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1	Department of Real Estate
2	P. O. Box 187000 Sacramento, CA 95818-7000 DEC - 4 2001
3	Telephone: (916) 227-0789 DEPARTMENT OF REAL ESTATE
4	Jauria (Sec.
5	Or protection of the second se
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8	BEFORE THE DEPARTMENT OF REAL ESTATE
9	STATE OF CALIFORNIA
10	* * *
11	TO:
12	RANDALL C. NORRIS, ORDER TO DESIST AND REFRAIN
13	CYPRESS FUNDING GROUP, and) (B&P Code Section 10086) CFG CAPITAL, INC.
14)
15	The Real Estate Commissioner of the State of
16	California (hereinafter "Commissioner") has caused an
17	investigation to be made of your activities and based upon the
18	findings herein below set forth, is of the opinion that you,
19	RANDALL C. NORRIS, you, CYPRESS FUNDING GROUP and you, CFG
20	CAPITAL, INC. have violated Section 10130 of the California
21	Business and Professions Code (hereinafter "Code") by engaging
22	in the business of or acting as a real estate salesperson or
23	broker, within the meaning of Section 10131(d) of the Code
24	without first having obtained a real estate license from the
25	California Department of Real Estate (hereinafter "Department").
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27	111
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At no time herein mentioned were you , RANDALL C.
NORRIS, you, CYPRESS FUNDING GROUP and you, CFG CAPITAL, INC.,
licensed by the Department as a real estate broker or
salesperson.

II

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7 During the period beginning on or before August 18, 2000 through the present, you, RANDALL C. NORRIS, you, CYPRESS 8 FUNDING GROUP and you, CFG CAPITAL, INC., for compensation or in 9 expectation of compensation, solicited borrowers or lenders for 10 or negotiated loans or performed services for borrowers or 11 lenders or note owners in connection with loans secured directly 12 or collaterally by liens on real property. Included in said 13 acts was a solicitation of Michael A. Bullis, as a prospective 14 borrower. 15

III

IV

The acts described in Paragraph II above, are acts requiring a real estate salesperson or broker license under the provisions of Section 10131(d) of the Code.

You, RANDALL C. NORRIS, you, CYPRESS FUNDING GROUP,
and you, CFG CAPITAL, INC., violated Section 10130 of the Code
by engaging in the activities described in Paragraph II above,
without first obtaining a real estate salesperson or broker
license from the Department.

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1	NOW THEREFORE, YOU, RANDALL C. NORRIS, YOU, CYPRESS
2	FUNDING GROUP, AND YOU, CFG CAPITAL, INC., ARE HEREBY ORDERED TO
3	DESIST AND REFRAIN from performing any and all acts for which a
4	real estate license is required until such time a you obtain
5	the required license from the Department.
6	DATED: 11/29/01
7	PAULA REDDISH ZINNEMANN
8	Real Estate Commissioner
9	Line lock of
10	1 uula reguina
11	cc: RANDALL C. NORRIS
12	CYPRESS FUNDING GROUP CFG CAPITAL INC.
13	23 RIDGEVIEW COURT SAN RAMON, CA 94583
14	RANDALL C. NORRIS
15	CYPRESS FUNDING GROUP CFG CAPITAL INC.
16	2010 CROW CANYON PLACE, SUITE 100 SAN RAMON, CA 94583
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