

FILED

OCT 22 2025

DEPARTMENT OF REAL ESTATE

By B. dew

JACK GONZALEZ JR., Counsel (347856)
Department of Real Estate
651 Bannan Street, Suite 507
Sacramento, CA 95811
Telephone: (916) 737-4390
Email: Jack.Gonzalez@dre.ca.gov

BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of	)	No. H-12775 SF
	)	
GOODVIEW FINANCIAL & REAL ESTATE	)	<u>ACCUSATION</u>
CORPORATION and BING C. JIANG,	)	
	)	
Respondents.	)	

The Complainant, STEPHANIE YEE, a Supervising Special Investigator of the State of California, for cause of Accusation against GOODVIEW FINANCIAL & REAL ESTATE CORPORATION ("Goodview") and BING C. JIANG ("Jiang," and collectively, "Respondents"), are informed and alleges as follows:

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Complainant makes this Accusation against Respondents in their official capacity.

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Respondents are presently licensed and/or have license rights under the Real Estate Law, Part 1 of Division 4 of the California Business and Professions Code (the "Code") by the Department of Real Estate (the "Department") as real estate brokers.

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At all times mentioned herein, Goodview was and is presently licensed and/or has license rights under the Real Estate Law, part 1 of Division 4 of the California Business and

1 Professions Code (the Code), by the Department as a corporate real estate broker. Goodview
2 holds an MLO endorsement.

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4 Jiang is presently licensed and/or has license rights under the Code as a real estate
5 broker and holds an MLO endorsement.

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7 At all times mentioned herein, Jiang was the designated broker-officer of
8 Goodview. As the designated broker-officer, Jiang was responsible, pursuant to Section 10159.2
9 of the Code, for the supervision of the activities of officers, agents, real estate licensees and
10 employees of Goodview for which a real estate license is required to ensure compliance of the
11 corporation with the Real Estate Law and the Regulations (the "Regulations").

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13 At all times mentioned herein, Respondents engaged in the business of, acted in
14 the capacity of, advertised, or assumed to act as real estate brokers within the State of California
15 within the meaning of Section 10131(d) of the Code, including the operation and conduct of a
16 loan brokerage business with the public wherein, on behalf of others, for compensation or in
17 expectation of compensation, Respondents solicited lenders and borrowers for loans secured
18 directly or collaterally by liens on real property, and wherein Respondents arranged negotiated,
19 processed, and consummated such loans.

20 CAUSE OF ACTION

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22 Complaint refers to Paragraphs 1 through 6, above, and incorporates the same
23 herein.

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25 An audit was conducted of Respondents' mortgage loan business at the Oakland
26 District Office of the Department of Real Estate at 1515 Clay Street, Suite 702, Oakland,

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1 California, where the auditor examined records for the period of January 1, 2024, through
2 January 31, 2025 (the audit period).

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4 In the course of the activities described in Paragraph 6, in connection with the
5 collection and disbursement of trust funds, it was determined that:

6 (a) Goodview failed to disclose its license number on the loan estimates for
7 California addendums, in violation of Sections 10140.6 and 10236.4(b) of the Code, for the
8 following mortgage loan transactions:

9 6721 Birch Court; and

10 1122 Leigh Avenue;

11 (b) Goodview failed to file its 2023 and 2024 Business Activity Reports
12 (“BAR”) with the Department within ninety (90) days after the end of the respective fiscal years,
13 in violation of Section 10166.07 of the Code.

14 (c) Goodview failed to file its 2024 third quarter and 2024 fourth quarter
15 Mortgage Call Reports (“MCR”) with the Nationwide Mortgage Licensing System (“NMLS”) within
16 forty-five (45) days of the end of the applicable quarters. On March 3, 2025, Goodview
17 filed its 2024 fourth quarter MCR report with the NMLS, which was sixty-two (62) days after
18 the end of the 2024 fourth quarter, in violation of Section 10166.08 of the Code.

19 (d) Goodview failed to file its annual mortgage call reports (“AMCR”) for the
20 fiscal years between 2020 through 2024 with the NMLS, in violation of Section 10166.08 of the
21 Code.

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23 The acts and/or omissions of Goodview as alleged above violate Sections 2773
24 of the Regulations and Sections 10236.4(b), 10140.6, 10166.07, and 10166.08 of the Code and
25 are grounds for disciplinary action under Sections 10177(d) (willful disregard/violation of Real
26 Estate Law) and 10177(g) (negligence/incompetence of real estate licensee) of the Code.

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Section 10106 of the Code provides, in pertinent part, that in any order issued in resolution of a disciplinary proceeding before the Department, the commissioner may request the administrative law judge to direct a licensee found to have committed a violation of this part to pay a sum not to exceed the reasonable costs of the investigation and enforcement of the case.

WHEREFORE, Complainant prays that a hearing be conducted on the allegations of this Accusation and that upon proof thereof, a Decision be rendered imposing disciplinary action against all licenses and license rights of Respondents under the Code, for the reasonable costs of investigation and prosecution of this case, including agency attorney's fees and for such other and further relief as may be proper under provisions of law.



STEPHANIE YEE

Supervising Special Investigator

Dated at Oakland, California

this 17th day of October, 2025.

DISCOVERY DEMAND

The Department of Real Estate hereby requests discovery pursuant to Section 11507.6 of the California Government Code. Failure to provide discovery to the Department may result in the exclusion of witnesses and/or documents at the hearing, and other sanctions as the Administrative Law Judge deems appropriate.