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**FILED**  
APR 26 1995

**BEFORE THE DEPARTMENT OF REAL ESTATE  
STATE OF CALIFORNIA**

DEPARTMENT OF REAL ESTATE

By Lynda Montiel  
*Lynda Montiel*

*In the Matter of the Accusation of*

CHUNG SHUNG LO  
and ABLE-TAO FINANCIAL, INC.,

}

Case No. H-6932 SF

OAH No. N 9308088

*Respondent*

FOURTH AMENDED **NOTICE OF HEARING ON ACCUSATION**

CONTINUED

*To the above named respondent:*

*You are hereby notified* that a hearing will be held before the Department of Real Estate at \_\_\_\_\_  
the STATE BUILDING at 455 Golden Gate Avenue in \_\_\_\_\_  
Hearing Room 1155, First Floor, San Francisco, CA 94102

on Friday, June 23rd, 1995 (1/2 day), at the hour of 9:00 am,  
or as soon thereafter as the matter can be heard, upon the Accusation served upon you.

You may be present at the hearing. You have the right to be represented by an attorney at your own expense. You are not entitled to the appointment of an attorney to represent you at public expense. You are entitled to represent yourself without legal counsel. If you are not present in person nor represented by counsel at the hearing, the Department may take disciplinary action against you based upon any express admission or other evidence including affidavits, without any notice to you.

You may present any relevant evidence and will be given full opportunity to cross-examine all witnesses testifying against you. You are entitled to the issuance of subpoenas to compel the attendance of witnesses and the production of books, documents or other things by applying to the Department of Real Estate.

The hearing shall be conducted in the English language. If you want to offer the testimony of any witness who does not proficiently speak the English language, you must provide your own interpreter. The interpreter must be approved by the Administrative Law Judge conducting the hearing as someone who is proficient in both English and the language in which the witness will testify. You are required to pay the costs of the interpreter unless the Administrative Law Judge directs otherwise.

DEPARTMENT OF REAL ESTATE

Dated: April 26, 1995

By Deidre L. Johnson  
DEIDRE L. JOHNSON, Counsel