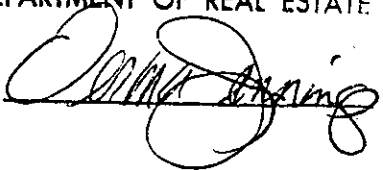


1 Department of Real Estate
2 320 West Fourth Street, Suite 350
3 Los Angeles, California 90013-1105
4 Telephone: (213) 576-6982
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6
7

FILED
MAR 27 2000
DEPARTMENT OF REAL ESTATE

By 

8 BEFORE THE DEPARTMENT OF REAL ESTATE
9 STATE OF CALIFORNIA

10 * * *

11 In the Matter of the Accusation of)
12 AMERICAN F. G., INC.;)
13 AWJ INVESTMENT GROUP, INC.,)
14 doing business as Re/Max)
15 Orange County-East;)
16 ANTHONY C. LIU, individually)
17 and as designated officer of)
American F. G., Inc., and)
AWJ Investment Group, Inc.,)
Respondents.)

NO. H-28223 LA
L-1999090285

STIPULATION AND AGREEMENT

18 It is hereby stipulated by and between Respondents
19 AMERICAN F. G., INC.; AWJ INVESTMENT GROUP, INC.; and ANTHONY C.
20 LIU, individually, and as designated officer of American F. G.,
21 Inc., and AWJ Investment Group, Inc., and their attorney of
22 record, Frank M. Buda, Esq., and the Complainant, acting by and
23 through Tuan Van Lai, Counsel for the Department of Real Estate,
24 as follows for the purpose of settling and disposing of the
25 Accusation filed on August 26, 1999, in this matter.

26 ///
27 ///

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

8 2. Respondents have received, read and understand the
9 Statement to Respondent, the Discovery Provisions of the APA and
10 the Accusation filed by the Department of Real Estate in this
11 proceeding.

12 3. On September 9, 1999, Respondents filed a Notice of
13 Defense pursuant to Section 11506 of the Government Code for the
14 purpose of requesting a hearing on the allegations in the
15 Accusation. Respondents hereby freely and voluntarily withdraw
16 said Notice of Defense. Respondents acknowledge that they
17 understand that by withdrawing said Notice of Defense they will
18 thereby waive their right to require the Commissioner to prove
19 the allegations in the Accusation at a contested hearing held in
20 accordance with the provisions of the APA and that they will
21 waive other rights afforded to them in connection with the
22 hearing such as the right to present evidence in defense of the
23 allegations in the Accusation and the right to cross-examine
24 witnesses.

25 4. This Stipulation is based on factual allegations
26 contained in the Accusation. In the interest of expedience and
27 economy, Respondents choose not to contest these allegations, but



1 to remain silent and understand that, as a result thereof, these
2 factual allegations, without being admitted or denied, will serve
3 as a prima facie basis for the disciplinary action stipulated to
4 herein. The Real Estate Commissioner shall not be required to
5 provide further evidence to prove said factual allegations.

6 5. It is understood by the parties that the Real
7 Estate Commissioner may adopt the Stipulation and Agreement as
8 her Decision in this matter, thereby imposing the penalty and
9 sanctions on Respondents' real estate licenses and license rights
10 as set forth in the below "Order". In the event that the
11 Commissioner in her discretion does not adopt the Stipulation and
12 Agreement, it shall be void and of no effect, and Respondents
13 shall retain the right to a hearing and proceeding on the
14 Accusation under all the provisions of the APA and shall not be
15 bound by any admission or waiver made herein.

16 6. The Order or any subsequent Order of the Real
17 Estate Commissioner made pursuant to this Stipulation and
18 Agreement shall not constitute an estoppel, merger or bar to any
19 further administrative or civil proceedings by the Department of
20 Real Estate with respect to any matters which were not
21 specifically alleged to be causes for accusation in this
22 proceeding.

23 7. This Stipulation and Agreement is entered into by
24 each party with the express understanding and agreement that it
25 is to be used for the purposes of settling this proceeding, only
26 and that it shall not be deemed, used, or accepted as an
27 acknowledgment or stipulation in any other civil or



1 administrative proceeding to which the Department of Real Estate
2 is not a party. It shall have no collateral estoppel or res
3 judicata effect in any proceeding other than a proceeding brought
4 by the Department of Real Estate.

5 8. Respondents have received, read, and understand the
6 "Notice Concerning Costs of Subsequent Audit." Respondents
7 further understand that by agreeing to this Stipulation and
8 Agreement, the findings set forth below in the DETERMINATION OF
9 ISSUES becomes final, and that the Commissioner may charge
10 Respondents for the costs of any subsequent audit conducted
11 pursuant to Section 10148 of the Business and Professions Code to
12 determine if the violations have been corrected. The maximum
13 costs of said audit for AWJ INVESTMENT GROUP, INC., will not
14 exceed \$2,300.00.

15 DETERMINATION OF ISSUES

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

20 I

21 The conduct, acts and/or omissions of Respondent
22 AMERICAN F. G., INC., as alleged in the Accusation, are cause for
23 the suspension or revocation of all of the real estate licenses
24 and license rights of Respondent AMERICAN F. G., INC., under the
25 provisions of Business and Professions Code ("Code") Sections
26 10137 and 10177(d), for violation of Code Sections 10130, 10145
27 and of Title 10, Chapter 6, California Code of Regulations



1 ("Regulations") Sections 2731, 2832.1, and 2834.

2 II

3 The conduct, acts and/or omissions of Respondent AWJ
4 INVESTMENT GROUP, INC., as alleged in the Accusation, are cause
5 for the suspension or revocation of all of the real estate
6 licenses and license rights of Respondent AWJ INVESTMENT GROUP,
7 INC., under the provisions of Business and Professions Code
8 ("Code") Section 10177(d) for violation of Code Section 10145 and
9 of Regulations Sections 2832.1 and 2834.

10 III

11 The conduct, acts and/or omissions of Respondent
12 ANTHONY C. LIU, as alleged in the Accusation, are cause for the
13 suspension or revocation of all of the real estate licenses and
14 license rights of Respondent ANTHONY C. LIU, under the provisions
15 of Code Sections 10177(h) and 10177(d) for violation of Code
16 Section 10145 and of Regulations Sections 2832.1 and 2834.

17 ORDER

18 WHEREFORE, THE FOLLOWING ORDER is hereby made:

19 1. All licenses and licensing rights of Respondent
20 AMERICAN F. G., INC., under the Real Estate Law are revoked.

21 2. All licenses and licensing rights of Respondents
22 AWJ INVESTMENT GROUP, INC., and ANTHONY C. LIU under the Real
23 Estate Law are suspended for a period of sixty (60) days from
24 the effective date of this Decision; provided, however, that
25 the suspension shall be stayed upon the following terms and
26 conditions:

27 ///

1 A. Respondents AWJ INVESTMENT GROUP, INC., and
2 ANTHONY C. LIU shall obey all laws, rules and regulations
3 governing the rights, duties and responsibilities of a real
4 estate licensee in the State of California.

5 B. That no final subsequent determination be made,
6 after hearing or upon stipulation, that cause for disciplinary
7 action occurred within two (2) years of the effective date of
8 this Decision. Should such a determination be made, the
9 Commissioner may, in her discretion, vacate and set aside the
10 stay order and reimpose all or a portion of the stayed
11 suspension. Should no such determination be made, the stay
12 imposed herein shall become permanent.

13 3. Pursuant to Section 10148 of the Business and
14 Professions Code, Respondents AWJ INVESTMENT GROUP, INC. and
15 ANTHONY C. LIU shall, severally or jointly, pay the
16 Commissioner's reasonable cost for an audit to determine if
17 Respondent AWJ INVESTMENT GROUP, INC. is now in compliance with
18 the Real Estate Law. In calculating the amount of the
19 Commissioner's reasonable cost, the Commissioner may use the
20 estimated average hourly salary for all persons performing
21 audits of real estate brokers, and shall include an allocation
22 for travel time to and from the auditor's place of work. Said
23 amount for the subsequent audit shall not exceed \$2,300.00.
24 Respondents AWJ INVESTMENT GROUP, INC. and/or ANTHONY C. LIU
25 shall pay such cost within 45 days of receiving an invoice from
26 the Commissioner detailing the activities performed during the
27 audit and the amount of time spent performing those activities.



1 The Commissioner may suspend the licenses issued to Respondents
2 AWJ INVESTMENT GROUP, INC. and ANTHONY C. LIU pending a hearing
3 held in accordance with Section 11500, et seq., of the
4 Government Code, if payment is not timely made as provided for
5 herein, or as provided for in a subsequent agreement between
6 the Respondents AWJ INVESTMENT GROUP, INC., ANTHONY C. LIU and
7 the Commissioner. The suspension shall remain in effect until
8 payment is made in full or until Respondents AWJ INVESTMENT
9 GROUP, INC. and ANTHONY C. LIU enter into an agreement
10 satisfactory to the Commissioner to provide for payment, or
11 until a decision providing otherwise is adopted following a
12 hearing held pursuant this condition.

13 DATED: February 1, 2000 Tuan Van Lai
14 TUAN VAN LAI, ESQ.
15 Counsel for Complainant

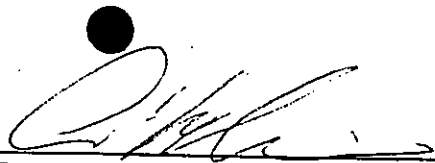
16 * * * *

17 We have read the Stipulation and Agreement, have
18 discussed it with our counsel, and its terms are understood by us
19 and are agreeable and acceptable to us. We understand that we
20 are waiving rights given to us by the California Administrative
21 Procedure Act (including but not limited to Sections 11506,
22 11508, 11509 and 11513 of the Government Code), and we willingly,
23 intelligently and voluntarily waive those rights, including the
24 right of requiring the Commissioner to prove the allegations in
25 the Accusation at a hearing at which we would have the right to
26 cross-examine witnesses against us and to present evidence in
27 defense and mitigation of the charges.

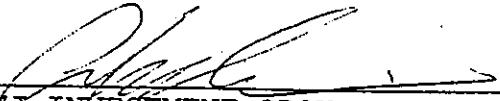


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DATED: 1/28/2000


AMERICAN F. G., INC.,
Respondent,
BY: ANTHONY C. LIU, D.O.


DATED: 1/28/2000


AWJ INVESTMENT GROUP, INC.,
Respondent,
BY: ANTHONY C. LIU, D.O.

DATED: 1/28/2000


ANTHONY C. LIU,
Individually and as designated
officer of American F. G., Inc.,
and AWJ Investment Group, Inc.,
Real Estate Services, Inc.,
Respondent

DATED: 1-24-2000

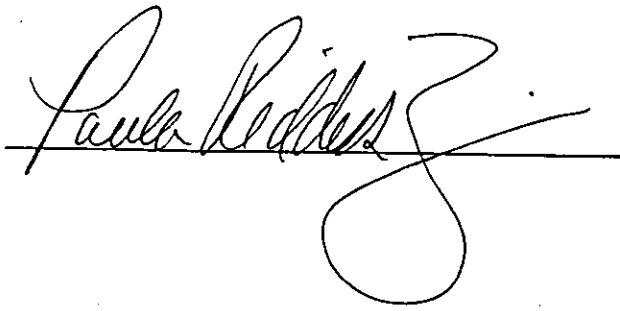

FRANK M. BUDA, ESQ.
Counsel for Respondents

* * * *

The foregoing Stipulation and Agreement is hereby
adopted as my Decision in this matter and shall become effective
at 12 o'clock noon on April 18, 2000.

IT IS SO ORDERED February 15, 2000.

PAULA REDDISH ZINNEMANN
Real Estate Commissioner



BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

FILED
OCT - 6 1999
DEPARTMENT OF REAL ESTATE

In the Matter of the Accusation of)
)
AMERICAN F. G., INC., et al.,)
)
Respondents.)

Case No. H-28223 LA
OAH No. L-1999090285

[Handwritten Signature]

NOTICE OF HEARING ON ACCUSATION

To the above-named Respondents:

You are hereby notified that a hearing will be held before the Department of Real Estate at Office of Administrative Hearings, 320 West Fourth Street, Suite 630, Los Angeles, California, on January 12 and 13, 2000, at the hour of 9:00 a.m., or as soon thereafter as the matter can be heard, upon the Accusation served upon you. If you object to the place of hearing, you must notify the presiding administrative law judge of the Office of Administrative Hearings within ten (10) days after this notice is served on you. Failure to notify the presiding administrative law judge within ten days will deprive you of a change in the place of the hearing.

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 and pay his or her costs. The interpreter must be certified in accordance with Sections 11435.30 and 11435.55 of the Government Code.

Dated: October 6, 1999.

cc: American F. G. Inc.
AWJ Investment Group Inc.
Anthony C. Liu
L.A. Audit Section
Celine Sarapuddin
Sacto.
OAH

DEPARTMENT OF REAL ESTATE

By: *Tuan Van Lai*
TUAN VAN LAI, Counsel

SATO
FLAG

FILED
AUG 26 1999
DEPARTMENT OF REAL ESTATE

1 TUAN VAN LAI, Counsel (182967)
2 Department of Real Estate
3 320 West Fourth Street, Suite 350
4 Los Angeles, California, 90013-1105
5 Telephone: (213) 576-6982
6 -or- (213) 576-6916 (Direct)

By *[Signature]*

8 BEFORE THE DEPARTMENT OF REAL ESTATE
9 STATE OF CALIFORNIA

10 * * * * *

11	In the Matter of the Accusation of)	No. H-28223 LA
12	AMERICAN F. G., INC.;)	<u>A C C U S A T I O N</u>
13	AWJ INVESTMENT GROUP, INC.,)	
14	doing business as Re/Max)	
15	Orange County-East;)	
16	ANTHONY C. LIU, individually)	
17	and as designated officer of)	
	American F. G., Inc., and)	
	AWJ Investment Group, Inc.,)	
	Respondents.)	

18 The Complainant, Thomas McCrady, a Deputy Real Estate
19 Commissioner of the State of California, for cause of accusation
20 against AMERICAN F. G., INC.; AWJ INVESTMENT GROUP, INC., doing
21 business as Re/Max Orange County-East; ANTHONY C. LIU, individually
22 and as designated officer of American F. G., Inc., and AWJ
23 Investment Group, Inc., is informed and alleges in his official
24 capacity as follows:

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1.

AMERICAN F. G., INC. (hereinafter "AFG"); AWJ INVESTMENT GROUP, INC., doing business as Re/Max Orange County-East (hereinafter "AWJ"); ANTHONY C. LIU, individually and as designated officer of American F. G., Inc., and AWJ Investment Group, Inc. (hereinafter "LIU"), are presently licensed and have license rights under the Real Estate Law, Part 1 of Division 4 of the Business and Professions Code (hereinafter "Code").

2.

At all times material herein, AFG was and now is licensed by the Department of Real Estate of the State of California (hereinafter "Department") as a corporate real estate broker, by and through LIU, as the designated officer and broker responsible, pursuant to the provisions of Code Section 10159.2 for the supervision and control of the activities conducted on behalf of AFG by AFG's officers, agents and employees.

3.

At all times material herein, AWJ was and now is licensed by the Department as a corporate real estate broker, by and through LIU, as the designated officer and broker responsible, pursuant to the provisions of Code Section 10159.2 for the supervision and control of the activities conducted on behalf of AWJ by AWJ's officers, agents and employees.

4.

At all times material herein, LIU was and now is licensed by the Department, individually as a real estate broker and as the designated officer of AFG and AWJ. As the designated



1 broker-officer, LIU was and is responsible for the supervision and
2 control of the activities conducted on behalf of AFG and AWJ by
3 AFG's and AWJ's officers, agents and employees, respectively, as
4 necessary to secure full compliance with the Real Estate Law
5 pursuant to Code Section 10159.2.

6 5.

7 All further reference to "Respondents", unless otherwise
8 specified, include the parties identified in Paragraph 1 through 4
9 above and also include the officers, directors, employees and real
10 estate licensees employed by or associated with said parties, who
11 at all times herein mentioned were engaged in the furtherance of
12 the business or operations of said parties and who were acting
13 within the course and scope of their authority and employment.

14 6.

15 At all times material herein, AWJ engaged in the business
16 of, acted in the capacity of, advertised or assumed to act as real
17 estate broker for others in the State of California, within the
18 meaning of Code Section 10131(a), for or in expectation of
19 compensation. Said activity included the operation and conduct of
20 a real estate sales business with the public wherein AWJ sold or
21 offered to sell, bought or offered to buy, solicited prospective
22 sellers or purchasers of, solicited or obtained listings of, or
23 negotiated the purchase, sale or exchange of real property or a
24 business opportunity.

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7.

In connection with the above-described real estate sales business, AWJ engaged in the business of, acted in the capacity of, advertised, or assumed to act as escrow holder, servicer and/or agent, and thereby acted or assumed to act under the exemption from the provisions of the Escrow Law as provided by Section 17006(a)(4) of the California Financial Code.

8.

At all times material herein, AFG engaged in the business of, acted in the capacity of, advertised or assumed to act as real estate broker for others in the State of California, within the meaning of Code Section 10131(d), for or in expectation of compensation. Said activity included the operation and conduct of a mortgage loan brokerage with the public wherein AFG solicited borrowers or lenders for, or negotiated loans, or collected payments or performed services for borrowers or lenders or note holders, in connection with loans secured directly or collaterally by a lien on real property or a business opportunity.

9.

In connection with the above-described loan brokerage business, AFG engaged in the business of, acted in the capacity of, advertised, or assumed to act as escrow holder, servicer and/or agent, and thereby acted or assumed to act under the exemption from the provisions of the Escrow Law as provided by Section 17006(a)(4) of the California Financial Code.

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1 FIRST CAUSE OF ACCUSATION

2 10.

3 On February 17, 1999, the Department concluded its
4 examination of Respondents AWJ and LIU's books and records
5 pertaining to their activities as real estate brokers covering a
6 period from approximately January 1, 1998, to December 31, 1998.
7 The examination revealed violations of the Code and of Title 10,
8 Chapter 6, California Code of Regulations (hereinafter
9 "Regulations"), as set forth below.

10 11.

11 At all times material herein, in connection with the
12 activities described in Paragraphs 6 and 7, above, Respondents AWJ
13 and LIU accepted or received funds including funds in trust
14 (hereinafter "trust funds") from or on behalf of actual and
15 prospective parties to transactions handled by Respondents AWJ and
16 LIU and thereafter made deposits and/or disbursements of such
17 funds. From time to time herein mentioned, said trust funds were
18 deposited and/or maintained by Respondents AWJ and LIU in bank
19 accounts, including but not necessarily limited to Account No.
20 0031007410, known as the "AWJ Investment Group Inc. dba Re/Max
21 Orange County East Escrow Division Trust Account" (hereinafter "AWJ
22 T/A #1") at Imperial Bank located at 9777 Wilshire Boulevard,
23 Beverly Hills, California; and Account No. 341092094, known as "AWJ
24 Investment Group Inc. dba Re/Max Orange County East" (hereinafter
25 "AWJ T/A #2") at El Dorado Bank located at 17752 East 17th Street,
26 Tustin, California.

27 /



Respondents AWJ and LIU acted in violation of the Code and the Regulations in that:

(a) As of December 31, 1998, AWJ T/A #1 had a shortage in the amount of approximately \$7,045.60. Respondents AWJ and LIU caused, permitted and/or allowed the withdrawal or disbursement of trust funds from this account without the prior written consent of every principal who then was an owner of funds in the account thereby reducing the balance of funds in the said account to an amount less than the existing aggregate trust fund liability of the broker to all owners of said trust funds, in violation of Code Section 10145 and Regulation 2832.1.

(b) Respondents AWJ and LIU commingled broker funds of \$2,475.75 with trust funds in AWJ T/A #2 for more than 25 days in violation of Regulation 2835.

(c) Respondents AWJ and LIU allowed an employee who was neither licensed by the Department nor covered by a fidelity bond to be a signatory on AWJ T/A #1, in violation of Regulation 2834.

The conduct, acts and omissions of Respondents AWJ and LIU, as described in Paragraph 12, violated the Code and the Regulations as set forth below:

<u>PARAGRAPH</u>	<u>PROVISIONS VIOLATED</u>
12(a)	Code Section 10145 and Regulation 2832.1
12(b)	Regulation 2835
12(c)	Regulation 2834

1 Each of the foregoing violations constitutes cause for
2 the suspension or revocation of all real estate licenses and
3 license rights of Respondents AWJ and LIU under the provisions of
4 Code Sections 10176(e) and 10177(d).

5 SECOND CAUSE OF ACCUSATION

6 14.

7 On February 17, 1999, the Department concluded its
8 examination of Respondents AFG and LIU's books and records
9 pertaining to their activities as real estate brokers covering a
10 period from approximately January 1, 1998, to December 31, 1998.
11 The examination revealed violations of the Code and the Regulations
12 as set forth below.

13 15.

14 At all times material herein, in connection with the
15 activities described in Paragraphs 8 and 9, above, Respondents AFG
16 and LIU accepted or received trust funds from or on behalf of
17 actual and prospective parties to transactions handled by
18 Respondents AFG and LIU and thereafter made deposits and/or
19 disbursements of such funds. From time to time herein mentioned,
20 said trust funds were deposited and/or maintained by Respondents
21 AFG and LIU in bank accounts, including but not necessarily limited
22 to Account No. 0031007429, known as the "American F G Inc. dba
23 American Financial Group Escrow Division Trust Account"
24 (hereinafter "AFG T/A") at Imperial Bank located at 9777 Wilshire
25 Boulevard, Beverly Hills, California.

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1
2 Respondents AFG and LIU acted in violation of the Code
3 and the Regulations in that:

4 (a) As of December 31, 1998, AFG T/A had a shortage in
5 the amount of approximately \$390.00. Respondents AFG and LIU
6 caused, permitted and/or allowed the withdrawal or disbursement of
7 trust funds from this account without the prior written consent of
8 every principal who then was an owner of funds in the account
9 thereby reducing the balance of funds in the said account to an
10 amount less than the existing aggregate trust fund liability of the
11 broker to all owners of said trust funds, in violation of Code
12 Section 10145 and Regulation 2832.1.

13 (b) Respondent AFG conducted licensed real estate
14 activities prior to obtaining a corporate real estate license from
15 the Department, in violation of Code Section 10130.

16 (c) Respondents AFG and LIU employed and compensated
17 real estate salespersons not licensed to AFG, in violation of Code
18 Section 10137.

19 (d) Respondents AFG and LIU allowed an employee, who was
20 neither licensed by the Department nor covered by a fidelity bond,
21 to be a signatory on the AFG T/A. In addition, two real estate
22 salespersons not licensed to AFG were also allowed to be
23 signatories on the AFG T/A, in violation of Regulation 2834.

24 (e) Respondents AFG and LIU used the unlicensed
25 fictitious business names "American Financial" and "American
26 Financial Group", in violation of Regulation 2731.

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17.

The conduct, acts and omissions of Respondents AFG and LIU, as described in Paragraph 16, violated the Code and the Regulations as set forth below:

<u>PARAGRAPH</u>	<u>PROVISIONS VIOLATED</u>
16(a)	Code Section 10145 and Regulation 2832.1
16(b)	Code Section 10130
16(c)	Code Section 10137
16(d)	Regulation 2834
16(e)	Regulation 2731

Each of the foregoing violations constitutes cause for the suspension or revocation of all real estate licenses and license rights of Respondents AFG and LIU under the provisions of Code Sections 10137 and 10177(d).

THIRD CAUSE OF ACCUSATION

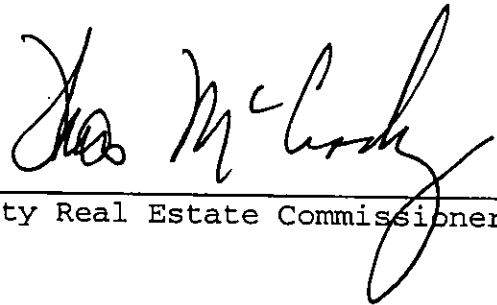
18.

The conduct, acts and/or omissions of Respondents AWJ, AFG and LIU, as described in Paragraphs 12 and 16, above, independently and collectively constitute failure on the part of Respondent LIU, as the officer designated by a corporate broker licensee, to exercise the reasonable supervision and control over the licensed activities of Respondents AWJ and AFG as required by Code Section 10159.2 and is cause for the suspension or revocation of all real estate licenses and license rights of Respondent LIU pursuant to the provisions of Code Sections 10177(g) and 10177(h).

/

1 WHEREFORE, Complainant prays that a hearing be conducted
2 on the allegations of this Accusation and that upon proof thereof,
3 a decision be rendered imposing disciplinary action against all
4 licenses and/or license rights of Respondents AMERICAN F. G., INC.;
5 AWJ INVESTMENT GROUP, INC., doing business as Re/Max Orange County-
6 East; ANTHONY C. LIU, individually and as designated officer of
7 American F. G., Inc., and AWJ Investment Group, Inc., under the Real
8 Estate Law (Part 1 of Division 4 of the Business and Professions
9 Code) and for such other and further relief as may be proper under
10 other applicable provisions of law.

11 Dated at Los Angeles, California
12 this 26th day of August, 1999.



Deputy Real Estate Commissioner

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24 cc: American F.G., Inc.
25 AWJ Investment Group, Inc.
26 Anthony C. Liu
27 Sacto.
CGT
Thomas McCrady
L.A. Audits

