, all affidavits
25 and all other relevant statements, declarations and evidence obtained during the course of the
26 investigation prior to the Commissioner's acceptance may be considered by the Department to
27 be true and correct for the purpose of deciding whether or not to grant reinstatement of its

1 license(s) pursuant to the provisions of Government Code Section 11522. This understanding
2 and agreement is made without admitting or denying the truth or contents of the aforementioned
3 documents.

4 4. AMERICAN INTERNATIONAL MORTGAGE, INC., freely and
5 voluntarily surrenders all of its licenses and license rights under the Real Estate Law.

6 I declare under penalty of perjury under the laws of the State of California that
7 the above is true and correct and that this declaration was executed Nov 11,
8 2008, at Citrus Heights, California.

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10 AMERICAN INTERNATIONAL MORTGAGE, INC.

11
12 By: Michael Kenneth Marsden
13 MICHAEL KENNETH MARSDEN
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