

FILED
AUG - 8 1996
DEPARTMENT OF REAL ESTATE

By K. Medeiros

DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

* * * * *

In the Matter of the Accusation of) No. H-26355 LA
)
ARROWHEAD, LTD. and)
DAVID MORRIS ROGERS, JR.,)
individually and as designated)
officer of Arrowhead, Ltd.,)
)
Respondents.)

DECISION AFTER RECONSIDERATION

On May 30, 1996, a Decision was rendered herein by the Real Estate Commissioner. Said Decision is to become effective on August 8, 1996. On July 2, 1996, Respondent ROGERS filed a Petition for Reconsideration for the purpose of determining whether the disciplinary action imposed against Respondent by said Decision should be reduced. I have considered the petition of Respondent DAVID MORRIS ROGERS, JR., and it is hereby ordered that the disciplinary action therein imposed against Respondent be reduced by modifying the Order of said Decision to read as set forth below.

ORDER

A. All licenses and license rights of Respondent
DAVID MORRIS ROGERS, JR., are hereby revoked.

B. 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
10156.5 of the Code.

(1) The restricted license upon issuance to
respondent shall be suspended for 90 days, provided said
suspension shall be stayed on condition that Respondent pays a
monetary penalty pursuant to Section 10175.2 of the Business and
Professions Code in the amount of \$1,000. Said payment shall be
in the form of a cashier's check or certified check made payable
to the Recovery Account of the Real Estate Fund. Said check
must be delivered to the Department prior to the effective date
of the Order in this matter.

(2) The restricted license may be suspended, prior to
the final determination 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 significant
relationship to Respondent's fitness or capacity as a real
estate licensee.

1 (3) The restricted license may be suspended, prior to
2 the final determination after formal hearing, by order of the
3 Real Estate Commissioner based upon evidence satisfactory to the
4 Commissioner that Respondent has violated provisions of the
5 California Real Estate Law, the Subdivided Lands Law,
6 Regulations of the Real Estate Commissioner or conditions
7 attaching to the restricted license.

8 (4) Respondent shall not be eligible to apply for the
9 issuance of an unrestricted real estate license nor the removal
10 of any of the conditions, limitations or restrictions of the
11 restricted license until at least one (1) year has elapsed from
12 the date of this Order.

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

25 (6) Respondent shall report in writing to the
26 Department of Real Estate as the Real Estate Commissioner shall
27 direct by his Order herein or by separate written order issued
while Respondent holds a restricted license, such information

1 concerning Respondent's activities for which a real estate
2 license is required as the Commissioner shall deem to be
3 appropriate to protect the public interest.

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

11 (8) Within two years from the effective date of this
12 Order, the Commissioner may audit the books and records of
13 Respondent to determine compliance with the Real Estate Law and
14 Regulations of the Real Estate Commissioner, pursuant to Code
15 Section 10148.

16 (a) The Real Estate Commissioner may charge
17 Respondent the reasonable cost of this audit. In calculating
18 the amount of the reasonable costs, the Commissioner may use the
19 estimated average hourly salary for all persons performing
20 audits of real estate brokers, and shall include an allocation
21 for travel costs, including mileage, time to and from the
22 auditor's place of work, and per diem. The Commissioner's
23 reasonable costs shall in no event exceed \$1,500.

24 (b) Respondent shall pay, within 45 days from receipt
25 of the invoice, the Commissioner's reasonable costs for the
26 chargeable follow-up audit.

27 (c) If Respondent fails to pay, within 45 days from
receipt of the invoice, for the Commissioner's reasonable costs

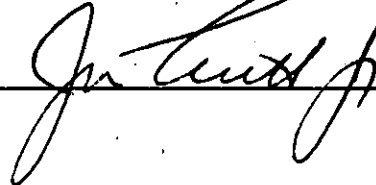
1 for an audit, the Commissioner may order the suspension of
2 Respondent's real estate license and license rights. The
3 suspension shall remain in effect until payment is made in full,
4 or until Respondent enters into an agreement satisfactory to the
5 Commissioner to provide for such payment. The Commissioner may
6 impose further reasonable disciplinary terms and conditions upon
7 Respondent's real estate license and license rights as part of
8 any such agreement.

9 During the term of the restricted license, respondent
10 cannot be the designated broker officer for any real estate
11 broker corporation employing any real estate salespersons,
12 including real estate brokers working as real estate
13 salespersons, other than respondent alone, and only then, for
14 one corporation at a time.

15 As modified and amended, the Decision of May 30, 1996,
16 shall become effective at 12 o'clock noon on August 8, 1996.

17 IT IS SO ORDERED

18
19 JIM ANTT, JR.
20 Real Estate Commissioner

21 
22
23
24
25
26
27

By K. Strickland

STATE OF CALIFORNIA

* * * * *

In the Matter of the Accusation of) No. H-26355 LA
)
ARROWHEAD LTD. and)
DAVID MORRIS ROGERS,)
individually and as designated)
officer of Arrowhead Ltd.,)
)
Respondents.)

ORDER STAYING EFFECTIVE DATE

On May 30, 1996, a Decision was rendered in the above-entitled matter to become effective July 9, 1996, as to ROGERS.

IT IS HEREBY ORDERED that the effective date of the Decision of May 30, 1996, is stayed for a period of thirty days.

The Decision of May 30, 1996, shall become effective at 12 o'clock noon on August 8, 1996, as to DAVID MORRIS ROGERS, JR.

DATED:

JIM ANTT, JR.

Real Estate Commissioner

By:

FILED
JUN 17 1996

DEPARTMENT OF REAL ESTATE

DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

By K. H. H. H. H. H.

* * * * *

In the Matter of the Accusation of

No. H-26355 LA

ARROWHEAD LTD. and DAVID
MORRIS ROGERS, JR.,
individually and as designated
officer of Arrowhead Ltd.,

Respondent(s).

DECISION

The Proposed Decision dated May 9, 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.

This Decision shall become effective at 12 o'clock
noon on July 9, 1996.

IT IS SO ORDERED

5/30/96

JIM ANTT, JR.
Real Estate Commissioner

J. Antt Jr.

DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * * * *

In the Matter of the Accusation of	)	No. H-26355 LA
	)	
ARROWHEAD LTD. and DAVID	)	
MORRIS ROGERS, JR.,	)	
individually and as designated	)	
officer of Arrowhead Ltd.,	)	
	)	
Respondents.	)	

PROPOSED DECISION

This matter was presided over as an uncontested case by Randolph Brendia, Regional Manager, Department of Real Estate, as the designee of the Real Estate Commissioner, in Los Angeles, California on May 9, 1996.

James R. Peel, Counsel, represented the complainant.

No appearance was made by or on behalf of respondents, ARROWHEAD LTD. and DAVID MORRIS ROGERS, JR., individually and as designated officer of Arrowhead Ltd. On proof of compliance with Government Code Section 11505, the matter proceeded as a default pursuant to Government Code Section 11520.

The following Decision is proposed, certified and recommended for adoption:

FINDINGS OF FACT

I

The complainant, Thomas McCrady, a Deputy Real Estate Commissioner of the State of California, made the Accusation in his official capacity.

II

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

III

At all times herein mentioned, DAVID MORRIS ROGERS, JR. ("ROGERS"), was and still is licensed by the Department as a real estate broker in his individual capacity. On or about October 22, 1992, to April 28, 1994, ROGERS was licensed by the Department as the designated officer of ARROWHEAD. As the designated officer of ARROWHEAD, ROGERS was responsible for the supervision and control of the activities conducted on behalf of ARROWHEAD by its officers and employees as necessary to secure full compliance with the Real Estate Law as set forth in Section 10159.2 of the Code.

IV

At all times mentioned herein, Leslie Gene Rasmussen ("Rasmussen") was not licensed by the Department as a real estate broker or as a real estate salesperson employed under the license of a real estate broker. At all times herein mentioned, Rasmussen was the president and sole shareholder of ARROWHEAD.

V

All further references to the "Code" are to the California Business and Professions Code, and all further references to the "Regulations" are to Chapter 6, Title 10, California Code of Regulations.

VI

All further references to the parties mentioned in Paragraphs II, III and IV shall include ARROWHEAD and shall be deemed to refer to the officers, directors, employees, agents and real estate licensees employed by or associated with ARROWHEAD, who at all times herein mentioned were engaged in the furtherance of the business or operations of ARROWHEAD, and who were acting within the course and scope of their authority and employment.

VII

At all times mentioned herein, for or in expectation of compensation, ARROWHEAD 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(d) and 10131.2 of the Code, including the operation of a mortgage loan brokerage business with the public wherein lenders and borrowers were solicited for loans secured directly or collaterally by liens on real property, wherein such loans were arranged, negotiated, processed, and consummated on behalf of others, for compensation or in expectation of compensation.

VIII

On or about December 10, 1993, Department personnel completed an investigative audit of the books and records of ARROWHEAD, pertaining to its mortgage loan broker activities, for a period commencing on January 1, 1993, and terminating on November 30, 1993, and unless otherwise specified, the relevant period of time referenced herein shall be the same. The findings of that audit are set forth in the paragraphs that follow.

IX

At all times material herein, ARROWHEAD employed real estate salespersons who prepared instruments which had a material effect upon the rights and obligations of the principals represented by ARROWHEAD. ROGERS violated Section 2725 of the Regulations by failing to initial and date such instruments during the period of his supervision of ARROWHEAD.

X

At all times material herein, ARROWHEAD failed to notify the Department in writing of the employment of two salespersons. ARROWHEAD violated Section 10161.8 and Section 2752 of the Regulations by so failing to notify the Department.

XI

At all times material herein in the course of the above-described mortgage loan business, ARROWHEAD solicited and negotiated with borrowers for loans secured by liens on real property. The audit examination revealed that ARROWHEAD failed to retain in its files Mortgage Loan Disclosure Statements that complied with Section 10241 of the Code. The audit examination also revealed that the Mortgage Loan Disclosure Statements that were on file were not signed by the borrower or the broker. Said conduct violates Section 10240 of the Code.

XII

On or about July 15, 1992, Rasmussen solicited and negotiated with Edward and Wanda Jenks (the "Jenks") for a loan secured by their real property located at 2695 McCarn Road, Palm Springs, California. At all times, Rasmussen represented herself as a licensed agent of ARROWHEAD. The Jenks completed the loans application and submitted all necessary documents including tax returns to Rasmussen. On or about February 25, 1993, the Jenks were contacted by WESAV Mortgage Corporation. WESAV had performed an audit of the loan and discovered that the income tax return submitted with

their loan application exceeded the Internal Revenue Service tax return by \$514.6 per month in gross income. On or about March 14, 1993, the Jenks applied for a new loan through Rasmussen as the prior loan was now due and payable. On or about April 8, 1993, Newport Pacific Funding Corporation funded the loan in the amount of \$93,000.00. Rasmussen violated Section 10130 of the Code by performing said acts which require a license when she was not licensed by the Department as a real estate broker or as a salesperson operating under the license of a real estate broker. ARROWHEAD violated Section 10137 of the Code by employing and/or compensating Rasmussen to perform said acts which require a license when Rasmussen was not licensed by the Department as a real estate broker or as a salesperson operating under the license of ARROWHEAD.

XIII

During the month of September, 1993, Rasmussen solicited and negotiated with Robert H. McGinty for a loan secured by his real property located at 1456 Luna Way, Palm Springs, California. At all times, Rasmussen represented herself as a licensed agent of ARROWHEAD. Rasmussen discussed terms of financing and helped McGinty complete a loan application. Rasmussen violated Section 10130 of the Code by performing said acts which require a license when she was not licensed by the Department as a real estate broker or as a salesperson operating under the license of a real estate broker. ARROWHEAD violated Section 10137 of the Code by employing and/or compensating Rasmussen to perform said acts which require a license when Rasmussen was not licensed by the Department as a real estate broker or as a salesperson operating under the license of ARROWHEAD.

DETERMINATION OF ISSUES

I

The conduct of ARROWHEAD LTD., as found hereinabove in Paragraphs IX through XIII, constitutes cause for the suspension or revocation of all licenses and/or license rights of the Respondent under Sections 10137 and 10177(d) of the Code.

II

The conduct of Respondent ROGERS, in allowing Respondent ARROWHEAD to violate the above-described provisions of the Code while acting as the designated officer of ARROWHEAD, constitutes a failure to exercise reasonable supervision and control of the activities of ARROWHEAD for which a real estate license is required under Section 10159.2 of the Code, and is cause for the suspension or revocation of

the licenses and/or licensing rights of ROGERS under Section 10177(d) of the Code.

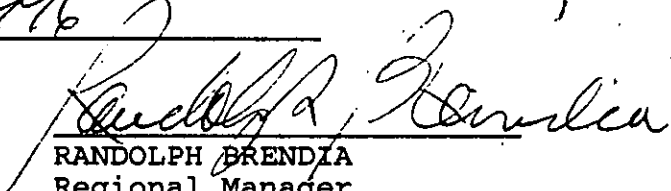
III

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 ARROWHEAD LTD. and DAVID MORRIS ROGERS, JR., individually and as designated officer of Arrowhead Ltd., under the provisions of Part 1 of Division 4 of the Business and Professions Code are revoked.

DATED: 9 May 1996


RANDOLPH BRENDIA
Regional Manager
Department of Real Estate

Sacto
gls

FILED
MAR 19 1996

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

By K. Muehlelt

In the Matter of the Accusation of

ARROWHEAD LTD., ET AL.,

}

Case No. H-26355 LA
OAH No. L-9601147

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 May 7, 1996, at the hour of 1:30 p.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: March 19, 1996

By James R. Peel
Counsel

cc: Arrowhead Ltd.
David Morris Rogers Jr.
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kw

*photo
glad*

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

FILED
OCT 31 1995
DEPARTMENT OF REAL ESTATE

By *K. Friederholt*

DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

* * * *

In the Matter of the Accusation of)	No. H-26355 LA
ARROWHEAD LTD. and DAVID)	A C C U S A T I O N
MORRIS ROGERS, JR.,)	
individually and as designated)	
officer of Arrowhead, Ltd.,)	
Respondents.)	

The Complainant, Thomas McCrady, a Deputy Real Estate Commissioner of the State of California, for cause of accusation against ARROWHEAD LTD. and DAVID MORRIS ROGERS, JR., individually and as designated officer of Arrowhead, Ltd., alleges as follows:

I

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

II

At all times herein mentioned, ARROWHEAD LTD. ("ARROWHEAD"), was and still is licensed by the Department of Real Estate of the State of California ("Department") as a corporate

1 real estate broker.

2 III

3 At all times herein mentioned, DAVID MORRIS ROGERS, JR.
4 ("ROGERS"), was and still is licensed by the Department as a real
5 estate broker in his individual capacity. On or about October 22,
6 1992, to the present, ROGERS was licensed by the Department as the
7 designated officer of ARROWHEAD. As the designated officer of
8 ARROWHEAD, ROGERS was and still is responsible for the supervision
9 and control of the activities conducted on behalf of ARROWHEAD by
10 its officers and employees as necessary to secure full compliance
11 with the Real Estate Law as set forth in Section 10159.2 of the
12 Code.

13 IV

14 At all times herein mentioned, Leslie Gene Rasmussen
15 ("Rasmussen"), was not licensed by the Department as a real estate
16 broker or as a real estate salesperson employed under the license
17 of a real estate broker. At all times herein mentioned, Rasmussen
18 was the president and sole shareholder of ARROWHEAD.

19 V

20 All further references to the "Code" are to the
21 California Business and Professions Code, and all further
22 references to the "Regulations" are to Chapter 6, Title 10,
23 California Code of Regulations.

24 VI

25 All further references to the parties mentioned in
26 Paragraphs II, III and IV shall include ARROWHEAD and shall be
27 deemed to refer to the officers, directors, employees, agents and

1 real estate licensees employed by or associated with ARROWHEAD,
2 who at all times herein mentioned were engaged in the furtherance
3 of the business or operations of ARROWHEAD, and who were acting
4 within the course and scope of their authority and employment.

5 VII

6 At all times mentioned herein, for or in expectation of
7 compensation, ARROWHEAD engaged in the business of, acted in the
8 capacity of, advertised or assumed to act as a real estate broker
9 in the State of California, within the meaning of Sections
10 10131(d) and 10131.2 of the Code, including the operation of a
11 mortgage loan brokerage business with the public wherein lenders
12 and borrowers were solicited for loans secured directly or
13 collaterally by liens on real property, wherein such loans were
14 arranged, negotiated, processed, and consummated on behalf of
15 others, for compensation or in expectation of compensation.

16 VIII

17 On or about December 10, 1993, Department personnel
18 completed an investigative audit of the books and records of
19 ARROWHEAD, pertaining to its mortgage loan broker activities, for
20 a period commencing on January 1, 1993, and terminating on
21 November 30, 1993, and unless otherwise specified, the relevant
22 period of time referenced herein shall be the same. The findings
23 of that audit are set forth in the paragraphs that follow.

24 IX

25 At all times material herein, ARROWHEAD employed real
26 estate salespersonS who prepared instruments which had a material
27 effect upon the rights and obligations of the principals

1 represented by ARROWHEAD. ROGERS violated Section 2725 of the
2 Regulations by failing to initial and date such instruments
3 during the period of his supervision of ARROWHEAD.

4 X

5 At all times material herein, ARROWHEAD failed to notify
6 the Department in writing of the employment of two salespersons.
7 ARROWHEAD violated Section 10161.8 and Section 2752 of the
8 Regulations by so failing to notify the Department.

9 XI

10 At all times material herein in the course of the above-
11 described mortgage loan business, ARROWHEAD solicited and
12 negotiated with borrowers for loans secured by liens on real
13 property. The audit examination revealed that ARROWHEAD failed to
14 retain in its files Mortgage Loan Disclosure Statements that
15 complied with Section 10241 of the Code. The audit examination
16 also revealed that the Mortgage Loan Disclosure Statements that
17 were on file were not signed by the borrower or the broker. Said
18 conduct violates Section 10240 of the Code.

19 XII

20 On or about July 15, 1992, Rasmussen solicited and negotiated
21 with Edward and Wanda Jenks (the "Jenks") for a loan secured by
22 their real property located at 2695 McCarn Road, Palm Springs,
23 California. At all times, Rasmussen represented herself as a
24 licensed agent of ARROWHEAD. The Jenks completed the loan
25 application and submitted all necessary documents including tax
26 returns to Rasmussen. On or about February 25, 1993, the Jenks
27 were contacted by WESAV Mortgage Corporation. WESAV had performed

1 an audit of the loan and discovered that the income tax return
2 submitted with their loan application exceeded the Internal
3 Revenue Service tax return by \$514.6 per month in gross income. On
4 or about March 14, 1993, the Jenks applied for a new loan through
5 Rasmussen as the prior loan was now due and payable. On or about
6 April 8, 1993, Newport Pacific Funding Corporation funded the loan
7 in the amount of \$93,000.00. Rasmussen violated Section 10130 of
8 the Code by performing said acts which require a license when SHE
9 was not licensed by the Department as a real estate broker or as a
10 salesperson operating under the license of a real estate broker.
11 ARROWHEAD violated Section 10137 of the Code by employing and/or
12 compensating Rasmussen to perform said acts which require a
13 license when Rasmussen was not licensed by the Department as a
14 real estate broker or as a salesperson operating under the license
15 of ARROWHEAD.

16 XIII

17 During the month of September, 1993, Rasmussen solicited
18 and negotiated with Robert H. McGinty for a loan secured by his
19 real property located at 1456 Luna Way, Palm Springs, California.
20 At all times, Rasmussen represented herself as a licensed agent of
21 ARROWHEAD. Rasmussen discussed terms of financing and helped
22 McGinty complete a loan application. Rasmussen violated Section
23 10130 of the Code by performing said acts which require a license
24 when SHE was not licensed by the Department as a real estate
25 broker or as a salesperson operating under the license of a real
26 estate broker. ARROWHEAD violated Section 10137 of the Code by
27 employing and/or compensating Rasmussen to perform said acts which



1 require a license when Rasmussen was not licensed by the
2 Department as a real estate broker or as a salesperson operating
3 under the license of ARROWHEAD.

4 XIV

5 The conduct of ARROWHEAD LTD., as alleged hereinabove in
6 Paragraphs IX through XIII, constitutes cause for the suspension
7 or revocation of all licenses and/or license rights of the
8 Respondent under Sections 10137 and 10177(d) of the Code.

9 XV

10 The conduct of Respondent ROGERS, in allowing Respondent
11 ARROWHEAD to violate the above-described provisions of the Code
12 while acting as the designated officer of ARROWHEAD, constitutes a
13 failure to exercise reasonable supervision and control of the
14 activities of ARROWHEAD for which a real estate license is
15 required under Section 10159.2 of the Code, and is cause for the
16 suspension or revocation of the licenses and/or licensing rights
17 of ROGERS under Section 10177(d) of the Code.

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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 ARROWHEAD LTD. and DAVID MORRIS ROGERS, JR. under the Real Estate Law and for such other and further relief as may be proper under applicable provisions of law.

Dated at LOS ANGELES, California
this 31st day of October, 1995.

THOMAS MC CRADY

Deputy Real Estate Commissioner

cc: Arrowhead Ltd.
David Morris Rogers, Jr.
SACTO
AK