

FILED

JUL 28 2023

DEPT. OF REAL ESTATE

Ex- [REDACTED]

BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

In the Matter of the Accusation of) No. H-05698 SD
EDDY MARIN,)
Respondent.)

ORDER NUNC PRO TUNC

It having been called to the attention of the Real Estate Commissioner that there is an error in the Order dated April 4, 2023, effective May 2, 2023, and good cause appearing therefor, the Order is amended as follows:

The Order, on page 3, lines 18-19, shall have the following sentence deleted:
Respondent's individual mortgage loan originator license endorsement was surrendered before the effective date of this Decision.

This Order, nunc pro tunc to April 4, 2023, shall become effective immediately.

IT IS SO ORDERED 7/25/23

DOUGLAS R. McCAULEY
REAL ESTATE COMMISSIONER

[REDACTED]

By: Marcus L. McCarther
Chief Deputy Real Estate Commissioner

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27

FILED

APR 12 2023

DEPT. OF REAL ESTATE

By 

BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of) No. H-05698 SD
)
EDDY MARIN,) STIPULATION AND AGREEMENT
)
Respondent.)
_____)

It is hereby stipulated by and between Respondent EDDY MARIN (“Respondent”), individually, and the Complainant, acting by and through Steve Chu, Counsel for the Department of Real Estate (“Department”), as follows for the purpose of settling and disposing of the Accusation filed on October 6, 2022, in this matter:

1. All issues which were to be contested and all evidence which was to be presented by Complainant and Respondent at a formal hearing on the Accusation, which hearing was to be held in accordance with the provisions of the Administrative Procedure Act (“APA”), shall instead and in place thereof be submitted solely on the basis of the provisions of this Stipulation and Agreement (“Stipulation”).

2. Respondent has received, read and understands the Statement to Respondent, the Discovery Provisions of the APA, and the Accusation filed by the Department of Real Estate in this proceeding.

///

1 3. On October 25, 2022, Respondent filed a Notice of Defense pursuant to
2 Section 11506 of the Government Code for the purpose of requesting a hearing on the
3 allegations in the Accusation. Respondent hereby freely and voluntarily withdraws said Notice
4 of Defense. Respondent acknowledges that Respondent understands that by withdrawing said
5 Notice of Defense, Respondent will thereby waive Respondent's right to require the Real Estate
6 Commissioner ("Commissioner") to prove the allegations in the Accusation at a contested
7 hearing held in accordance with the provisions of the APA and that Respondent will waive
8 other rights afforded to Respondent in connection with the hearing such as the right to present
9 evidence in defense of the allegations in the Accusation and the right to cross-examine
10 witnesses.

11 4. Respondent, pursuant to the limitations set forth below, hereby admits
12 that the factual allegations in the Accusation filed in this proceeding are true and correct and the
13 Commissioner shall not be required to provide further evidence to prove such allegations.

14 5. It is understood by the parties that the Real Estate Commissioner may
15 adopt the Stipulation as his Decision in this matter, thereby imposing the penalty and sanctions
16 on Respondent's real estate license and license rights as set forth in the below Order. In the
17 event that the Commissioner in his discretion does not adopt the Stipulation, it shall be void
18 and of no effect, and Respondent shall retain the right to a hearing and proceeding on the
19 Accusation under all the provisions of the APA and shall not be bound by any admission or
20 waiver made herein.

21 6. The Order or any subsequent Order of the Commissioner made pursuant
22 to this Stipulation shall not constitute an estoppel, merger or bar to any further administrative or
23 civil proceedings by the Department with respect to any matters which were not specifically
24 alleged to be causes for the Accusation in this proceeding.

25 ///

26 ///

27 ///


1 2. The restricted license issued to Respondent may be suspended prior to
2 hearing by Order of the Real Estate Commissioner on evidence satisfactory to the
3 Commissioner that Respondent has violated provisions of the California Real Estate Law, the
4 Subdivided Lands Law, Regulations of the Real Estate Commissioner, or the conditions
5 attaching to this restricted license.

6 3. Respondent shall not be eligible to apply for the issuance of an
7 unrestricted real estate license, including designated officer or mortgage loan originator
8 endorsement, nor for the removal of any of the conditions, limitations or restrictions of a
9 restricted license until two (2) years have elapsed from the effective date of this Decision and
10 Order. Respondent withdraws all pending license applications.

11 4. All licenses, license endorsements, and license rights of Respondent are
12 indefinitely suspended unless or until Respondent pays an administrative penalty of \$1,500.00.
13 Said payment shall be in the form of a cashier's check made payable to the Department of Real
14 Estate. The payment must be delivered to the Department of Real Estate, Flag Section at
15 P.O. Box 137013, Sacramento, CA 95813-7013, prior to the effective date of this Decision and
16 Order.

17 5. All licenses and licensing rights of Respondent are indefinitely
18 suspended unless or until Respondent pays the sum of \$1,559.70 for the Commissioner's
19 reasonable cost of the investigation and enforcement which led to this disciplinary action. Said
20 payment shall be in the form of a cashier's check made payable to the Department of Real
21 Estate. The investigative and enforcement costs must be delivered to the Department of Real
22 Estate, Flag Section at P.O. Box 137013, Sacramento, CA 95813-7013, prior to the effective
23 date of this Decision and Order.

24
25 DATED: 2-22-2023


Steve Chu, Counsel
Department of Real Estate

26
27 ///

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27

The foregoing Stipulation and Agreement is hereby adopted by me as my
Decision in this matter as to Respondent EDDY MARIN, and shall become effective at 12
o'clock noon on 5/2/2023.

IT IS SO ORDERED 4.4.23

DOUGLAS R. McCAULEY
REAL ESTATE COMMISSIONER



1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27

FILED

APR 11 2023

DEPT. OF REAL ESTATE

By *Eddy Marin*

BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of) No. H-05698 SD
)
EDDY MARIN,)
)
Respondent.)
)

ORDER ACCEPTING VOLUNTARY SURRENDER OF REAL ESTATE LICENSE

On October 6, 2022, an Accusation was filed in this matter against Respondent EDDY MARIN.

On February 10, 2023, Respondent EDDY MARIN petitioned the Commissioner to voluntarily surrender his individual mortgage loan originator endorsement pursuant to Section 10100.2 of the Business and Professions Code.

IT IS HEREBY ORDERED that Respondent EDDY MARIN'S petition for voluntary surrender of his individual mortgage loan originator endorsement is accepted as of the effective date of this Order as set forth below, based upon the understanding and agreement expressed in Respondent EDDY MARIN'S Declaration dated February 10, 2023 (attached as Exhibit "A" hereto).

///

///

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27

This Order shall become effective at 12 o'clock noon on 5/3/2023.

DATED: 4.4.23

DOUGLAS R. McCAULEY
REAL ESTATE COMMISSIONER



1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27

BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of)	No. H-05698 SD
)	
EDDY MARIN,)	
)	
Respondent.)	
_____)	

My name is EDDY MARIN, and I am currently licensed as a real estate broker with an individual mortgage loan originator endorsement and designated officer of Veranera Holding Corporation and/or have license rights with respect to said license(s). I am representing myself in this matter.

In lieu of proceeding in this matter in accordance with the provisions of the Administrative Procedure Act (Sections 11400 et seq., of the California Government Code), I wish to voluntarily surrender my individual mortgage loan originator endorsement issued by the Department of Real Estate ("Department") pursuant to California Business and Professions Code section 10100.2.

I understand that by so voluntarily surrendering my individual mortgage loan originator endorsement, I may be issued a mortgage loan originator endorsement only by petitioning for reinstatement pursuant to California Government Code section 11522. I also

Declaration of Eddy Marin

1 understand that by so voluntarily surrendering my individual mortgage loan originator
2 endorsement, I agree to the following:

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

5 2. It shall also be deemed to be an understanding and agreement by me that I
6 waive all rights I have to require the Commissioner to prove the allegations contained in the
7 Accusation filed in this matter at a hearing held in accordance with the provisions of the
8 Administrative Procedure Act (California Government Code sections 11400 et seq.), and that I
9 also waive other rights afforded to me in connection with the hearing, such as the right to
10 discovery, the right to present evidence in defense of the allegations in the Accusation and the
11 right to cross-examine witnesses.

12 3. I further agree that upon acceptance by the Commissioner, as evidenced by an
13 appropriate order, all affidavits and all relevant evidence obtained by the Department in this
14 matter prior to the Commissioner's acceptance, and all allegations contained in the Accusation
15 filed in the Department Case No. H-05698 SD, may be considered by the Department to be true
16 and correct for the purpose of deciding whether to grant relicensure or reinstatement pursuant to
17 California Government Code section 11522.

18 4. I freely and voluntarily surrender all my individual mortgage loan originator
19 endorsement and mortgage loan originator endorsement license rights under the Real Estate
20 Law.

21 5. I cannot rescind my petition for voluntary surrender.

22 6. A copy of the Commissioner's Criteria of Rehabilitation is attached hereto.

23 If and when a petition application is made for reinstatement of a surrendered license or
24 endorsement, the Real Estate Commissioner will consider as one of the criteria of
25 rehabilitation, whether or not restitution has been made to any person who has suffered
26 monetary losses through "substantially related" acts or omissions of Respondent, whether or not
27 such persons are named in the investigation file in this case.

Declaration of Eddy Marin

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27

7. I can email or fax a copy of the signature page, as actually signed by me, of my petition for voluntary surrender to the Department at fax number (213) 576-6917. I agree, acknowledge and understand that by electronically sending to the Department an email or fax copy of my actual signature as it appears on my petition for voluntary surrender, that receipt of the emailed or faxed copy by the Department shall be as binding on me as if the Department had received the original signed petition for voluntary surrender. The Department must receive the petition for voluntary surrender or a copy faxed to (213) 576-6917 by February 28, 2023; if not, this petition for voluntary surrender is invalid and void as the cost of the investigation and enforcement will increase.

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 on FEBRUARY 10, 2023, at RIVERSIDE COUNTY, California.

DATED: 2-10-2023



EDDY MARIN
Respondent