

FILED
MAR 26 2007
DEPARTMENT OF REAL ESTATE

By [Signature]

BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of) NO. H-26122 LA
RICHARD MICHAEL ARDI,)
Respondent.)

ORDER DENYING REINSTATEMENT OF LICENSE

On June 11, 1996, a Decision was rendered herein
revoking Respondent's real estate broker license, but granting
Respondent the right to apply for and be issued a restricted
real estate broker license. A restricted real estate broker
license was issued to Respondent on July 11, 1996. Said
license was thereafter suspended for one (1) year.

On or about February 8, 2005, Respondent petitioned
for reinstatement of said license and the Attorney General of
the State of California has been given notice of the filing of
the petition.

///

1 I have considered Respondent's petition and the
2 evidence and arguments in support thereof. Respondent has
3 failed to demonstrate to my satisfaction that Respondent
4 has undergone sufficient rehabilitation to warrant the
5 reinstatement of Respondent's real estate broker license,
6 in that:
7

8 I

9 In the Decision which revoked Respondent's real
10 estate broker license, there was a Determination of Issues made
11 that Respondent there was cause to revoke Respondent's license
12 pursuant to Business and Professions Code ("Code") Section
13 10177(h) for failing to adequately supervise one David Arthur
14 Crawley, a salesperson in his employee.
15

16 II

17 The burden of proving rehabilitation rests with the
18 petitioner (Feinstein v. State Bar (1952) 39 Cal. 2d 541).
19 A petitioner is required to show greater proof of honesty and
20 integrity than an applicant for first-time licensure. The
21 proof must be sufficient to overcome the prior adverse judgment
22 on the applicant's character (Tardiff v. State Bar (1980) 27
23 Cal. 3d 395).
24

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1 The Department has developed criteria in Title 10,
2 Chapter 6, California Code of Regulations ("Regulation") 2911
3 to assist in evaluating the rehabilitation of an applicant for
4 reinstatement of a license. Among the criteria relevant in
5 this proceeding are:
6

7 2911 (l) - Respondent has not provided proof of
8 significant or conscientious involvement in community, church
9 or social programs.

10 2911(m) - Respondent has not shown that he has new
11 and different social and business relationships from those
12 which existed at the time of the conduct that led to his
13 discipline, in that he has invested in a business owned by
14 David Arthur Crawley.
15

16 2911(n) (1) - Respondent has not shown a change in
17 attitude. As part of the petition process Respondent had an
18 interview with a Deputy Real Estate Commissioner. Respondent
19 did not accept responsibility for his actions which led to the
20 disciplinary action.
21

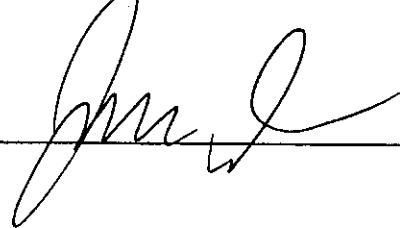
22 Given the fact that Respondent has not established
23 that Respondent has complied with Regulation 2911(l), 2911(m)
24 and 2911(n) (1), I am not satisfied that Respondent is
25 sufficiently rehabilitated to receive a real estate broker
26 license.
27

1 NOW, THEREFORE, IT IS ORDERED that Respondent's
2 petition for reinstatement of Respondent's real estate broker
3 license is denied.
4

5 This Order shall become effective at 12 o'clock noon
6 on APR 16 2007.

7 DATED: 3/15/07.

8 JEFF DAVI
9 Real Estate Commissioner

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27 cc: Richard M. Ardi
5699 Kanan Road, # 343
Agoura Hills, CA 91301

FILED
AUG 30 1996
DEPARTMENT OF REAL ESTATE

DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

By Laura B. O'Neil

* * * * *

In the Matter of the Accusation of)

No. H-26122 LA

RICHARD MICHAEL ARDI, dba
Mortgage Unlimited,

DAVID ARTHUR CRAWLEY

Respondent(s).

DECISION

The Proposed Decision dated July 24, 1996,
of Randolph Brendia, Regional Manager, Department of Real
Estate, is hereby adopted as the Decision of the Real Estate
Commissioner in the above-entitled matter as to respondent
DAVID ARTHUR CRAWLEY only.

This Decision shall become effective at 12 o'clock
noon on September 19, 1996.

IT IS SO ORDERED

8/13/96

JIM ANTT, JR.
Real Estate Commissioner

J. Antt Jr.

STATE OF CALIFORNIA

In the Matter of the Accusation of) NO. H-26122 LA
)
 RICHARD MICHAEL ARDI, dba)
 Mortgage Unlimited,)
)
)
 DAVID ARTHUR CRAWLEY,)
)
)
 Respondents.)
)

- 1 -

III

At all times herein mentioned, respondent was acting in expectation of compensation, performing acts for which a real estate license is required, and was licensed by the Department of Real Estate as a real estate salesperson.

IV

On or about February 7, 1992, respondent CRAWLEY negotiated and subsequently arranged a refinance loan in the amount of \$185,500 from RSL Mortgage Corporation (hereinafter "lender") for Arturo Carrillo on real property located at 3908 Vivere Avenue, Los Angeles, California.

V

As part of the loan transaction, respondent CRAWLEY with the intent to induce the lender to make the loan to Carrillo, caused to be prepared and submitted to lender for funding false and fraudulent IRS Tax Statements and employment information on Carrillo's behalf which grossly exaggerated Carrillo's annual income and employment position.

VI

The lender did not know the information submitted by respondent CRAWLEY was false and reasonably relied on said representations. Had the lender known the true facts, the lender would not have agreed to make the loan to Carrillo. Lender will have to set up loss reserves to cover potential losses, the loan may have to be repurchased and servicing premiums will have to be repaid to agencies and investors.

SECOND CAUSE OF ACCUSATION

VII

Complainant incorporates by reference Paragraphs I through III of the First Cause of Accusation.

VIII

On or about July 16, 1992, respondent CRAWLEY negotiated and subsequently arranged a refinance loan in the amount of \$165,000 from RSL Mortgage Corporation (hereinafter "lender") for Raul Urquiola on real property located at 16040 Rinaldi Street, Granada Hills, California.

IX

As part of the loan transaction, respondent CRAWLEY, with the intent to induce the lender to make the loan to Urquiola, caused to be prepared and submitted to lender for funding false and fraudulent IRS Tax Statements, employment information, credit and deposit verification on Urquiola's behalf which grossly exaggerated Urquiola's annual income and employment status.

X

The lender did not know the information submitted by respondent CRAWLEY was false and reasonably relied on said representations. Had the lender known the true facts, the lender would not have agreed to make the loan to Urquiola. Lender will have to set up loss reserves to cover potential losses, the loan may have to be repurchased and servicing premiums will have to be repaid to agencies and investors.

FOR A THIRD CAUSE OF ACCUSATION

XI

Complainant incorporates by reference Paragraphs I through III of his First Cause of Accusation.

XII

On or about August 26, 1992, respondent CRAWLEY negotiated and subsequently arranged a refinance loan in the amount of \$135,000 from RSL Mortgage Corporation (hereinafter "lender") for Ismael and Teresa Alanis on real property located at 20245 Archwood Avenue, Canoga Park, California.

XIII

As part of the loan transaction, respondent CRAWLEY, with the intent to induce the lender to make the loan to Alanis, caused to be prepared and submitted to lender for funding false and fraudulent verifications on Alanis's behalf which grossly exaggerated the Alanises annual income and employment status.

XIV

The lender did not know the information submitted by respondent CRAWLEY was false and reasonably relied on said representations. Had the lender known the true facts, the lender would not have agreed to make the loan to Alanis. Lender will have to set up loss reserves to cover potential losses, the loan may have to be repurchased and servicing premiums will have to be repaid to agencies and investors.

DETERMINATION OF ISSUES

I

The conduct of respondent, as found above, is grounds to suspend or revoke the license and license rights of respondent pursuant to Sections 10176(a) and 10176(i) of the Code.

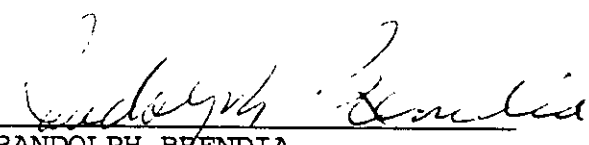
II

The standard of proof applied at the hearing was clear and convincing proof to a reasonable certainty.

ORDER

All licenses and license rights of respondent DAVID ARTHUR CRAWLEY under the provisions of Part 1 of Division 4 of the Business and Professions Code are revoked.

DATED: 24 July 1996


RANDOLPH BRENDIA
Regional Manager
Department of Real Estate

lbo

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 Jane B. Orme

DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * * * *

In the Matter of the Accusation of	)	No. H-26122 LA
	)	
RICHARD MICHAEL ARDI, dba	)	<u>STIPULATION AND AGREEMENT</u>
Mortgages Unlimited	)	<u>IN SETTLEMENT AND ORDER</u>
	)	
DAVID ARTHUR CRAWLEY,	)	
	)	
Respondents.	)	

It is hereby stipulated by and between RICHARD MICHAEL ARDI (sometimes referred to as Respondent), and his attorney David F. Aberson, 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 20, 1995, in this matter. This stipulation does not involve any other respondent.

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

1 submitted solely on the basis of the provisions of this
2 Stipulation and Agreement in Settlement.

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

7 3. On May 2, 1995, Respondent filed a Notice of
8 Defense, pursuant to Section 11505 of the Government Code for the
9 purpose of requesting a hearing on the allegations in the
10 Accusation. Respondent hereby freely and voluntarily withdraws
11 said Notice of Defense. Respondent acknowledges that he
12 understands that by withdrawing said Notice of Defense he will
13 thereby waive his right to require the Commissioner to prove the
14 allegations in the Accusation at a contested hearing held in
15 accordance with the provisions of the APA and that he will waive
16 other rights afforded to him in connection with the hearing, such
17 as the right to present evidence in defense of the allegations in
18 the Accusation and the right to cross-examine witnesses.

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

25 5. It is understood by the parties that the Real Estate
26 Commissioner may adopt the Stipulation and Agreement in Settlement
27 as his decision in this matter thereby imposing the penalty and

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

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

1 Accusation without a hearing, it is stipulated and agreed
2 that the following determination of issues shall be made:

3 The conduct of Respondent RICHARD MICHAEL ARDI, as
4 alleged in the Accusation, is grounds for the suspension or
5 revocation of all of the real estate licenses and license
6 rights of Respondent under the provisions of Section 10177(h)
7 of the Business and Professions Code.

8 ORDER

9 All licenses and license rights of Respondent
10 RICHARD MICHAEL ARDI under the Real Estate Law are hereby
11 revoked; provided, however, that a restricted real estate
12 broker license shall be issued to Respondent pursuant to
13 Section 10156.5 of the Business and Professions Code if
14 Respondent makes application therefor, and pays to the
15 Department of Real Estate the appropriate fee for said
16 license within 90 days from the effective date of the Order
17 herein. The restricted license issued to Respondent shall be
18 subject to all of the provisions of Section 10156.7 of the
19 Business and Professions Code and to the following
20 limitations, conditions and restrictions imposed under
21 authority of Section 10156.6 of the Code.

22 a. The restricted license will immediately be
23 suspended for one year commencing at the time of
24 issuance of the license to respondent by the
25 Department of Real Estate.

26 b. The restricted license may be suspended,
27 pending final determination made after formal

1 hearing, by Order of the Real Estate
2 Commissioner in the event of Respondent's
3 conviction or plea of nolo contendere to a crime
4 which bears a significant relationship
5 to Respondent's fitness or capacity as a real
6 estate licensee.

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

16 d. During the term of the restricted license,
17 respondent cannot be the designated broker officer
18 for any real estate broker corporation employing
19 any real estate salespersons, including real
20 estate brokers working as real estate salespersons,
21 other than respondent alone, and only then, for one
22 corporation at a time.

23 e. During the term of the restricted license
24 respondent cannot have any real estate salespersons
25 employed under his broker license, including real
26 estate brokers working as salespersons.
27



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

7 g. Respondent shall, within 12 months from the
8 effective date of the Order, present evidence
9 satisfactory to the Real Estate Commissioner that
10 respondent has, since the most recent issuance of
11 an original or renewal real estate license, taken
12 and successfully completed the continuing education
13 requirements of Article 2.5 of Chapter 3 of the
14 Real Estate Law for renewal of a real estate
15 license. If Respondent fails to satisfy this
16 condition, the Commissioner may order the
17 suspension of the restricted license until the
18 Respondent presents such evidence. The
19 Commissioner shall afford Respondent the
20 opportunity for a hearing pursuant to the
21 Administrative Procedure Act to present such
22 evidence.

23 /

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1 h. Respondent shall, within six months from the
2 effective date of the restricted license, take and
3 pass the Professional Responsibility Examination
4 administered by the Department including the
5 payment of the appropriate examination fee. If
6 Respondent fails to satisfy this condition, the
7 Commissioner may order suspension of the restricted
8 license until Respondent passes the examination.
9

10 DATED: 6-6-96

James R. Peel
JAMES R. PEEL
Counsel for Complainant

12 * * * * *

13 I have read the Stipulation and Agreement in
14 Settlement, and its terms are understood by me and are
15 agreeable and acceptable to me. I understand that I am
16 waiving rights given to me by the California Administrative
17 Procedure Act (including but not limited to Sections 11506,
18 11508, 11509 and 11513 of the Government Code), and I
19 willingly, intelligently and voluntarily waive those rights,
20 including the right of requiring the Commissioner to prove
21 the allegations in the Accusation at a hearing at which I
22 would have the right to cross-examine witnesses against me
23 and to present evidence in defense and mitigation of the
24 charges.

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1 DATED:

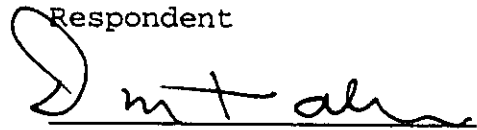
6/4/96



RICHARD MICHAEL ARDI
Respondent

2
3 DATED:

June 4 1996



DAVID F. ABERNETHY
Counsel for Respondent

4
5
6 * * * * *

7
8 The foregoing Stipulation and Agreement in
9 Settlement is hereby adopted as my Order and shall become
10 effective at 12 o'clock noon on July 11, 1996

11 IT IS SO ORDERED

6-11-96

12 JIM ANTT, JR.
13 Real Estate Commissioner

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fact files

BEFORE THE DEPARTMENT OF REAL ESTATE - 3 1996
STATE OF CALIFORNIA DEPARTMENT OF REAL ESTATE

In the Matter of the Accusation of

RICHARD MICHAEL ARDI,

By K. K. K. K. K.

Case No. H-26122 LA

OAH No. L-9507077

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

on April 19, 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.

DEPARTMENT OF REAL ESTATE

Dated: JAN - 3 1996

By James R. Peel
Counsel

cc: Richard Michael Ardi
David Arthur Crawley
David F. Aberson, Esq.
Sacto OAH

RE 501 (1/92)
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**BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA**

FILED
AUG 15 1995
DEPARTMENT OF REAL ESTATE

In the Matter of the Accusation of

RICHARD MICHAEL ARDI, et al.,

By K. Niederholz

Case No. H-26122 LA

OAH No. L-9507077

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

on December 19, 1995, 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: August 15, 1995

By James R. Peel
Counsel

cc: Richard Michael Ardi
David Arthur Crawley
David F. Aberson, Esq.
Sacto OAH

RE 501 (1/92)

kw

FILED
APR 20 1995
DEPARTMENT OF REAL ESTATE

By K. Niederholt

STATE OF CALIFORNIA

* * * * *

In the Matter of the Accusation of) No. H-26122 LA
)
RICHARD MICHAEL ARDI, dba)
Mortgages Unlimited) A C C U S A T I O N
)
DAVID ARTHUR CRAWLEY,)
)
Respondents.)
)

The Complainant, Peter F. Hurst, a Deputy Real Estate Commissioner of the State of California, for cause of accusation against RICHARD MICHAEL ARDI, dba Mortgages Unlimited and DAVID ARTHUR CRAWLEY, alleges as follows:

I

The complainant, Peter F. Hurst, a Deputy Real Estate Commissioner of the State of California, makes this Accusation in his official capacity.

II

RICHARD MICHAEL ARDI and DAVID ARTHUR CRAWLEY

(hereinafter referred to as respondents) are presently licensed:

1 and/or have license rights under the Real Estate Law (Part 1 of
2 Division 4 of the Business and Professions Code, hereinafter
3 "Code").
4

5 III

6 At all times herein mentioned, respondents were acting
7 in expectation of compensation, and performing acts for which a
8 real estate license is required. Respondent ARDI was licensed by
9 the Department of Real Estate as a real estate broker, and
10 respondent CRAWLEY was licensed as a real estate salesperson
11 employed by respondent ARDI. Respondent ARDI had his broker
12 license restricted as a result of the decision in Case
13 No. H-24252 LA effective September 4, 1991.

14 IV

15 On or about February 7, 1992, respondent CRAWLEY
16 negotiated and subsequently arranged a refinance loan in the
17 amount of \$185,500 from RSL Mortgage Corporation (hereinafter
18 "lender") for Arturo Carrillo on real property located at 3908
19 Vivere Avenue, Los Angeles, California.

20 V

21 As part of the loan transaction, respondent CRAWLEY with
22 the intent to induce the lender to make the loan to Carrillo,
23 caused to be prepared and submitted to lender for funding false
24 and fraudulent IRS Tax Statements and employment information on
25 Carrillo's behalf which grossly exaggerated Carrillo's annual
26 income and employment position. Said conduct was done with the
27 full knowledge and participation of respondent ARDI.

VI

The lender did not know the information submitted by respondent CRAWLEY was false and reasonably relied on said representations. Had the lender known the true facts, the lender would not have agreed to make the loan to Carrillo. Lender will have to set up loss reserves to cover potential losses, the loan may have to be repurchased and servicing premiums will have to be repaid to agencies and investors.

SECOND CAUSE OF ACCUSATION

VII

Complainant incorporates by reference paragraphs I through III of the first cause of accusation.

VIII

On or about July 16, 1992, respondent CRAWLEY negotiated and subsequently arranged a refinance loan in the amount of \$165,000 from RSL Mortgage Corporation (hereinafter "lender") for Raul Urquiola on real property located at 16040 Rinaldi Street, Granada Hills, California.

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As part of the loan transaction, respondent CRAWLEY, with the intent to induce the lender to make the loan to Urquiola, ~~cause to be prepared and submitted to lender for funding false and~~ fraudulent IRS Tax Statements, employment information, credit and deposit verifications on Urquiola's behalf which grossly exaggerated Urquiola's annual income and employment status. Such conduct was done with the full knowledge and participation of respondent ARDI.

X

The lender did not know the information submitted by respondent CRAWLEY was false and reasonably relied on said representations. Had the lender known the true facts, the lender would not have agreed to make the loan to Urquiola. Lender will have to set up loss reserves to cover potential losses, the loan may have to be repurchased and servicing premiums will have to be repaid to agencies and investors.

FOR A THIRD CAUSE OF ACCUSATION

XI

Complainant incorporates by reference paragraphs I through III of his first cause of accusation.

XII

On or about August 26, 1992, respondent CRAWLEY negotiated and subsequently arranged a refinance loan in the amount of \$135,000 from BSL Mortgage Corporation (hereinafter "lender") for Ismael and Teresa Alanis on real property located at 20245 Archwood Avenue, Canoga Park, California.

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As part of the loan transaction, respondent CRAWLEY, with the intent to induce the lender to make the loan to Alanis, caused to be prepared and submitted to lender for funding false and fraudulent IRS Tax Statements, employment information, credit and deposit verifications on Alanis's behalf which grossly exaggerated the Alanises annual income and employment status. Such conduct was done with the full knowledge and participation of respondent ARDI.

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XIV

The lender did not know the information submitted by respondent CRAWLEY was false and reasonably relied on said representations. Had the lender known the true facts, the lender would not have agreed to make the loan to Alanis. Lender will have to set up loss reserves to cover potential losses, the loan may have to be repurchased and servicing premiums will have to be repaid to agencies and investors.

XV

The conduct of respondents ARDI and CRAWLEY, as alleged above, subjects their real estate licenses and license rights to suspension and revocation, as follows:

A. Sections 10176(a) and 10176(i) for respondents ARDI and CRAWLEY.

B Section 10177(k) for respondent ARDI.

C. Section 10177(h) for respondent ARDI for allowing and permitting respondent CRAWLEY to engage in the conduct set forth above in this accusation.

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1 WHEREFORE, Complainant prays that a hearing be
2 conducted on the allegations of this Accusation and, that upon
3 proof thereof, a decision be rendered imposing disciplinary action
4 against all licenses and license rights of Respondents RICHARD
5 MICHAEL ARDI and DAVID ARTHUR CRAWLEY, under the Real Estate Law
6 (Part 1 of Division 4 of the Business and Professions Code) and
7 for such other and further relief as may be proper under other
8 applicable provisions of law.

9 Dated at Los Angeles, California
10 this 20th day of April, 1995.
11

12 PETER F. HURST

13 Deputy Real Estate Commissioner
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25

26 cc: Richard Michael Ardi
27 David Arthur Crawley
Sacto
CV