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MAR 04 2026

DEPARTMENT OF REAL ESTATE

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BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of:)	DRE No. H-12749 SF
CASCO FINANCIAL, INC.)	
and JAMES RUDOLPH CASTELLANOS,)	
)	
Respondents.)	

ORDER ACCEPTING VOLUNTARY SURRENDER OF REAL ESTATE LICENSE

On May 15, 2025, an Accusation was filed in this matter against Respondents CASCO FINANCIAL, INC. and JAMES RUDOLPH CASTELLANOS (“Respondents”).

On December 12, 2025, Respondents petitioned the Commissioner to voluntarily surrender their real estate corporate/broker licenses pursuant to Section 10100.2 of the Business and Professions Code.

IT IS HEREBY ORDERED that Respondents CASCO FINANCIAL, INC. and JAMES RUDOLPH CASTELLANOS’s petitions for voluntary surrender of their real estate corporate/broker licenses are accepted as of the effective date of this Order as set forth below, based upon the understanding and agreement expressed in Respondents’ Declarations dated December 12, 2025 (attached as Exhibit “A” hereto). Respondents’ license certificates and pocket

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1 cards shall be sent to the below-listed address so that they reach the Department of Real Estate on
2 or before the effective date of this Order:

3 DEPARTMENT OF REAL ESTATE
4 Attention: Licensing Flag Section
5 651 Bannon Street, Suite 504
6 Sacramento, CA 95811

This Order shall become effective at 12 o'clock noon on MAR 25 2026.

7 DATED: 2/27/2024

8 CHIKA SUNQUIST
9 REAL ESTATE COMMISSIONER



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11 _____
12 By: Marcus L. McCarther
13 Chief Deputy Real Estate Commissioner
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BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

In the Matter of the Accusation of) DRE No. H-12749 SF
)
CASCO FINANCIAL, INC.)
JAMES RUDOLPH CASTELLANOS,)
Respondents.)

DECLARATION

CASCO FINANCIAL, INC. (CFI) is currently licensed and/or has license rights as a real estate broker corporation. CFI is represented by Kyle Niewoehner in this matter.

At all times herein mentioned, CFI was and is acting by and through JAMES RUDOLPH CASTELLANOS (CASTELLANOS), who is the designated officer.

In lieu of proceeding in this matter in accordance with the provisions of the Administrative Procedure Act (Sections 11400 et seq., of the Government Code), CFI wishes to voluntarily surrender its real estate license issued by the Department of Real Estate (Department), pursuant to Business and Professions Code Section 10100.2.

CFI and CASTELLANOS understand that by so voluntarily surrendering CFI's real estate license, CFI may be relicensed as a real estate broker corporation, only by petitioning for reinstatement pursuant to Section 11522 of the Government Code. CFI and CASTELLANOS

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1 understand that by so voluntarily surrendering CFI's real estate license, CFI and CASTELLANOS
2 agree to the following:

3 1. The filing of this Declaration shall be deemed as CFI's petition for voluntary
4 surrender.

5 2. It shall also be deemed to be an understanding and agreement by CFI that
6 they waive all rights to require the Commissioner to prove the allegations contained in the
7 Accusation filed in this matter at a hearing held in accordance with the provisions of the
8 Administrative Procedure Act (Government Code Sections 11400 et seq.), and that CFI also waive
9 other rights afforded to them in connection with the hearing such as the right to discovery, the right
10 to present evidence in defense of the allegations in the Accusation and the right to cross-examine
11 witnesses.

12 3. CFI further agree that upon acceptance by the Commissioner, as evidenced
13 by an appropriate order, all affidavits and all relevant evidence obtained by the Department in this
14 matter prior to the Commissioner's acceptance, and all allegations contained in the Accusation filed
15 in the Department Case No. H-12749 SF, may be considered by the Department to be true and
16 correct for the purpose of deciding whether to grant relicensure or reinstatement pursuant to
17 Government Code Section 11522.

18 4. CFI further understands and agrees that upon acceptance by the
19 Commissioner, as evidenced by an appropriate order, of their petition to voluntarily surrender all of
20 their licenses and license rights under the Real Estate Law, the Department will take no further
21 disciplinary action related to the Accusation filed in Department Case No. H-12749 SF, with the
22 exception of the use of such affidavits, evidence, and allegations as outlined above in Paragraph 3.

23 5. CFI freely and voluntarily surrenders all licenses and license rights under
24 the Real Estate Law.

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I declare under penalty of perjury under the laws of the State of California that the
above is true and correct and that this declaration was executed 12/12, 2025, at
Campbell, California.



CASCO FINANCIAL, INC.
Respondent

By: JAMES RUDOLPH CASTELLANOS
Designated Officer

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BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of) DRE No. H-12749 SF
CASCO FINANCIAL, INC.)
JAMES RUDOLPH CASTELLANOS,)
Respondents.)

DECLARATION

My name is **JAMES RUDOLPH CASTELLANOS**, and I am currently licensed as a real estate broker and/or have license rights with respect to said license. I am represented by Kyle Niewoehner in this matter.

In lieu of proceeding in this matter in accordance with the provisions of the Administrative Procedure Act (Sections 11400 et seq., of the Government Code), I wish to voluntarily surrender my real estate license issued by the Department of Real Estate (Department), pursuant to Business and Professions Code Section 10100.2.

I understand that by so voluntarily surrendering my real estate license, I may be relicensed as a broker, only by petitioning for reinstatement pursuant to Section 11522 of the Government Code. I also understand that by voluntarily surrendering my license, I agree to the following:

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1. The filing of this Declaration shall be deemed as my petition for voluntary surrender.

2. It shall also be deemed to be an understanding and agreement by me that I waive all rights I have to require the Commissioner to prove the allegations contained in the Accusation filed in this matter at a hearing held in accordance with the provisions of the Administrative Procedure Act (Government Code Sections 11400 et seq.), and that I also waive other rights afforded to me in connection with the hearing such as the right to discovery, the right to present evidence in defense of the allegations in the Accusation and the right to cross-examine witnesses.

3. I further agree that upon acceptance by the Commissioner, as evidenced by an appropriate order, all affidavits and all relevant evidence obtained by the Department in this matter prior to the Commissioner's acceptance, and all allegations contained in the Accusation filed in the Department Case No. H-12749 SF, may be considered by the Department to be true and correct for the purpose of deciding whether to grant relicensure or reinstatement pursuant to Government Code Section 11522.

4. I further understand and agree that upon acceptance by the Commissioner, as evidenced by an appropriate order, of their petition to voluntarily surrender all of their licenses and license rights under the Real Estate Law, the Department will take no further disciplinary action related to the Accusation filed in Department Case No. H-12749 SF, with the exception of the use of such affidavits, evidence, and allegations as outlined above in Paragraph 3.

5. I freely and voluntarily surrender all my licenses and license rights under the Real Estate Law.

I declare under penalty of perjury under the laws of the State of California that the above is true and correct and that this declaration was executed 12/12, 2025, at Campbell, California.


JAMES RUDOLPH CASTELLANOS
Respondent