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NOV 1 5 2007

DEPARTMENT OF REAL ESTATE

By K. Mar

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

In the Matter of the Application of Cas

ALICIA MARIE CONTE,

OAI

Case No. H-10028 SF OAH No. 2007060603

Respondent.

DISMISSAL

Respondent withdrew her application for a real estate broker license. Therefore, the Statement of Issues herein filed on June 14, 2007, is DISMISSED.

> JEFF DAVI Real Estate Commissioner

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DEPARTMENT OF REAL ESTATE

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

In the Matter of the Application of ALICIA MARIE CONTE,

No. H-10028 SF

STATEMENT OF ISSUES

Respondent.

The Complainant, E.J. HABERER II, a Deputy Real Estate Commissioner of the State of California, for Statement of Issues against ALICIA MARIE CONTE (herein "Respondent"), alleges as

Complainant, E.J. HABERER II, a Deputy Real Estate Commissioner of the State of California, makes this Statement of Issues in his official capacity.

ΙI

On or about August 31, 2006, Respondent made application to the Department of Real Estate of the State of California (herein "the Department") for a real estate broker license.

III

On July 29, 2006, the Department issued a license to Respondent ALICIA MARIE CONTE (herein "CONTE") as a real estate salesperson. Respondent CONTE was never licensed by the Department either as a real estate broker or as a real estate salesperson prior to July 29, 2006.

IV

At all times herein mentioned, 1st OPTION MORTGAGE, INC. (herein "1st OPTION") engaged in the business of, acted in the capacity of, advertised, or assumed to act as a real estate broker within the State of California within the meaning of Section 10131(d) of the Business and Professions Code (herein "the Code"), including the operation and conduct of a mortgage loan brokerage business with the public wherein, on behalf of others, for compensation or in expectation of compensation, 1st OPTION solicited lenders and borrowers for loans secured directly or collaterally by liens on real property, and wherein Respondents arranged, negotiated, processed, and consummated such loans.

V

At all times mentioned herein from on or about May 1, 2005 through on or about April 30, 2006, 1ST OPTION employed and compensated CONTE to perform the acts and conduct the activities described in Paragraph IV, above, including but not limited to the activities described in Paragraph VI, below.

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From on or about May 1, 2005 through on or about April 30, 2006, in the course of the activities and employment described in Paragraphs IV and V, above, CONTE, acting for and on behalf of another or others, for or in expectation of compensation, without first being licensed by the Department either as a real estate salesperson or as a real estate broker, negotiated and arranged loans secured by liens on real property, including but not limited to the following ten loans:

VI

- (a) on or about April 21, 2005, a \$337,000 loan to Lori L. Alves to be secured by real property at 848 Portside Circle, Roseville, California ("Alves");
- (b) on or about July 12, 2005, a \$264,000 loan to Andre D. Shevchuck to be secured by real property at 850 East Cotati, #4, Cotati, California ("Shevchuck");
- (c) on or about July 25, 2005, a \$270,000 loan to
 Catherine L. Cook to be secured by real property at 800 Regatta
 Drive, Sacramento, California ("Cook");
- (d) on or about December 1, 2005, a \$224,070 loan to Mike Gutierrez to be secured by real property at 616 Harris Avenue, Sacramento, California ("Gutierrez");
- (e) on or about December 21, 2005, a \$400,000 loan to Sandra C. Ekhardt to be secured by real property at 441 Cumberland Road, Burlingame, California ("Ekhardt");
- (f) on or about January 6, 2006, a \$47,250 loan to

 Maria G. Alamo to be secured by real property at 4916 Don Julio

 Boulevard, Sacramento, California ("Alamo");

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on or about January 12, 2006, a \$301,750 loan to 1 Robin L. Dimos to be secured by real property at 7673 Old Auburn Road, Citrus Heights, California ("Dimos"); on or about January 19, 2006, a \$150,000 loan to Clinton Thompson and Betty J. Williams-Thompson to be secured by 5 real property at 1770 Rutgers Street, East Palo Alto, California 6 7 ("Thompson"); and 8 on or about February 3, 2006, a \$172,500 loan to (i) 9 Jonathan Wagner to be secured by real property at 10818 Painte Way, Rancho Cordova, California ("Wagner"). 10 11 VII In acting as described above, CONTE violated Section 12 10130 of the Code. 13 IIIV 14 The facts alleged above are grounds for denial of 15 Respondent's application for a real estate broker license under 16 17 Sections 480(a) and 10177(d) of the Code. /// 18 /// 19 20 III21 /// 22 III23 /// 24 /// 25 III26 /// 27 ///

- 4 -

WHEREFORE, Complainant prays that the aboveentitled matter be set for hearing and, upon proof of
charges contained herein, that the Commissioner refuse to
authorize the issuance of, and deny the issuance of a real
estate salesperson license to Respondent, and for such other and
further relief as may be proper in the premises.

E.J. HABEREŘ II

Deputy Real Estate Commissioner

Dated at Oakland, California, this 13th day of kere, 2007.