

FILED

JAN 03 2001

DEPARTMENT OF REAL ESTATE

By Shelly Ely

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

\* \* \*

In the Matter of the Accusation of )  
NATIVIDAD GONZALEZ, )  
Respondent. )

No. H-24936 LA  
H-27532 LA

ORDER DENYING REINSTATEMENT OF LICENSE

On June 11, 1996, in Case No. H-24936 LA, an Order was rendered denying the real estate broker license application of Respondent, but granting Respondent the right to the issuance of a restricted real estate broker license. A restricted real estate broker license was issued to Respondent on July 11, 1996. On May 27, 1998, in Case No. H-27532 LA, a Decision was rendered revoking the restricted real estate broker license.

On September 1, 1999, Respondent petitioned for reinstatement of said real estate broker license, and the Attorney General of the State of California has been given notice of the filing of said petition.

///

1 I have considered Respondent's petition and the  
2 evidence and arguments in support thereof. Respondent has failed  
3 to demonstrate to my satisfaction that Respondent has undergone  
4 sufficient rehabilitation to warrant the reinstatement of  
5 Respondent's unrestricted real estate broker license.

6 The Order in Case No. H-24936 LA found that Respondent  
7 had failed to comply with the requirements of law in handling  
8 trust funds and failed to exercise reasonable supervision over  
9 the activities of salespersons licensed under Respondent.

10 Given the violations found and the fact that Respondent  
11 has not engaged as a broker in the operation of a real estate  
12 brokerage business or otherwise acted in a fiduciary capacity,  
13 Respondent has not established that he has complied with Section  
14 2911 (j), Title 10, California Code of Regulations. Consequently,  
15 I am not satisfied that Respondent is sufficiently rehabilitated  
16 to receive an unrestricted real estate broker license.  
17 Additional time and evidence of correction as a restricted real  
18 estate broker is necessary to establish that Respondent is  
19 rehabilitated,

20 I am satisfied, therefore, that it will not be  
21 against the public interest to issue a restricted real estate  
22 broker license to Respondent.

23 NOW, THEREFORE, IT IS ORDERED that Respondent's  
24 petition for reinstatement of his real estate broker license is  
25 denied.

26 ///

27 ///

1           A restricted real estate broker license shall be issued  
2 to Respondent pursuant to Section 10156.5 of the Business and  
3 Professions Code, if Respondent satisfies the following  
4 conditions within nine(9) months from the date of this Order:

5           1. Submittal of a completed application and payment of  
6 the fee for a restricted real estate broker license.

7           2. Submittal of evidence of having, since the most  
8 recent issuance of an original or renewal real estate license,  
9 taken and successfully completed the continuing education  
10 requirements of Article 2.5 of Chapter 3 of the Real Estate Law  
11 for renewal of a real estate license.

12           The restricted license issued to Respondent shall be  
13 subject to all of the provisions of Section 10156.7 of the  
14 Business and Professions Code and to the following limitations,  
15 conditions and restrictions imposed under authority of Section  
16 10156.6 of that Code:

17           A. The restricted license issued to Respondent may be  
18 suspended prior to hearing by Order of the Real Estate  
19 Commissioner in the event of Respondent's conviction or plea of  
20 nolo contendere to a crime which is substantially related to  
21 Respondent's fitness or capacity as a real estate licensee.

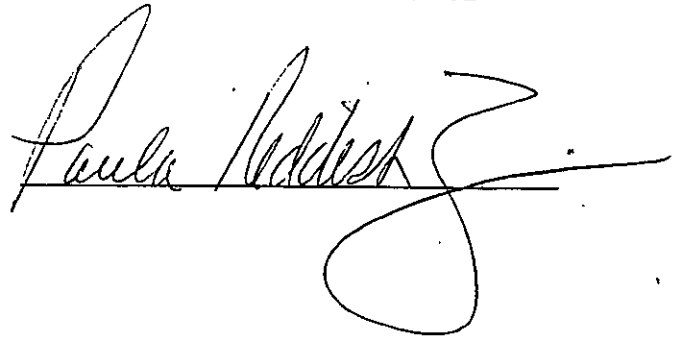
22           B. The restricted license issued to Respondent may be  
23 suspended prior to hearing by Order of the Real Estate  
24 Commissioner on evidence satisfactory to the Commissioner that  
25 Respondent has violated provisions of the California Real Estate  
26 Law, the Subdivided Lands Law, Regulations of the Real Estate  
27 Commissioner or conditions attaching to the restricted license.

1            C. Respondent shall not be eligible to apply for the  
2 issuance of an unrestricted real estate license nor the removal  
3 of any of the limitations, conditions or restrictions of a  
4 restricted license until one (1) year has elapsed from the date  
5 of the issuance of the restricted license to respondent.

6            This Order shall become effective at 12 o'clock  
7 noon on January 23, 2001.

8            DATED: December 13, 2000

9            PAULA REDDISH ZINNEBANN  
10           Real Estate Commissioner

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Department of Real Estate  
107 South Broadway, Room 8107  
Los Angeles, California 90012

(213) 897-3937

**FILED**  
JUN 21 1996  
DEPARTMENT OF REAL ESTATE

By Laura B. Krone

DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

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|                                      |                                  |
|--------------------------------------|----------------------------------|
| In the Matter of the Accusation of ) | No. H-24936 LA                   |
| NATIVIDAD GONZALEZ, )                | <u>STIPULATION AND AGREEMENT</u> |
| Respondent. )                        | <u>IN SETTLEMENT AND ORDER</u>   |

It is hereby stipulated by and between NATIVIDAD GONZALEZ (sometimes referred to as Respondent), and the Complainant, acting by and through James R. Peel, Counsel for the Department of Real Estate, as follows, for the purpose of settling and disposing of the Accusation filed on April 29, 1992, in this matter.

1. All issues which were to be contested and all evidence which was to be presented by Complainant and Respondent at a formal hearing on the Accusation, which hearing was to be held in accordance with the provisions of the Administrative Procedure Act (APA), shall instead and in place thereof be submitted solely on the basis of the provisions of this Stipulation and Agreement in Settlement.

1  
2           2. Respondent has received, read and understands the  
3 Statement to Respondent, the Discovery Provisions of the APA and  
4 the Accusation filed by the Department of Real Estate in this  
5 proceeding.

6           3. On May 15, 1992, Respondent filed a Notice of  
7 Defense, pursuant to Section 11505 of the Government Code for the  
8 purpose of requesting a hearing on the allegations in the  
9 Accusation. Respondent hereby freely and voluntarily withdraws  
10 said Notice of Defense. Respondent acknowledges that he  
11 understands that by withdrawing said Notice of Defense he will  
12 thereby waive his right to require the Commissioner to prove the  
13 allegations in the Accusation at a contested hearing held in  
14 accordance with the provisions of the APA and that he will waive  
15 other rights afforded to him in connection with the hearing, such  
16 as the right to present evidence in defense of the allegations in  
17 the Accusation and the right to cross-examine witnesses.

18           4. Respondent, pursuant to the limitations set forth  
19 below, although not admitting or denying the truth of the  
20 allegations, will not contest the factual allegations contained in  
21 the Accusation filed in this proceeding and the Real Estate  
22 Commissioner shall not be required to provide further evidence of  
23 such allegations.

24           5. It is understood by the parties that the Real Estate  
25 Commissioner may adopt the Stipulation and Agreement in Settlement  
26 as his decision in this matter thereby imposing the penalty and  
27 sanctions on Respondent's real estate license and license rights.

1 as set forth below in the "Order". In the event that the  
2 Commissioner in his discretion does not adopt the Stipulation and  
3 Agreement in Settlement, it shall be void and of no effect, and  
4 Respondent shall retain the right to a hearing and proceeding on  
5 the Accusation under all the provisions of the APA and shall not  
6 be bound by any stipulation or waiver made herein.

7  
8 6. The Order or any subsequent Order of the Real  
9 Estate Commissioner made pursuant to this Stipulation and  
10 Agreement in Settlement shall not constitute an estoppel,  
11 merger or bar to any further administrative or civil  
12 proceedings by the Department of Real Estate with respect to  
13 any matters which were not specifically alleged to be causes  
14 for accusation in this proceeding.

15 7. The foregoing stipulations are made by  
16 Respondent and received by the Commissioner and the  
17 Department of Real Estate with the express understanding and  
18 agreement that they are for the purposes of settling these  
19 proceedings only and that these stipulations are not intended  
20 as, and shall not be deemed, used, or accepted as an  
21 acknowledgment or stipulations in any other civil or  
22 administrative proceeding to which this Department is not a  
23 party.

#### 24 DETERMINATION OF ISSUES

25 By reason of the foregoing stipulations and waivers  
26 and solely for the purpose of settlement of the pending  
27 Accusation without a hearing, it is stipulated and agreed  
that the following determination of issues shall be made:

The conduct of Respondent NATIVIDAD GONZALEZ, as alleged in the Accusation, is grounds for the suspension or revocation of all of the real estate licenses and license rights of Respondent under the provisions of Regulations 2830, 2831, 2831.1, 2831.2 and 2725, and Sections 10145 and 10177(d) of the Business and Professions Code.

ORDER

All licenses and license rights of Respondent NATIVIDAD GONZALEZ under the Real Estate Law are hereby  
revoked; provided, however, that a restricted real estate  
broker license shall be issued to Respondent pursuant to  
Section 10156.5 of the Business and Professions Code if Respondent makes application therefor, and pays to the Department of Real Estate the appropriate fee for said license within 90 days from the effective date of the Order herein. The restricted license issued to Respondent shall be subject to all of the provisions of Section 10156.7 of the Business and Professions Code and to the following limitations, conditions and restrictions imposed under authority of Section 10156.6 of the Code.

1. The restricted license may be suspended,  
pending final determination made after formal hearing, by Order of the Real Estate Commissioner in the event of Respondent's conviction or plea of nolo contendere to a crime which bears a

1 significant relationship to Respondent's fitness or  
2 capacity as a real estate licensee.

3 2. The restricted license may be suspended,  
4 pending final determination made after formal  
5 hearing, by Order of the Real Estate Commissioner  
6 based upon evidence satisfactory to the  
7 Commissioner that Respondent has violated  
8 provisions of the California Real Estate Law, the  
9 Subdivided Lands Law, Regulations of the Real  
10 Estate Commissioner or conditions attaching to the  
11 restricted license.

12 3. Respondent shall not be eligible to apply for  
13 the issuance of an unrestricted real estate license  
14 nor the removal of any of the conditions,  
15 limitations or restrictions of the restricted  
16 license until at least one (1) year has elapsed  
17 from the effective date of this Order.

18 4. Respondent shall, within 12 months from the  
19 effective date of the Order, present evidence  
20 satisfactory to the Real Estate Commissioner that  
21 respondent has, since the most recent issuance of  
22 an original or renewal real estate license, taken  
23 and successfully completed the continuing education  
24 requirements of Article 2.5 of Chapter 3 of the  
25 Real Estate Law for renewal of a real estate  
26 license. If Respondent fails to satisfy this  
27 condition, the Commissioner may order the

1 suspension of the restricted license until the  
2 Respondent presents such evidence. The  
3 Commissioner shall afford Respondent the  
4 opportunity for a hearing pursuant to the  
5 Administrative Procedure Act to present such  
6 evidence.

7  
8 5. Respondent shall, within six months from the  
9 effective date of the restricted license, take and  
10 pass the Professional Responsibility examination  
11 administered by the Department including the  
12 payment of the appropriate examination fee. If  
13 Respondent fails to satisfy this condition, the  
14 Commissioner may order suspension of the  
15 restricted license until Respondent passes the  
16 examination.

17 6. Respondent shall report in writing to the  
18 Department of Real Estate as the Real Estate  
19 Commissioner shall direct by his Order herein or by  
20 separate written order issued while Respondent  
21 holds a restricted license, such information  
22 concerning Respondent's activities for which a real  
23 estate license is required as the Commissioner  
24 shall deem to be appropriate to protect the public  
25 interest.

26 7. Within two years from the effective date of  
27 this Order, the Commissioner may audit the books  
and records of Respondent to determine compliance

1 with the Real Estate Law and Regulations of the  
2 Real Estate Commissioner, pursuant to Code Section  
3 10148.

4 (a) The Real Estate Commissioner may charge  
5 Respondent the reasonable cost of this audit. In  
6 calculating the amount of the reasonable costs, the  
7 Commissioner may use the estimated average hourly  
8 salary for all Department of Real Estate Audit  
9 Personnel, and shall include an allocation for  
10 travel costs, including mileage, time to and from  
11 the auditor's place of work, and per diem. The  
12 Commissioner's reasonable costs shall in no event  
13 exceed \$1,000.

14 (b) Respondent shall pay, within 45 days from  
15 receipt of the invoice, the Commissioner's  
16 reasonable costs for the chargeable follow-up  
17 audit.

18 (c) If Respondent fails to pay, within 45 days  
19 from receipt of the invoice, for the Commissioner's  
20 reasonable costs for an audit, the Commissioner may  
21 order the suspension of Respondent's real estate  
22 license and license rights. The suspension shall  
23 remain in effect until payment is made in full, or  
24 until Respondent enters into an agreement  
25 satisfactory to the Commissioner to provide for  
26 such payment. The Commissioner may impose further  
27 reasonable disciplinary terms and conditions upon

Respondent's real estate license and license rights  
as part of any such agreement.

DATED:

MAY 30, 1996

James R. Peel  
JAMES R. PEEL  
Counsel for Complainant

\* \* \* \*

I have read the Stipulation and Agreement in  
Settlement, and its terms are understood by me and are  
agreeable and acceptable to me. I understand that I am  
waiving rights given to me by the California Administrative  
Procedure Act (including but not limited to Sections 11506,  
11508, 11509 and 11513 of the Government Code), and I  
willingly, intelligently and voluntarily waive those rights,  
including the right of requiring the Commissioner to prove  
the allegations in the Accusation at a hearing at which I  
would have the right to cross-examine witnesses against me  
and to present evidence in defense and mitigation of the  
charges.

DATED:

MAY 30 1996

Natividad Gonzalez  
NATIVIDAD GONZALEZ  
Respondent

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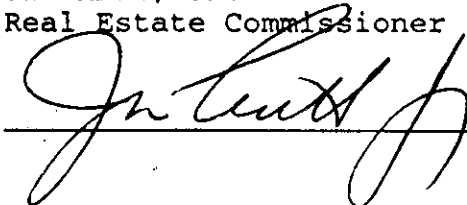
\* \* \* \* \*

The foregoing Stipulation and Agreement in  
Settlement is hereby adopted as my Order and shall become  
effective at 12 o'clock noon on July 11, 1996

IT IS SO ORDERED

6-11-96

JIM ANTT, JR.  
Real Estate Commissioner



BEFORE THE DEPARTMENT OF REAL ESTATE  
STATE OF CALIFORNIA

\* \* \* \*

FILED  
MAY 15 1996

DEPARTMENT OF REAL ESTATE

In the Matter of the Accusation of ) Case No. H-24936 LA  
) OAH No. L-57304  
NATIVIDAD GONZALEZ, )  
)  
Respondent. )

By James B. Peel

NOTICE OF HEARING ON ACCUSATION

To the above-named Respondent(s):

You are hereby notified that a hearing will be held before the Department of Real Estate at Office of Administrative Hearings, 314 West First Street, Los Angeles, California, on MAY 31, 1996, at the hour of 9:00 a.m. or as soon thereafter as the matter can be heard, upon the Accusation served upon you.

You may be present at the hearing. You have the right to be represented by an attorney at your own expense. You are not entitled to the appointment of an attorney to represent you at public expense. You are entitled to represent yourself without legal counsel. If you are not present in person nor represented by counsel at the hearing, the Department may take disciplinary action against you based upon any express admission or other evidence including affidavits, without any notice to you.

You may present any relevant evidence and will be given full opportunity to cross-examine all witnesses testifying against you. You are entitled to the issuance of subpoenas to compel the attendance of witnesses and the production of books, documents or other things by applying to the Department of Real Estate.

The hearing shall be conducted in the English language. If you want to offer the testimony of any witness who does not proficiently speak the English language, you must provide your own interpreter. The interpreter must be approved by the Administrative Law Judge conducting the hearing as someone who is proficient in both English and the language in which the witness will testify. You are required to pay the costs of the interpreter unless the Administrative Law Judge directs otherwise.

Dated: May 15, 1996

DEPARTMENT OF REAL ESTATE

By: James R. Peel  
JAMES R. PEEL, Counsel

cc: Natividad Gonzalez  
Sacto.  
OAH

RE 501 (Mac 8/92lbo)

*Sacto*  
*Flag*

**BEFORE THE DEPARTMENT OF REAL ESTATE  
STATE OF CALIFORNIA**

JUL 10 1992

DEPT. OF REAL ESTATE  
BY *K. Rudolph*

*In the Matter of the Accusation of*

NATIVIDAD GONZALEZ,

}

Case No. H-24936 LA

OAH No. L-57304

Respondent

**NOTICE OF HEARING ON ACCUSATION**

*To the above named respondent:*

*You are hereby notified* that a hearing will be held before the Department of Real Estate at \_\_\_\_\_  
Office of Administrative Hearings, 314 West First Street,  
Los Angeles, CA

on August 12, 1992, at the hour of 9:00 a.m.  
or as soon thereafter as the matter can be heard, upon the Accusation served upon you.

You may be present at the hearing. You have the right to be represented by an attorney at your own expense. You are not entitled to the appointment of an attorney to represent you at public expense. You are entitled to represent yourself without legal counsel. If you are not present in person nor represented by counsel at the hearing, the Department may take disciplinary action against you based upon any express admission or other evidence including affidavits, without any notice to you.

You may present any relevant evidence and will be given full opportunity to cross-examine all witnesses testifying against you. You are entitled to the issuance of subpoenas to compel the attendance of witnesses and the production of books, documents or other things by applying to the Department of Real Estate.

The hearing shall be conducted in the English language. If you want to offer the testimony of any witness who does not proficiently speak the English language, you must provide your own interpreter. The interpreter must be approved by the Administrative Law Judge conducting the hearing as someone who is proficient in both English and the language in which the witness will testify. You are required to pay the costs of the interpreter unless the Administrative Law Judge directs otherwise.

DEPARTMENT OF REAL ESTATE

Dated: June 10, 1992

cc: Natividad Gonzalez  
Sacto  
OAH  
MJ

By *George W. Winger*  
Counsel

*Wright*

George W. Wright, Counsel  
Department of Real Estate  
107 South Broadway, Room 8107  
Los Angeles, CA 90012  
(213) 897-3937

FILED

APR 29 1992

DEPARTMENT OF REAL ESTATE  
BY *K. Kiedrich*

DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

\* \* \* \*

|                                      |                   |
|--------------------------------------|-------------------|
| In the Matter of the Accusation of ) |                   |
| NATIVIDAD GONZALEZ, )                | No. H-24936 LA    |
| doing business as )                  | <u>ACCUSATION</u> |
| California Homes and Land, )         |                   |
| Respondent. )                        |                   |

The Complainant, Steven J. Ellis, a Deputy Real Estate Commissioner of the State of California, for cause of accusation against NATIVIDAD GONZALEZ, alleges as follows:

I

The Complainant, Steven J. Ellis, a Deputy Real Estate Commissioner of the State of California, makes this Accusation in his official capacity.

II

At all times mentioned herein, NATIVIDAD GONZALEZ ("GONZALEZ "), was and still is licensed by the Department of Real Estate of the State of California ("Department") as a real estate broker.

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III

At no time mentioned herein was Ronald J. Navarette ("Navarette ") licensed by the Department as a real estate broker or real estate salesperson.

IV

All further references herein to "GONZALEZ" shall be deemed to include GONZALEZ and also include the employees, agents and real estate licensees employed by or associated with GONZALEZ who at all times herein mentioned were engaged in the furtherance of the business or operations of GONZALEZ and who were acting within the course and scope of their authority and employment.

V

At all times mentioned herein, in Los Angeles County, California, for or in expectation of compensation, GONZALEZ engaged in the business of, acted in the capacity of, advertised or assumed to act as a real estate broker in the State of California, within the meaning of Sections 10131 of the Code, including the operation of a mortgage loan and residential resale brokerage business with the public wherein borrowers were solicited for loans secured directly or collaterally by liens on real property, wherein such loans were arranged, negotiated, processed, and packaged on behalf of various institutional lenders and mortgage bankers, for or in expectation of compensation.

VI

On June 5, 1991, Department personnel completed an investigative audit of the books and records of GONZALEZ pertaining to his activities as a broker requiring a real estate

1 broker license, for a period commencing on January 1, 1990, and  
2 terminating on March 31, 1991, and unless otherwise herein  
3 specified, the relevant period of time shall be the same, which  
4 revealed violations of the Real Estate Law now described.  
5

6  
7 VII

8 In connection with the aforesaid mortgage loan broker  
9 and loan servicing activities, GONZALEZ accepted or received funds  
10 in trust ("trust funds") in the form of escrow funds from or on  
11 behalf of prospective purchasers and thereafter made disbursements  
12 of such funds to consummate the sale of real property. GONZALEZ  
13 deposited certain of these funds into the following two accounts:

- 14 1. California Homes & Land  
15 Trust Account (T/A#1)  
16 Account No. 0252-119-073  
17 Security Pacific National Bank  
18 Rowland Heights, CA  
19  
20 2. California Homes and Land  
21 Escrow Division (T/A #2)  
22 Account No. 179-246866-11  
23 First Interstate Bank of California  
24 City of Industry, CA  
25

26 VIII

27 In connection with the trust funds referred to in  
Paragraph V, GONZALEZ acted in violation of the Code and  
Regulations because:

(a) GONZALEZ failed to place the funds in trust fund  
accounts in the name of the broker as trustee, or place into a  
neutral escrow depository or into the hands of a principal on  
whose behalf the funds were received. GONZALEZ violated Section

1 10145 of the Code and Section 2830 of the Regulations by such  
2 conduct.

3 (b) GONZALEZ failed to maintain in columnar fashion a  
4 control record for the daily balance of the receipt and  
5 disposition of trust funds received by GONZALEZ, as required by  
6 Regulation 2831, for T/A#1. GONZALEZ failed to include in the  
7 control records of T/A#2 the date of the checks. A lump sum of the  
8 total disbursements for each escrow transaction was recorded  
9 rather than the check number along with the amount disbursed. In  
10 addition, a record of trust funds received and not placed into the  
11 trust accounts was not maintained for purchase money deposits  
12 being forwarded directly to various escrow companies, as required  
13 by Regulation 2831.

14 (c) GONZALEZ failed to maintain a separate record for  
15 each beneficiary or transaction in T/A#1, thereby accounting for  
16 all trust funds received, deposited and disbursed, as required by  
17 Regulation 2831.1.

18 (d) GONZALEZ failed to perform a monthly reconciliation  
19 of trust funds received by him with the balance of all separate  
20 beneficiary or transaction records for both accounts, as required  
21 by Regulation 2831.2.

22  
23 IX

24 The audit examination also revealed that GONZALEZ  
25 employed real estate salespersons who prepared instruments which  
26 had a material effect upon the rights and obligations of  
27 principals represented by you. GONZALEZ violated Section 2725 of

1 the Regulations by failing to review, initial, and date all such  
2 instruments.

3 X

4 The audit examination also revealed that GONZALEZ failed  
5 to maintain written broker-salesperson agreements for the  
6 salespeople employed by him, in connection with mortgage loan  
7 brokerage activities for which a real estate license is required  
8 in violation of Regulation 2726.

9 XI

10 The audit examination also revealed that GONZALEZ  
11 conducted real estate brokerage business at 19811 East Colima  
12 Road, Suite 140, Walnut, California, since December 1990. At no  
13 time relevant herein did GONZALEZ inform the Department that said  
14 address was the address of his principal place of business.  
15 GONZALEZ violated Section 10162 of the Code and Section 2715 of  
16 the Regulations by such conduct.

17 XII

18 The audit examination also revealed that GONZALEZ  
19 maintained trust funds in T/A#2 which earned interest on a monthly  
20 basis. GONZALEZ failed to maintain records on the interest earned  
21 in this account. GONZALEZ violated Section 10145(d) by  
22 maintaining the funds of multiple beneficiaries in an interest-  
23 bearing account without receiving a request from the owners to do  
24 so and by not maintaining the records in the manner prescribed by  
25 Section 10145(d).

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XIII

At all times material herein, GONZALEZ employed real estate salespersons but failed to notify the Department in writing of the employment of each and every salespersons. GONZALEZ violated Section 10161.8 and Section 2752 of the Regulations by so failing to notify the Department.

XIV

The audit examination also revealed that GONZALEZ employed Ronald J. Navarette ("Navarette ") who was not licensed by the Department to perform acts which require a real estate license from approximately March, 1990, through March, 1991. Navarette assisted GONZALEZ in quoting interest rates, rewriting loan applications and packaging loans for submission to various lenders. Navarette violated Section 10130 of the Code by performing said acts which require a license when he was not licensed by the Department as either a real estate broker or a real estate salesperson. GONZALEZ violated Section 10137 of the Code by employing and/or compensating Navarette for these acts.

XV

At all times material herein, GONZALEZ did not keep the appraisal and credit report fees received separate and distinct from the funds belonging to him but commingled them with the funds in your operating account. GONZALEZ violated Section 10176(e) of the Code by commingling his money with the money of other parties received and held by him.

/

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XVI

At all times material herein, GONZALEZ used his own broker escrow for residential sales. At no time did GONZALEZ inform any of the prospective purchasers that he owned the escrow service and that it was not a neutral escrow depository. GONZALEZ violated Regulation 2950(h) by failing to advise all parties in writing of his financial interest in the escrow operation and the fact that GONZALEZ was receiving compensation from the transaction for the escrow service.

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/or license rights of Respondent NATIVIDAD GONZALEZ under the Real Estate Law and for such other and further relief as may be proper under other applicable provisions of law.

Dated at Los Angeles, California  
this 29th day of April , 1992.

STEVEN J. ELLIS

Deputy Real Estate Commissioner

cc: Natividad Gonzalez  
Sacto  
MJ