Department of Real Estate P. O. Box 187000 Sacramento, CA 95818-7000

Telephone: (916) 227-0789

EARL ROBERSON,

R & R FINANCIAL SERVICES.



DEPARTMENT OF REAL ESTATE

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TO:

 BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

No. H-7850 SF

ORDER TO DESIST AND REFRAIN (B&P Code Section 10086)

The Real Estate Commissioner of the State of California has determined from the findings herein set forth below that you have violated Section 10130 of the California Business and Professions Code (hereinafter "Code") by engaging in the business of or acting as real estate salespersons or brokers, within the meaning of Section 10131 of the Code without first having obtained a real estate license from the California Department of Real Estate (hereinafter "Department").

I

At no time herein mentioned have you been licensed by the Department of Real Estate of the State of California (hereinafter "Department") either as a real estate broker or a real estate salesperson.

II

Beginning on or before March 2, 1999 and continuing thereafter, you acted, in the capacity of, advertised or assumed to act as a real estate broker in connection with a loan secured directly or collaterally by a lien on real property commonly known as 553 5th Street, Vallejo, California from Fremont Investment & Loan and EquiCredit Corp.

III

You violated Section 10130 of the Code by engaging in the activities described above, in Paragraph II, without first obtaining a real estate broker license from the Department.

NOW, THEREFORE, YOU ARE HEREBY ORDERED TO DESIST AND REFRAIN from performing any and all acts for which a real estate license is required until such time as you obtain the required license from the Department.

PAULA REDDISH ZINNEMANN Real Estate Commissioner

DATED: JULY 23, 2000,

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cc: EARL ROBERSON
513 Georgia Street
Vallejo, CA 94591