FILED

OCT 1 2 2010

DEPARTMENT OF REAL ESTATE

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

In the Matter of the Accusation of

ENVISION LENDING GROUP INC.,

Respondent.

No. H-5463 SAC

ORDER ACCEPTING VOLUNTARY SURRENDER OF REAL ESTATE LICENSE

On September 13, 2010, an Accusation was filed in this matter against the above-entitled Respondent.

On September 15, 2010, Respondent ENVISION LENDING GROUP INC.

petitioned the Commissioner to voluntarily surrender its real estate corporation license pursuant to Section 10100.2 of the Business and Professions Code.

IT IS HEREBY ORDERED that the petition of Respondent ENVISION

LENDING GROUP INC. for voluntary surrender of its real estate corporation license is accepted as of the effective date of this Order as set forth below, based upon the understanding and agreement expressed in the Declaration executed by Respondent ENVISION LENDING GROUP INC. on September 15, 2010 (attached as Exhibit "A" hereto).

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Respondent ENVISION LENDING GROUP INC.'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: DEPARTMENT OF REAL ESTATE Attention: Licensing Flag Section P. O. Box 187000 Sacramento, CA 95818-7000 This Order shall become effective at 12 o'clock NOV - 2 2010 noon on DATED: JEFF DAVI Real Estate Commissioner .19

BEFORE THE DEPARTMENT OF REAL ESTATE STATE OF CALIFORNIA

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In the Matter of the Accusation of) No. H-5463 SAC | No.

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DECLARATION

ENVISION LENDING GROUP INC. is licensed as a corporate real estate broker and/or has license rights with respect to said license. My name is Amy Anderson, and I am authorized to sign this declaration on behalf of ENVISION LENDING GROUP INC. I am acting on behalf of ENVISION LENDING GROUP INC.

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

It is understood that by so voluntarily surrendering this license, ENVISION

LENDING GROUP INC. may be relicensed as a broker corporation only by petitioning for reinstatement pursuant to Section 11522 of the Government Code. I also understand that by so



volunturily surrendering said license, ENVISION LENDING GROUP INC. agrees to the following:

The filing of this Declaration shall be deemed as the petition of ENVISION LENDING GROUP INC. for voluntary surrender. It shall also be deemed to be an understanding and agreement by ENVISION LENDING GROUP INC. that it hereby waives all rights it may have to require the Commissioner to prove the allegations contained in the Accusations filed in this matter at a hearing held in accordance with the provisions of the Administrative Procedure Act (Government Code Sections 11400 et seq.), and that ENVISION LENDING GROUP INC. also waives other rights afforded to it in connection with the hearing such as the right to discovery, the right to present evidence in defense of the allegations in the Accusation and the right to cross-examine witnesses. ENVISION LENDING GROUP INC. further agrees that upon acceptance by the Commissioner, as evidenced by an appropriate order, all affidavits and all relevant evidence obtained by the Department in this matter prior to the Commissioner's acceptance, and all allegations contained in the Accusations heretofore filed in the Department Case No. H-5463 SAC, may be considered by the Department to be true and correct for the purpose of deciding whether to grant relicensure or reinstatement pursuant to Government Code Section 11522.

I declare under penalty of perjury under the laws of the State of California that the above is true and correct and that ENVISION LENDING GROUP INC. freely and voluntarily surrender all license(s) and license rights under the Real Estate Law.

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Amy Anderson for

ENVISION LENDING GROUP INC.

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1 TRULY SUGHRUE, Counsel State Bar No. 223266 2 Department of Real Estate SEP 1 8 2010 P.O. Box 187007 3 Sacramento, CA 95818-7007 4 Telephone: (916) 227-0789 (916) 227-0781 (Direct) 5 6 7 8 BEFORE THE DEPARTMENT OF REAL ESTATE 9 STATE OF CALIFORNIA 10 11 In the Matter of the Accusation of No. H-5463 SAC 12 ENVISION LENDING GROUP INC., <u>ACCUSATION</u> 13 Respondent. 14 15 The Complainant, Tricia Sommers, a Deputy Real Estate Commissioner of the 16 State of California, for cause of Accusation against ENVISION LENDING GROUP INC. 17 (hereinafter "Respondent"), is informed and alleges as follows: 18 19 The Complainant, Tricia Sommers, a Deputy Real Estate Commissioner of the 20 State of California, makes this Accusation in her official capacity. 21 2 22 Respondent is presently licensed and/or has license rights under the Real Estate 23 Law (Part 1 of Division 4 of the Business and Professions Code) (Code) as a real estate broker 24 corporation. 25 /// 26

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On or about November 24, 2008 after proceedings comparable to the Administrative Procedure Act in which Respondent was given fair notice of the charges, an opportunity for a hearing, and other due process protections, the State of Illinois, Department of Financial and Profession Regulations, Division of Banking, in Case No. 2008-MBR-143, ordered that the Respondent's residential mortgage license No. MB.6760120 be revoked, for acts which, if done by a real estate licensee, would be grounds for the suspension or revocation of a California real estate license pursuant to the provisions of Sections 10177(d), 10176(i), and 10177(i).

The discipline of Respondent's license as described in Paragraph 3, constitutes cause for suspension or revocation of Respondent's real estate licenses and license rights of Respondent under Section 10177(f) of the California Business and Professions Code.

WHEREFORE, Complainant prays that a hearing be conducted on the allegations of this Accusation and that upon proof thereof, a decision be rendered imposing disciplinary action against all licenses and license rights of Respondent under the Real Estate Law (Part 1 of Division 4 of the Business and Professions Code), and for such other and further relief as may be proper under the provisions of law.

Deputy Real Estate Commissioner

Dated at Sacramento, California, day of August, 2010
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