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FILED
AUG 14 2001

DEPARTMENT OF REAL ESTATE

By 

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of) NO. H-26188 LA
BENNY HERRERA SILVA,)
Respondent.)

ORDER GRANTING REINSTATEMENT OF LICENSE

On April 10, 1996, a Decision was rendered herein
revoking the real estate salesperson license of Respondent,
but granting Respondent the right to the issuance of a
restricted real estate salesperson license. A restricted
real estate salesperson license was issued to Respondent or
about May 7, 1996, and Respondent has operated as a restricted
licensee without cause for disciplinary action against
Respondent since that time.

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1 On June 16, 2000, Respondent petitioned for
2 reinstatement of said real estate salesperson license and the
3 Attorney General of the State of California has been given
4 notice of the filing of said petition.
5

6 I have considered the petition of Respondent and the
7 evidence and arguments in support thereof including Respondent's
8 record as a restricted licensee. Respondent has demonstrated
9 to my satisfaction that Respondent meets the requirements of
10 law for the issuance to Respondent of an unrestricted real
11 estate salesperson license and that it would not be against
12 the public interest to issue said license to Respondent
13 BENNY HERRERA SILVA. NOW, THEREFORE, IT IS ORDERED that
14 Respondent's petition for reinstatement is granted and that
15 a real estate salesperson license be issued to Respondent if
16 Respondent satisfies the following conditions within nine (9)
17 months from the date of this Order:

18 1. Submittal of a completed application and payment
19 of the fee for a real estate salesperson license.

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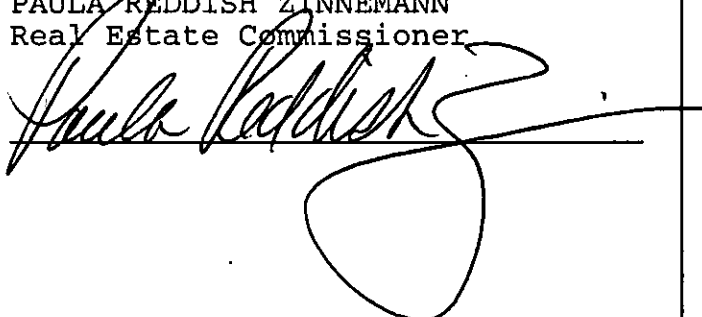
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2 2. Submittal of evidence of having, since the most
3 recent issuance of an original or renewal real estate license,
4 taken and successfully completed the continuing education
5 requirements of Article 2.5 of Chapter 3 of the Real Estate Law
6 for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

7 This Order shall become effective immediately.

8 DATED: August 7, 2001.

9 PAULA REDDISH ZINNEMANN
10 Real Estate Commissioner
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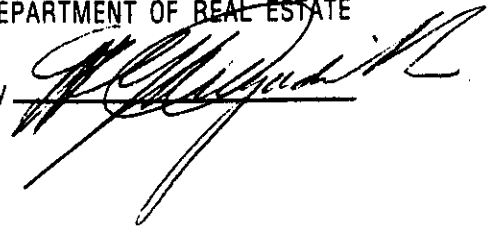
cc: Benny Silva
24501 Ebelden Ave.
Santa Clarita, CA 91321

54c70

FILED
JUL 15 1996

DEPARTMENT OF REAL ESTATE

By



DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

* * * *

In the Matter of the Accusation of)
PARK REGENCY, INC. a California)
corporate broker; JOSEPH EDWARD)
ALEXANDER, individually and as)
designated officer of Park Regency)
Inc.;)
Respondents.)

No. H-26188 LA

ORDER STAYING
EFFECTIVE DATE

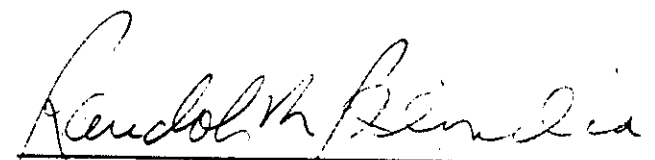
On June 17, 1996, a Decision was rendered in the above-entitled matter to become effective July 17, 1996.

IT IS HEREBY ORDERED that the effective date of the Decision of July 17, 1996, is stayed for a period of 30 days, as to respondents PARK REGENCY, INC. and JOSEPH EDWARD ALEXANDER.

The Decision of June 17, 1996, shall become effective at 12 o'clock noon on August 16, 1996.

DATED: _____

By:


RANDOLPH BRENDIA, Regional Manager
Department of Real Estate

3C:rd

1 Department of Real Estate
2 107 South Broadway, Room 8107
3 Los Angeles, California 90012

4 (213) 897-3937
5
6
7

FILED
AUG - 8 1996
DEPARTMENT OF REAL ESTATE

By 

8 DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 * * * * *

| | |
|---|-----------------|
| 11 In the Matter of the Accusation of) | No. H-26188 LA |
| 12 PARK REGENCY, INC. a California) | ORDER DENYING |
| 13 corporate broker; JOSEPH EDWARD) | RECONSIDERATION |
| 14 ALEXANDER, individually and as) | |
| 15 designated officer of Park Regency) | |
| 16 Inc.; BENNY SILVA and GLEN HOWARD) | |
| 17 ROLLINS, individually and as) | |
| 18 officer of R. R. Gable, Inc.,) | |
| 19 Respondents.) | |

20 1. On June 17, 1996, I signed a Decision suspending
21 the real estate corporate and broker licenses of respondents PARK
22 REGENCY, INC. and JOSEPH EDWARD ALEXANDER, for 90 days, sixty
23 days stayed and, if respondents petitioned, the remaining 30 days
24 would be stayed as to each respondent on condition of payment of
25 \$5,000 by that respondent to the recovery account.

26 2. The Decision was to be effective July 17, 1996. The
27 Decision was stayed until August 16, 1996.

3. On August 1, 1996, respondents requested
reconsideration.

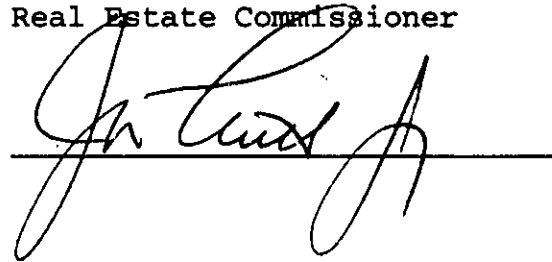
1 4. I have given consideration to the petition of
2 respondents PARK REGENCY, INC. and JOSEPH EDWARD ALEXANDER and
3 the Reply by Complainant. I find that there is no good cause to
4 grant reconsideration of the Decision of June 17, 1996.
5

6 WHEREFORE, IT IS ORDERED AS FOLLOWS:

7 Respondent's petition for reconsideration is hereby
8 denied and the Decision of June 17, 1996 shall take effect at 12
9 o'clock noon on August 16, 1996.

10 IT IS SO ORDERED 8/6, 1996.
11

12
13 JIM ANTT, JR.
14 Real Estate Commissioner
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JA/SC/sc

Sacto

DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * * * *

In the Matter of the Accusation of

PARK REGENCY, INC., a California
corporate broker; JOSEPH EDWARD
ALEXANDER, individually and as
designated officer of Park Regency
Inc., BENNY SILVA and GLEN HOWARD
ROLLINS, individually and as
officer of R. R. Gable, Inc.,

Respondent(s).

No. H-26188 LA

L-9508085

DECISION

The Proposed Decision dated May 28, 1996,
of the Administrative Law Judge of the Office of
Administrative Hearings, is hereby adopted as the Decision
of the Real Estate Commissioner in the above-entitled matter.

This Decision shall become effective at 12 o'clock
noon on July 17, 1996.

IT IS SO ORDERED

JIM ANTT, JR.
Real Estate Commissioner

6-17-96

[Signature]

FILED
JUN 27 1996

DEPARTMENT OF REAL ESTATE

By *[Signature]*

BEFORE THE
DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

| | | |
|------------------------------------|---|----------------|
| In the Matter of the Accusation |) | |
| of: |) | |
| |) | No. H-26188 LA |
| |) | |
| PARK REGENCY, INC. a California |) | L-9508085 |
| corporate broker; JOSEPH EDWARD |) | |
| ALEXANDER, individually and as |) | |
| designated officer of Park Regency |) | |
| Inc.; BENNY SILVA and GLEN HOWARD |) | |
| ROLLINS, individually and as |) | |
| officer of R. R. Gable, Inc., |) | |
| |) | |
| |) | |
| Respondents. |) | |

PROPOSED DECISION

This matter came on regularly for hearing before Ralph B. Dash, Administrative Law Judge with the Office of Administrative Hearings on April 8, 1995 at Los Angeles, California.

Complainant was represented by Sean Crahan, Staff Counsel.

Respondents Park Regency, Inc. and Joseph Alexander were present and was represented by David Shane, Attorney at Law.

There were no appearances by any other named Respondent, the matter having been settled as to them.

The record was left open until April 30, 1995 for receipt of additional licensing information and for written argument. On April 29, 1996, Counsel for Complainant submitted a declaration of Lawrence J. Cannon pursuant to Government Code Section 11514. The notice of intent required under that code section was not timely and the declaration was not received into evidence; it was marked Exhibit 13 for identification only. However, on his own motion, the Administrative Law Judge takes official notice of the records accompanying the declaration.

Written argument of counsel was timely received and considered.

Oral and documentary evidence having been received and the matter submitted on April 30, 1996, the Administrative Law Judge makes the following Findings of Fact:

* * * * *

1. Peter F. Hurst made the Accusation in his official capacity as Deputy Real Estate Commissioner of the State of California.

2. At all times pertinent hereto, Respondent Park Regency, Inc. ("Park") was and now is licensed by the Department as a corporate real estate broker. Respondent Joseph Alexander was and now is a real estate broker licensed by the Department / and at all relevant times was and now is the designated officer of Park and was and now is the chief executive officer and a director of Park.

3. On April 26 and 27, 1995, the Department conducted an audit of the books and records of Park for the period March 1992 through March 31, 1995. The audit found the following deficiencies which were established at trial:

(a) Respondents failed to record receipt of deposits in sales transactions as follows:

(1) 13131 Filmore St., buyer Hector Limon, deposit received 2-25-93.

(2) 23823 Daisetta, buyer Manuel Balfodano, deposit received 3-25-92.

(3) 19100 Stagg St., buyer Cruz Morales, deposit received 11-17-94, but not recorded until December 12, 1994.

(b) In connection with the sale of 12820 Paxton Street, Pacoima, Park received a deposit on October 15, 1994 but the control record inconsistently indicated October 18, 1994 as the date of both receipt and forwarding.

4. Except as expressly found herein to be true, the remaining charging allegations of the Accusation are found to be unproven by clear and convincing evidence. In particular, it was not established that Respondents operated an unlicensed branch office at 2040 Glenoaks Boulevard, San Fernando, California. The branch was operating at all times and was licensed at one point.

Respondents sought to close a different branch and filed the papers necessary to do that but failed to note that the Glenoaks office, which had a current license at the time, would remain open. The Department canceled the licenses for both offices. Respondents were not made aware of this and had no intention of closing the Glenoaks office. Indeed it had been a busy and active office for years. The lack of licensure was strictly a clerical error which could easily have been rectified had Respondents been notified. Presumably the Department believed Respondents intended to close the Glenoaks branch when there was never an intent to do so.

Furthermore, it was not established by clear and convincing evidence that Respondents permitted unauthorized individuals to review, initial and date documents generated by employees of Park. While Respondents could not produce the management agreements that properly authorized the individuals at the time of the audit, this was due to the loss of a key employee who maintained these records and the fact that much of Respondents' records were lost or damaged due to the Northridge earthquake. The management agreements were produced at the hearing and, while not a model of clarity, satisfied the authorization requirements.

5. On November 13, 1992, in case H-25079 LA, the real estate licenses of Respondents were suspended for 90 days for violation of Business and Professions Code Section 10137. Said suspensions were stayed; 60 days stayed upon no further cause for disciplinary action within one year and the remaining 30 days stayed upon payment of \$1250 each to the Real Estate Recovery Account. Respondents fully complied with this discipline.

6. The evidence presented at the hearing shows that Park is a large and busy real estate agency that is well run. While the audit revealed minor violations of the real estate law, there was no evidence that this was caused by anything but excusable neglect. There was nothing to indicate fraud or any intent to deceive, and no hint that any client was injured in any way. Respondents were cooperative with the Department, and since they had been disciplined previously, were scrupulous in their attempts to ensure that no further cause for discipline should occur.

It is the policy of the Department that discipline should be "progressive". That is, that once disciplined, a Respondent should face greater discipline on a subsequent violation. This is an excellent approach to wayward licensees and is a useful tool in protecting the public, which is after all, the purpose of proceedings of this nature.

However, in this case, "progressive discipline" should be mildly imposed. The Respondents were guilty of only minor violations and were at all times doing their best to see that no violations should occur. No one was injured by any misconduct. The minor problems have been rectified. Respondents are highly respectful of and cooperative with the Department, and any discipline imposed, greater than that set forth below, would amount to an inappropriate punishment, instead of the legitimate protection of the public.

* * * * *

DETERMINATION OF ISSUES

1. Respondents violated the provisions of Title 10, California Code of Regulations, Section 2831, by reason of Finding 3.

2. In light of evidence of mitigation and rehabilitation set forth in Findings 4 through 6, the public interest is best served by imposing the discipline set forth below.

* * * * *

ORDER

WHEREFORE, THE FOLLOWING ORDER is hereby made:

The real estate broker license of Respondent Park Regency, Inc. and Joseph Edward Alexander and all license rights pertaining thereto are suspended for a period of ninety (90) days from the effective date of this Decision, sixty days stayed; provided, however, that the remaining thirty (30) days of said suspension shall be stayed on condition that:

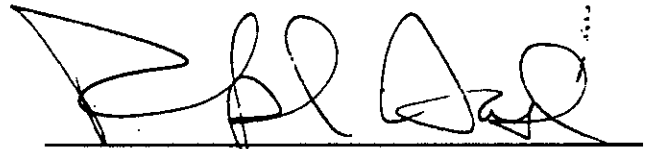
(A) Each Respondent, pursuant to his petition to the Commissioner, pays a monetary penalty pursuant to Section 10175.2 of the Business and Professions Code in the amount of five thousand dollars (\$5000) prior to the effective date of any decision;

(B) The Commissioner, in exercising his discretion under Section 10175.2, finds that it would not be against the public interest to permit said Respondents to pay a monetary penalty; and

(C) The payment of the monetary penalty shall be in the form of a cashier's check or certified check made payable to the Recovery Account of the Real Estate Fund.

If no further cause for disciplinary action occurs against either Respondent's real estate broker's license within one (1) year from the effective date of this Decision, the stay granted upon the payment of the monetary penalty shall become permanent with respect to that Respondent. If it is determined pursuant to the Administrative Procedure Act that further cause for disciplinary action against said real estate licenses or license rights of Respondents has occurred within one (1) year from the effective date of this Decision, the stay of suspension hereby granted, or such portion thereof, as the Real Estate Commissioner shall deem to be appropriate, shall be vacated.

Date: 5-28-96

A handwritten signature in black ink, appearing to read 'R B Dash', written over a horizontal line.

RALPH B. DASH
Administrative Law Judge

1 Department of Real Estate
2 107 South Broadway, Room 8107
3 Los Angeles, California, 90012
4
5 (213) 897-3937
6
7

FILED
APR 17 1996
DEPARTMENT OF REAL ESTATE

By 

8 DEPARTMENT OF REAL ESTATE
9 STATE OF CALIFORNIA

10 * * * * *

| | |
|---|----------------------------------|
| 11 In the Matter of the Accusation of) | No. H-26188 LA |
| 12) | |
| 12 PARK REGENCY, INC. a California) | <u>STIPULATION AND AGREEMENT</u> |
| 13 corporate broker; JOSEPH EDWARD) | |
| 13 ALEXANDER, individually and as) | <u>IN SETTLEMENT AND ORDER</u> |
| 14 designated officer of Park Regency) | |
| 14 Inc.; BENNY SILVA and GLEN HOWARD) | |
| 15 ROLLINS, individually and as) | |
| 15 officer of R. R. Gable, Inc.,) | |
| 16) | |
| 16 Respondents.) | |
| 17) | |

18 It is hereby stipulated by and between GLEN HOWARD
19 ROLLINS. (referred to as Respondent ROLLINS), acting by and through
20 Bruce A. Nahin, Esq. of Nahin and Nahin Law Corporation, Counsel
21 for Respondent ROLLINS, and the Complainant, acting by and through
22 Sean Crahan, Counsel for the Department of Real Estate, as follows
23 for the purpose of settling and disposing of the Accusation filed
24 on May 25, 1995, in this matter:

25 1. All issues which were to be contested and all
26 evidence which was to be presented by Complainant and Respondent at
27 a formal hearing on the Accusation, which hearing was to be held in

1 accordance with the provisions of the Administrative Procedure Act
2 (APA), shall instead and in place thereof be submitted solely on
3 the basis of the provisions of this Stipulation And Agreement In
4 Settlement And Order (hereafter Stipulation).

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

9 3. On June 20, 1995, Respondent ROLLINS filed a Notice
10 of Defense pursuant to Section 11505 of the Government Code for the
11 purpose of requesting a hearing on the allegations in the
12 Accusation. Respondent ROLLINS hereby freely and voluntarily
13 withdraws said Notice of Defense. Respondent ROLLINS acknowledges
14 that he understands that by withdrawing said Notice of Defense, he
15 will thereby waive his right to require the Commissioner to prove
16 the allegations in the Accusation at a contested hearing held in
17 accordance with the provisions of the APA and that he will waive
18 other rights afforded to him in connection with the hearing such as
19 the right to present evidence in defense of the allegations in the
20 Accusation and the right to cross-examine witnesses.

21 4. This Stipulation and Agreement in Settlement and
22 Order relates to the factual allegations contained in paragraphs
23 one (1) through seven (7) in the Accusation filed in this
24 proceeding. Respondent ROLLINS chooses not to contest these
25 factual allegations and to remain silent and understands that, as a
26 result thereof, these factual allegations, without being admitted
27 or denied, will serve as a basis for the discipline stipulated to

1 herein. This Stipulation and Agreement in Settlement and Order and
2 the findings based on Respondent's decision not to contest the
3 Accusation is hereby expressly limited to this proceeding and made
4 for the sole purpose of reaching an agreed disposition of this
5 proceeding, only. Respondent's decision not to contest the factual
6 allegations is made solely for the purpose of effectuating this
7 Stipulation and is intended by Complainant and Respondent to be
8 non-binding upon Respondent in any action against Respondent by
9 third parties and shall not be deemed, used, or accepted as an
10 acknowledgment or admission. The Real Estate Commissioner shall
11 not be required to provide further evidence to prove such
12 allegations.

13 5. This Stipulation is based on respondent's decision
14 not to contest the allegations set forth in the Accusation as a
15 result of the agreement negotiated between the parties. This
16 Stipulation, based on respondent's decision not to contest the
17 Accusation, is expressly limited to this proceeding and any further
18 proceeding initiated by or brought before the Department of Real
19 Estate based upon the facts and circumstances alleged in the
20 Accusation, and made for the sole purpose of reaching an agreed
21 disposition of this proceeding. The Decision of Respondent not to
22 contest the factual statements alleged, and as contained in the
23 stipulated Order, is made solely for the purpose of effectuating
24 this Stipulation.

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

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

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

15 DETERMINATION OF ISSUES

16 By reason of the foregoing stipulations and waivers, made
17 solely for the purpose of settlement of the pending Accusation
18 without a hearing, it is stipulated and agreed that the following
19 Determination of Issues shall be made:

20 The conduct or omissions of Respondent GLEN HOWARD
21 ROLLINS, as set forth in paragraphs one (1) through seven (7) in
22 the Accusation constitute cause to suspend or revoke his real
23 estate broker license and/or license rights under the provisions of
24 Code Section 10176(a).

25 /

26 /

27 /

ORDER

WHEREFORE, THE FOLLOWING ORDER is hereby made:

3 All licenses and license rights of Respondent GLEN HOWARD
4 ROLLINS (hereafter ROLLINS) under Part 1 of Division 4 of the
5 Business and Professions Code are suspended for a period of sixty
6 (60) days from the effective date of this Order; provided, however,
7 that if Respondent petitions, the first thirty (30) days of said
8 suspension shall be stayed upon the terms and conditions of this
9 paragraph:

- 10 (a) Respondent pays a monetary penalty pursuant to
11 Section 10175.2 of the Business and Professions Code
12 of \$1,000;
13 (b) Said payment shall be in the form of a cashier's
14 check or certified check made payable to the
15 Recovery Account of the Real Estate Fund. Said
16 check must be delivered to the Department Prior to
17 the effective date of the Order in this matter;
18 (c) If Respondent fails to pay the monetary penalty in
19 accordance with the terms of this paragraph or this
20 Order, the Commissioner may, without a hearing,
21 order the immediate execution of all or any part of
22 the suspension, in which event the Respondent shall
23 not be entitled to any repayment nor credit,
24 prorated or otherwise, for money paid to the
25 Department under the terms of this Order.
26
27

1 2. The remaining thirty (30) days of the sixty (60) day
2 suspension provided in paragraph one (1) shall be stayed for one
3 (1) year upon the following terms and conditions:

- 4 (a) Respondent shall obey all laws, rules and
5 regulations governing the rights, duties and
6 responsibilities of a real estate licensee in the
7 State of California;
- 8 (b) That no final subsequent determination be made,
9 after hearing or upon stipulation, that cause for
10 disciplinary action occurred within one (1) year of
11 the effective date of this Order;
- 12 (c) Respondent shall, within six months from the
13 effective date of this Decision, take and pass the
14 Professional Responsibility Examination administered
15 by the Department including the payment of the
16 appropriate examination fee. If Respondent fails to
17 satisfy this condition, the Commissioner may order
18 suspension of Respondent's license until Respondent
19 passes the examination.;
- 20 (d) If respondent (1) pays the monetary penalty as
21 provided for herein, and (2) passes the professional
22 responsibility examination, and (3) if no further
23 cause for disciplinary action against the real
24 estate license of Respondent occurs within one (1)
25 year from the effective date of this Order, the stay
26 of the sixty (60) day suspension granted pursuant to
27 this paragraph shall become permanent.

* * * * *

I have read the Stipulation And Agreement In Settlement And Order, 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.

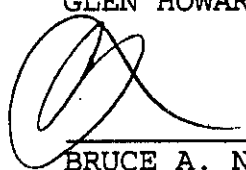
DATED:

3/27/96


GLEN HOWARD ROLLINS, Respondent.

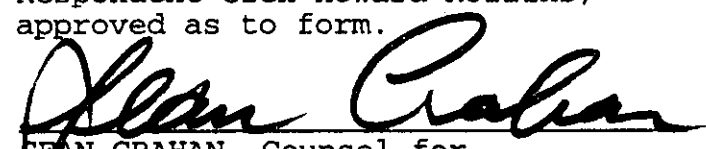
DATED:

3/27/96


BRUCE A. NAHIN, ESQ. of NAHIN AND NAHIN LAW CORPORATION, Counsel for Respondent Glen Howard Rollins, approved as to form.

DATED:

4-1-96


SEAN CRAHAN, Counsel for Complainant.

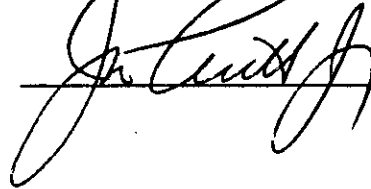
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* * * * *

The foregoing Stipulation And Agreement In Settlement is
hereby adopted as my Decision and Order as to GLEN HOWARD ROLLINS
and shall become effective at 12 o'clock noon on June 30, 1996.

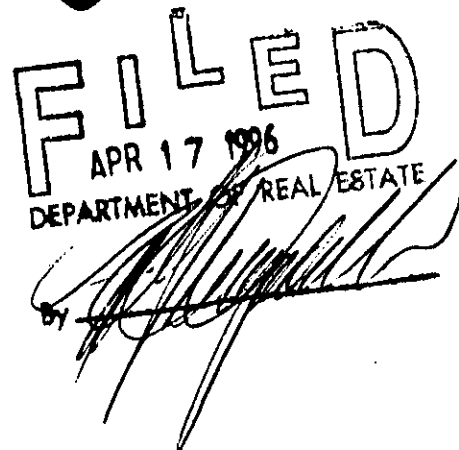
IT IS SO ORDERED 4/10, 1996.

JIM ANTT, JR.
Real Estate Commissioner



SACTO
FLAG

1 Department of Real Estate
107 South Broadway, Room 8107
2 Los Angeles, California, 90012
3 (213) 897-3937



8 DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 * * * * *

| | |
|---|----------------------------------|
| 11 In the Matter of the Accusation of) | No. H-26188 LA |
| 12 PARK REGENCY, INC. a California) | <u>STIPULATION AND AGREEMENT</u> |
| 13 corporate broker; JOSEPH EDWARD) | |
| 14 ALEXANDER, individually and as) | <u>IN SETTLEMENT AND ORDER</u> |
| 15 designated officer of Park Regency) | |
| 16 Inc.; BENNY SILVA and GLEN HOWARD) | |
| 17 ROLLINS, individually and as) | |
| 18 officer of R. R. Gable, Inc.,) | |
| 19 Respondents.) | |

18 It is hereby stipulated by and between BENNY SILVA
19 (referred to as Respondent SILVA), acting by and through M. Stephen
20 Davis, Esq. of Davis And Davis, Counsel for Respondent SILVA, and
21 the Complainant, acting by and through Sean Crahan, Counsel for the
22 Department of Real Estate, as follows for the purpose of settling
23 and disposing of the Accusation filed on May 25, 1995, in this
24 matter:

25 1. All issues which were to be contested and all
26 evidence which was to be presented by Complainant and Respondent at
27 a formal hearing on the Accusation, which hearing was to be held in

1 accordance with the provisions of the Administrative Procedure Act
2 (APA), shall instead and in place thereof be submitted solely on
3 the basis of the provisions of this Stipulation And Agreement In
4 Settlement And Order (hereafter Stipulation).

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

9 3. On June 6, 1995, Respondent SILVA filed a Notice of
10 Defense pursuant to Section 11505 of the Government Code for the
11 purpose of requesting a hearing on the allegations in the
12 Accusation. Respondent SILVA hereby freely and voluntarily
13 withdraws said Notice of Defense. Respondent SILVA acknowledges
14 that he understands that by withdrawing said Notice of Defense, he
15 will thereby waive his right to require the Commissioner to prove
16 the allegations in the Accusation at a contested hearing held in
17 accordance with the provisions of the APA and that he will waive
18 other rights afforded to him in connection with the hearing such as
19 the right to present evidence in defense of the allegations in the
20 Accusation and the right to cross-examine witnesses.

21 4. This Stipulation and Agreement in Settlement and
22 Order relates to the factual allegations contained in paragraphs
23 one (1) through seven (7) in the Accusation filed in this
24 proceeding. Respondent BENNY SILVA chooses not to contest these
25 factual allegations and to remain silent and understands that, as a
26 result thereof, these factual allegations, without being admitted
27 or denied, will serve as a basis for the discipline stipulated to

1 herein. This Stipulation and Agreement in Settlement and Order and
2 the findings based on Respondent's decision not to contest the
3 Accusation is hereby expressly limited to this proceeding and made
4 for the sole purpose of reaching an agreed disposition of this
5 proceeding, only. Respondent's decision not to contest the factual
6 allegations is made solely for the purpose of effectuating this
7 Stipulation and is intended by Complainant and Respondent to be
8 non-binding upon Respondent in any action against Respondent by
9 third parties and shall not be deemed, used, or accepted as an
10 acknowledgment or admission. The Real Estate Commissioner shall
11 not be required to provide further evidence to prove such
12 allegations.

13 5. This Stipulation is based on respondent's decision
14 not to contest the allegations set forth in the Accusation as a
15 result of the agreement negotiated between the parties. This
16 Stipulation, based on respondent's decision not to contest the
17 Accusation, is expressly limited to this proceeding and any further
18 proceeding initiated by or brought before the Department of Real
19 Estate based upon the facts and circumstances alleged in the
20 Accusation, and made for the sole purpose of reaching an agreed
21 disposition of this proceeding. The Decision of Respondent not to
22 contest the factual statements alleged, and as contained in the
23 stipulated Order, is made solely for the purpose of effectuating
24 this Stipulation.

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

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

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

15 DETERMINATION OF ISSUES

16 By reason of the foregoing stipulations and waivers, made
17 solely for the purpose of settlement of the pending Accusation
18 without a hearing, it is stipulated and agreed that the following
19 Determination of Issues shall be made:

20 The conduct or omissions of Respondent BENNY SILVA, as
21 set forth in paragraphs one (1) through seven (7) in the Accusation
22 constitute cause to suspend or revoke his real estate salesperson
23 license and/or license rights under the provisions of Code Section
24 10176(a).

25

26

27

ORDER

WHEREFORE, THE FOLLOWING ORDER is hereby made:

All licenses and license rights of Respondent BENNY SILVA
under Part 1 of Division 4 of the Business and Professions Code are
revoked; provided, however, a restricted real estate salesperson
license shall be issued to Respondent BENNY SILVA pursuant to
Section 10156.5 of the Code if Respondent makes application
therefor and pays to the Department of Real Estate the appropriate
fee for said licenses within ninety (90) days from the effective
date of the Decision. The restricted license issued to Respondent
BENNY SILVA 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 said Code:

A. The restricted licenses issued to Respondent BENNY
SILVA shall be suspended for 90 days from the issuance thereof.

B. A pre condition to the issuance of the restricted
license to Respondent BENNY SILVA is that, prior to the issuance of
the restricted license, Respondent BENNY SILVA shall present
evidence satisfactory to the Real Estate Commissioner that he has,
since March 23, 1992, taken and successfully completed the
continuing education requirements of Article 2.5 of Chapter 3 of
the Real Estate Law for renewal of a real estate license.

C. The restricted licenses issued to Respondent BENNY
SILVA 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

1 Section 10156.6 of said Code:

2 (1) The restricted license may be suspended prior
3 to hearing by order of the Real Estate Commissioner in the event of
4 Respondent BENNY SILVA's conviction or plea of nolo contendere to a
5 crime which bears a significant relation to Respondent's fitness or
6 capacity as a real estate licensee.

7 (2) The restricted license may be suspended prior
8 to hearing by Order of the Real Estate Commissioner on evidence
9 satisfactory to the Commissioner that Respondent BENNY SILVA has,
10 during the time he holds a restricted license, violated provisions
11 of the California Real Estate Law, the Subdivided Lands Law,
12 Regulations of the Real Estate Commissioner, or the conditions
13 attaching to these restricted licenses.

14 (3) Respondent BENNY SILVA shall not be eligible to
15 apply for the issuance of an unrestricted real estate license nor
16 the removal of any of the conditions, limitations or restrictions
17 of a restricted license until two (2) years has elapsed from the
18 date of issuance of the restricted license to Respondent.

19 (4) Respondent BENNY SILVA shall submit with any
20 application for license under an employing broker, or any
21 application for transfer to a new employing broker, a statement
22 signed by the prospective employing real estate broker on a form
23 approved by the Department of Real Estate which shall certify:

24 (a) That the employing broker has read the
25 Accusation filed herein and the Decision of the
26 Commissioner which granted the right to a
27 restricted license; and

1 (b) That the employing broker will exercise
2 close supervision over the performance by the
3 restricted licensee relating to activities for
4 which a real estate license is required.

5 (5) Respondent BENNY SILVA shall, within six months
6 from the effective date of this Decision, take and pass the
7 Professional Responsibility Examination administered by the
8 Department including the payment of the appropriate examination
9 fee. If Respondent fails to satisfy this condition, the
10 Commissioner may order suspension of Respondent's license until
11 Respondent passes the examination.

12 * * * * *

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

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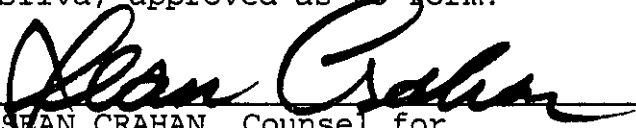
DATED: March 28 1996


BENNY SILVA, Respondent.

DATED: 3/29/96

M. Stephen Davis
M. STEPHEN DAVIS, ESQ.. of DAVIS AND
DAVIS, Counsel for Respondent Benny
Silva, approved as to form.

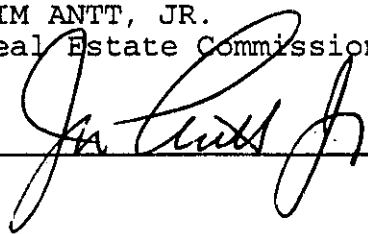
DATED: 4-1-96


SEAN CRAHAN, Counsel for
Complainant.

* * * * *

The foregoing Stipulation And Agreement In Settlement is
hereby adopted as my Decision and Order as to BENNY SILVA and shall
become effective at 12 o'clock noon on May 7, 1996.

IT IS SO ORDERED 4/10, 1996.

JIM ANTT, JR.
Real Estate Commissioner


SACTO

BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

INFORMATION COPY

In the Matter of the Accusation of)
)
PARK REGENCY, INC. a California)
corporate broker; JOSEPH EDWARD)
ALEXANDER, individually and as)
designated officer of Park Regency)
Inc.; BENNY SILVA and GLEN HOWARD)
ROLLINS, individually and as)
officer of R. R. Gable, Inc.,)
)
Respondents.)

CONTINUANCE

NOTICE OF HEARING

CASE NO. H-26188 LA

OAH NO. L-9506064

To the above-named Respondent(s):

You are hereby notified that a hearing will be held before the Department of Real Estate at the Office of Administrative Hearings, 314 West First Street, Los Angeles, California 90012 on **April 8-11, 1996 at 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: April 3, 1996

DEPARTMENT OF REAL ESTATE

By:

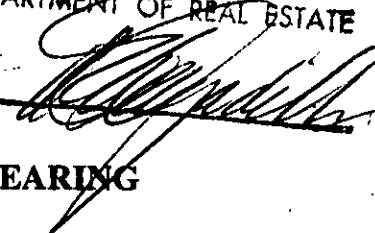

SEAN CRAHAN, DRE, Counsel

SACTO
FLAG

395-0316-010
BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA
* * *

FILED
NOV 2 1995
DEPARTMENT OF REAL ESTATE

In the Matter of the Accusation of)
)
PARK REGENCY, INC. a California)
corporate broker; JOSEPH EDWARD)
ALEXANDER, individually and as)
designated officer of Park Regency)
Inc.; BENNY SILVA and GLEN HOWARD)
ROLLINS, individually and as)
officer of R. R. Gable, Inc.,)
)
Respondents.)

By 

NOTICE OF HEARING

CASE NO. H-26188 LA
OAH NO. L-9506064

To the above-named Respondent(s):

You are hereby notified that a hearing will be held before the Department of Real Estate at the Office of Administrative Hearings, 314 West First Street, Los Angeles, California 90012 on **April 3-12, 1996 at 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: November 2, 1995

DEPARTMENT OF REAL ESTATE

By:


SEAN CRAHAN, DRE, Counsel

Sacto

1 Sean Crahan, Counsel
2 Department of Real Estate
3 107 South Broadway, Room 8107
4 Los Angeles, California 90012
5
6 (213) 897-3937
7

FILED
MAY 25 1995
DEPARTMENT OF REAL ESTATE

By *[Signature]*

8 DEPARTMENT OF REAL ESTATE
9 STATE OF CALIFORNIA

10 * * * * *

| | |
|---|---------------------|
| 11 In the Matter of the Accusation of) | No. H-26188 LA |
| 12) | |
| 13 PARK REGENCY, INC. a California) | A C C U S A T I O N |
| 14 corporate broker; JOSEPH EDWARD) | |
| 15 ALEXANDER, individually and as) | |
| 16 designated officer of Park Regency) | |
| 17 Inc.; BENNY SILVA and GLEN HOWARD) | |
| 18 ROLLINS, individually and as) | |
| 19 officer of R. R. Gable, Inc.,) | |
| 20 Respondents.) | |

21 The Complainant, Peter F. Hurst, a Deputy Real Estate
22 Commissioner of the State of California, for cause of accusation
23 against PARK REGENCY, INC., a California corporate broker; JOSEPH
24 EDWARD ALEXANDER, individually and as designated officer of Park
25 Regency, Inc., BENNY SILVA and GLEN HOWARD ROLLINS, individually
26 and as officer of R. R. Gable, Inc., alleges as follows:

27 1.

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

LICENSING

2.

PARK REGENCY, INC. (hereafter respondent PRI) is presently licensed and/or has license rights under the Real Estate Law, Part 1 of Division 4 of the Business and Professions Code (herein "the Code"). At all times mentioned herein, respondent PRI was and now is licensed by the Department of Real Estate of the State of California (herein "the Department") as a corporate real estate broker.

3.

JOSEPH EDWARD ALEXANDER (hereafter respondent ALEXANDER) is presently licensed and/or has license rights under the Real Estate Law. At all times herein mentioned, respondent ALEXANDER was and is licensed by the Department as a real estate broker, individually and as designated officer of respondent PRI. At all times herein mentioned, respondent ALEXANDER was the chief executive officer and sole director of respondent PRI.

4.

BENNY SILVA (hereafter respondent SILVA) is presently licensed and/or has license rights under the Real Estate Law. At all times mentioned herein, respondent SILVA was and now is licensed by the Department as a real estate salesperson, licensed at all times herein mentioned to respondent PRI.

5.

GLEN HOWARD ROLLINS (hereafter respondent ROLLINS) is presently licensed and/or has license rights under the Real Estate Law. At all times herein mentioned, respondent ROLLINS was and is

1 licensed by the Department as a real estate broker, individually
2 and, since May 11, 1994, as officer of R. R. Gable S C V Inc.

3 6.

4 Mid Valley Escrow (MVE) is an escrow company licensed by
5 the Department of Corporations. MVE was and is owned by
6 respondent ALEXANDER and William Coulombe. Respondent ALEXANDER
7 is its chief executive officer and a director. William E.
8 Coulombe is its secretary, chief financial officer and a director.
9 MVE is the escrow agent which performed escrow services in the
10 transaction set forth below.

11 7.

12 The Daisetta Property

13 (a) On or about March 25, 1992, respondents PRI, SILVA,
14 acting for buyers, and respondent ROLLINS, acting for sellers, all
15 acting for or in expectation of compensation, negotiated a sale of
16 real property located at 23823 Daisetta Drive, Newhall, California
17 (hereafter the Daisetta Property) from Gernitson H. Burch, Jane E.
18 Burch and Eddie C. Burch, sellers, to Manuel Balfodano and Ana
19 Zelaya, for a purchase price of \$190,000, with \$19,000 cash down
20 payment and a loan of \$172,000 secured by a first trust deed on
21 the Daisetta Property in favor of Great Western Bank (hereafter
22 GWB). Under the purchase agreement, there was to be no second
23 trust deed on the Daisetta Property. On or about March 25, 1992,
24 respondent PRI, SILVA and ROLLINS negotiated an additional
25 agreement whereby sellers would carry back a second trust deed for
26 \$10,000, with the purpose of concealing from the first trust deed
27 lender that the parties intended to record a second trust deed on

1 the Daisetta property.

2 (b) To purchase the Daisetta Property, on or about
3 April 6, 1992, buyers applied to GWB for a loan of \$171,000
4 secured by a first trust deed on the Daisetta Property. Buyers
5 represented they were going to provide approximately \$24,000 as a
6 down payment, from savings, and that none of the down payment was
7 borrowed.

8 (c) Buyers and respondents PRI, SILVA and ROLLINS
9 failed to disclose to, and concealed from, GWB, that buyers were
10 going to record a second trust deed secured by the Daisetta
11 Property. This conduct constitutes dishonest conduct by
12 respondents PRI, SILVA and ROLLINS.

13 (e) In fact, buyers borrowed \$10,100 of the down
14 payment for deposit to escrow pursuant to an agreement entered
15 into prior to the close of escrow. Respondents PRI and SILVA and
16 MVE concealed from GWB that the down payment was borrowed.

17 (f) In a further act of deception on GWB, Respondents
18 PRI, and SILVA, ROLLINS and MVE on March 31, 1992, caused, allowed
19 and permitted escrow instructions to be delivered to GWB reciting
20 the seller was crediting buyers with \$7,500. in "non recurring
21 closing costs". GWB instructed MVE that it would limit seller
22 credits to \$5,800.

23 (i) Respondents PRI, SILVA, ROLLINS and MVE caused
24 MVE to prepare two escrow amendments on May 21, 1992 whereby
25 seller credited buyer with: \$5,800 towards "Buyers non-recurring
26 costs" and for \$1,500 for "landscaping".

27 (ii) MVE was required to deliver true copies of

1 all instructions and amendments to GWB. MVE delivered to GWB a
2 copy of the amendment for the \$5,800 "Buyers non-recurring costs"
3 but intentionally omitted to deliver the amendment for the \$1,500
4 "landscaping" credit.

5 (iii) GWB became aware of the additional \$1,500
6 for "landscaping" only after it received a copy of the Settlement
7 Statement from MVE.

8 (g) Part of the down payment was provided by a
9 cashier's check for \$10,100 deposited into MVE on or about May 29,
10 1992, purchased by an outside party.

11 (i) In a further act of deception on GWB,
12 Respondents PRI, and SILVA, ROLLINS and MVE on May 27, 1992,
13 caused, allowed and permitted escrow amendment to be signed by
14 seller authorizing payment to that same outside party.

15 (ii) MVE paid to that outside party \$10,200 and
16 falsely characterized it as a "Payoff of second mortgage loan" to
17 conceal from GWB the fact that the down payment was borrowed.
18 There was in fact no second trust deed on the Daisetta Property
19 while its sale was in escrow at MVE.

20 (iii) Contrary to MVE's obligation to provide all
21 escrow amendments to GWB, Respondents PRI, and SILVA caused MVE to
22 intentionally omit to deliver to GWB the amendment of May 27,
23 1992 authorizing payment of \$10,200 to the outside party.

24 (h) After escrow closed on May 29, 1992, respondents
25 PRI, SILVA, ROLLINS and buyers caused, allowed or permitted the
26 recordation of a second trust deed on the Daisetta Property in the
27 amount of \$10,000 in favor of sellers. Buyers by this amount thus

1 reduced their equity in the Daisetta Property to the detriment of
2 GWB.

3 (i) On or about May 29, 1992, escrow closed on the
4 Daisetta Property. GWB made the loan on the Daisetta Property,
5 upon express condition that, and in reasonable reliance on the
6 representations of the borrowers that, there would be no junior
7 financing and that no part of the down payment was borrowed. Had
8 GWB known the down payment was borrowed, or that a second trust
9 deed would be recorded on the Daisetta Property, GWB would not
10 have made the Daisetta loan. GWB foreclosed on the property and
11 incurred a loss.

12 8.

13 AUDIT

14 On April 26 and 27, 1995, an auditor from the Department
15 examined the books and records of respondent PRI covering a period
16 of time from March, 1992 through March 31, 1995 (hereafter the
17 "audit period"). That audit revealed that respondents PRI and
18 ALEXANDER, during the audit period, violated the following Code
19 Sections and Regulations from Title 10, Chapter 6, California Code
20 of Regulations (hereafter Regulations):

21 (a) For approximately five years prior to March 31,
22 1995, respondents PRI and ALEXANDER operated a branch office at
23 2040 Glenoaks Boulevard, San Fernando, California, without having
24 a license for that branch office, in willful violation of Code
25 Section 10163.

26 (b) Neither respondents PRI nor ALEXANDER reviewed,
27 initialed or dated documents prepared by employees of respondent

1 PRI which would have a bearing on the rights of parties to the
2 loans, including but not limited to listing agreements and real
3 estate purchase contracts in willful violation of Regulation 2725.
4 Respondents PRI and ALEXANDER delegated the duties of reviewing,
5 initialling and dating said documents to Pat Pierce, Ken Engeron,
6 both operating at the licensed branch office at 14146 Balboa
7 Boulevard; and to William Coulombe, and Ed Koenig, both operating
8 at the unlicensed branch office at 2040 Glenoaks Boulevard.
9 Respondents PRI and ALEXANDER willfully failed to authorize them
10 in writing as required by Regulation 2725.

11 (c) Respondents PRI and ALEXANDER failed to record the
12 receipt of deposits in sales transactions in willful violation of
13 Regulation 2831 in the following transactions:

| 14 Address of Property: | Buyer: | Deposit Received: |
|-----------------------------------|--------------------|-------------------|
| 15 13131 Filmore St. Pacoima, | Hector Limon | 2-25-93 |
| 16 23823 Daisetta, Santa Clarita, | Manuel Balfodano | 3-25-92 |
| 17 19100 Stagg St. Reseda, | Cruz Ramon Morales | 11-17-94 |

18 (d) In connection with the sale of 12820 Paxton Street,
19 Pacoima, California on or about October 15, 1994, respondent PRI
20 received a deposit on October 15, 1994 but the control record
21 inconsistently indicated October 18, 1994 as the date of both
22 receipt and forwarding. The control record was unreliable in
23 violation of Regulation 28131.

24 9.

25 Respondent ALEXANDER knew or should have known that the
26 violations above set forth in paragraphs 7 and 8 occurred or were
27 occurring but failed to exercise reasonable supervision over the

1 officers and employees of respondent PRI for which a real estate
2 license was required.

3 CAUSES FOR DISCIPLINARY ACTION

4 10.

5 The conduct or omissions of respondents PRI, SILVA and
6 ROLLINS, as set forth above in paragraph 7 and 8, subjects their
7 real estate license to suspension or revocation under the
8 provisions of Code Sections:

9 (a) 10176(a) for causing or allowing substantial
10 misrepresentations.

11 (b) 10176(i) for fraud or dishonest dealing.

12 (c) 10177(f) for conduct which would have warranted the
13 denial of a real estate license if the conduct is not in
14 connection with a transaction for which a real estate license is
15 required.

16 (d) 10177(g) for negligence in a transaction for which
17 a real estate license is required.

18 12.

19 The conduct or omissions of respondent PRI and
20 ALEXANDER, as set forth above in paragraph 8, subjects their real
21 estate licenses and license rights to suspension or revocation
22 under the provisions of Code Section 10177(d) for willful
23 violations of Code Section 10163 and Regulations 2725 and 2831,

24 13.

25 The conduct or omissions of respondent ALEXANDER, as set
26 forth in paragraphs 7 and 8 above, subject his real estate
27 licenses and license rights to suspension or revocation under the

1 provisions of Code Sections 10177(d) for willful violation of Code
2 Section 10159.5 or 10177(h) for failure to supervise the officers
3 and employees of PRI in the performance of activities requiring a
4 real estate license.

5 PRIOR DISCIPLINARY ACTION

6 On or about November 13, 1992, in case H-25079 LA, the
7 real estate licenses of respondents PRI and ALEXANDER were
8 suspended 90 days for violation of Code Section 10137. Said
9 suspensions were stayed, 60 days stayed upon no further cause for
10 disciplinary action within 1 year and the remaining 30 days stayed
11 upon payment of \$1,200 each to the Real Estate Recovery Account.

12 WHEREFORE, Complainant prays that a hearing be conducted
13 on the allegations of this Accusation and that upon proof thereof,
14 a decision be rendered imposing disciplinary action against all
15 licenses and license rights of respondents PARK REGENCY, INC., a
16 California corporate broker; JOSEPH EDWARD ALEXANDER, individually
17 and as designated officer of Park Regency, Inc., BENNY SILVA and
18 GLEN HOWARD ROLLINS, individually and as officer of R. R. Gable,
19 Inc., under the Real Estate Law (Part 1 of Division 4 of the
20 Business and Professions Code) and for such other and further
21 relief as may be proper under other applicable provisions of law.
22 Dated at Los Angeles, California,
23 this 25th day of May, 1995.

24 PETER F. HURST

25 Peter F. Hurst
26 Deputy Real Estate Commissioner

27 cc: Park Regency, Inc
Joseph Edward Alexander
Benny Silva
Glen Howard Rollins, Sacto., PI