

1 DEPARTMENT OF REAL ESTATE
2 P. O. Box 187007
3 Sacramento, CA 95818-7007

4 Telephone: (916) 227-0791

FILED

APR 24 2009

DEPARTMENT OF REAL ESTATE

By K. Contreras

8 BEFORE THE DEPARTMENT OF REAL ESTATE
9 STATE OF CALIFORNIA

10 * * *

11 TO:) NO. H- 5202 SAC
12 CARMEL PARTNERS,)
13 CARMEL DEVELOPMENT AND) ORDER TO DESIST AND REFRAIN
MANAGEMENT COMPANY LLC, and) (B&P Code Section 10086)
ERIN BURROW.)

14 The Real Estate Commissioner (Commissioner) of the State of California
15 Department of Real Estate (Department) has caused an investigation to be made of your
16 activities including engaging in the business of, acting in the capacity of, advertising, or
17 assuming to act as a real estate broker in the State of California within the meaning of Section
18 10131 (b) of the California Business & Professions Code (the Code). Based upon the findings
19 of that investigation, as set forth below, the Commissioner has determined, and is of the opinion
20 that CARMEL PARTNERS (CARMEL PARTNERS), CARMEL DEVELOPMENT AND
21 MANAGEMENT COMPANY, LLC (CDMC), and ERIN BURROW (BURROW), have acted in
22 the capacity of a real estate broker without having first been licensed by the Department in any
23 capacity, in violation of Section 10130 of the Code.

24 1

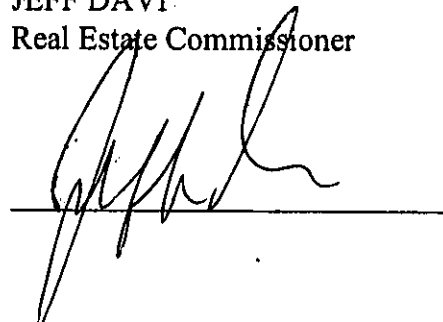
25 From 2006 to 2008 and continuing, CARMEL PARTNERS, CDMC, and
26 BURROW performed acts which require a real estate license pursuant to Section 10131(b) of the
27 Code.

From approximately September 2006 through December 2008 and continuing, CDMC, CARMEL PARTNERS, and BURROW leased or rented or offered to lease or rent, or placed for rent, or solicited for prospective tenants, or negotiated the sale, purchase or exchange of leases on real property, or on a business opportunity, or collected rents from real property, or improvements thereon, including but not limited to the solicitation of prospective tenants and collection of rents from real property or improvements thereon for The Arbors at Antelope single-family and duplex rental community in Antelope, Sacramento County, California.

NOW, THEREFORE YOU, CARMEL PARTNERS, AND YOU, CARMEL DEVELOPMENT AND MANAGEMENT COMPANY LLC, AND YOU, ERIN BURROW, ARE ORDERED TO DESIST AND REFRAIN from performing any 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: APR 14 2009

JEFF DAVI
Real Estate Commissioner



cc: CARMEL PARTNERS (RON ZEFF)
CARMEL DEVELOPMENT
AND MANAGEMENT COMPANY LLC (RON ZEFF)
1000 Sansome Street, Suite 180
San Francisco, CA 94111

ERIN BURROW
3700 Navaho Drive
Antelope, CA 95843

TTY DEK/kc 27