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JAN 11 2023

DEPT. OF REAL ESTATE

By 

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*Attorney for Complainant*

BEFORE THE DEPARTMENT OF REAL ESTATE  
STATE OF CALIFORNIA

\* \* \*

In the Matter of the Application of  
SED DU EUGENE NAMAKAJO,  
Respondent.

No. H-05727-SD

STATEMENT OF ISSUES

Mortgage Loan Originator (MLO) License  
Endorsement

The Complainant, Ruth Corral, a Supervising Special Investigator for the Department of Real Estate ("Department") of the State of California, for cause of Statement of Issues against SED DU EUGENE NAMAKAJO ("Respondent"), alleges as follows.

1. The Complainant, Ruth Corral, acting in her official capacity as a Supervising Special Investigator, makes this Statement of Issues against Respondent.

2. Unless otherwise noted, all references to the "Code" are to the California Business and Professions Code, all references to the "Real Estate Law" are to Part 1 of Division 4 of the Code, and all references to "Regulations" are to the Regulations of the Real Estate Commissioner, Title 10, Chapter 6, California Code of Regulations.

PREVIOUS LICENSE HISTORY

3. Respondent was previously licensed by the Department as a real estate salesperson ("RES"), License ID 01994167, from on or about January 7, 2016, through on or about January 6, 2020, at which time Respondent's license expired. Respondent also did not exercise the option to renew his license within two years from the date of expiration pursuant to Code section 10201.

STATEMENT OF ISSUES

4. Respondent is thus not currently licensed in any capacity by the Department.

## MLO APPLICATION

5. On or about August 20, 2021, Respondent submitted an application for an Individual Mortgage Loan Originator (“MLO”) real estate salesperson (“RES”) license endorsement by filing a Form MU4 application (“MLO application”) through the Nationwide Mortgage Licensing System and Registry (“NMLS”).

6. On or about July 12, 2021, the Department sent through the NMLS website a Notice of Intent to Deny Respondent's MLO application for failure to obtain or maintain a Department of Real Estate license. Such Notice sent through NMLS is electronically transmitted to applicants through e-mail.

7. On or about July 14, 2021, the Department served Respondent via U.S. certified mail with a Notice of Intent to Deny Respondent's MLO application ("Notice") for failure to obtain or maintain a Department of Real Estate license.

8. On or about August 17, 2022, a special investigator for the Department contacted Respondent by telephone to explain the Notice and that the Department needed Respondent to withdraw his MLO application, or the Department would send him a formal denial. Respondent requested that the Department e-mail the withdrawal form to him and he would complete it and return it. On the same date, the Department e-mailed a withdrawal form to Respondent, instructing him to complete it and return it no later than August 24, 2022 to avoid a formal denial.

9. On or about August 24, 2022, when Respondent had not returned a completed withdrawal form, the special investigator telephoned Respondent again and left a voicemail message requesting that he return the completed form that day. Respondent did not return a completed withdrawal form.

10. To date, Respondent has not returned a completed form to withdraw his MLO application and has not obtained a real estate license from the Department.

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1 endorsement to Respondent SEDDU EUGENE NAMAKAJO, and for such other and further relief  
2 as may be proper under other applicable provisions of law.

3 Dated at Sacramento, California this 5th day of January, 2023.

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Ruth Corral  
Supervising Special Investigator

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cc: SEDDU EUGENE NAMAKAJO  
Ruth Corral  
Sacto.

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