

**FILED**  
AUG 03 2000  
DEPARTMENT OF REAL ESTATE

By 

DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

\* \* \* \*

In the Matter of the Accusation of)  
IMAGE MORTGAGE INC. )  
Respondent. )  
\_\_\_\_\_ )

No. H-28603 LA

DECISION AFTER DEFAULT

This Decision is being issued in accordance with the provisions of Section 11520 of the Government Code, on evidence of compliance with Section 11505 of the Government Code and pursuant to the Order of Default filed on July 14, 2000,, and the findings of fact set forth herein are based on one or more of the following: (1) respondent's express admissions; (2) affidavits; and (3) other evidence.

FINDINGS OF FACT

I

(a) On June 8, 2000, Thomas McCrady made the Accusation in his official capacity as a Deputy Real Estate Commissioner of the State of California. The Accusation, Statement to Respondent, and Notice of Defense were mailed, by certified mail, to respondent's last known mailing address on file with the Department on June 8, 2000.

(b) Other attempts were made to notify Respondent of the Accusation via regular mail on June 28, 2000.

(c) On July 14, 2000, no Notice of Defense having been filed herein within the time prescribed by Section 11506 of the Government Code, Respondent's default was entered herein.

## II

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

## III

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

## IV

At all times mentioned herein, for or in expectation of compensation, Respondent 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 Section 10131 of the California Business and Professions Code (Code).

## V

The current mailing and main office address maintained by Respondent with the Department is 28751 Rancho California Road, Suite 201, Temecula, California, 92590. Respondent is not at this address and has no known address presently occupied and used as a definite place of business in the State of California which serves as its office for the transaction of business and Respondent has not informed the Real Estate Commissioner of any new address other than the one set forth above.

## DETERMINATION OF ISSUES

The acts and omissions of Respondent, as set forth above, are in violation of Section 10162 of the California Business and Professions Code and Section 2715 of Chapter 6, Title 10, California Code of Regulations and are grounds for the suspension or revocation of the licenses and license rights of IMAGE MORTGAGE INC. pursuant to Sections 10165 and 10177(d) of the Code.

## ORDER


The license and license rights of IMAGE MORTGAGE INC. under the provisions of Part 1 of Division 4 of the Business and Professions Code are suspended until such time as it provides evidence satisfactory to the Real Estate Commissioner that it is now maintaining a definite place of business in the State of California which serves as its office for the transaction of business requiring a real estate and is otherwise in compliance with Section 10162 of the Code.

This Decision shall become effective at 12 o'clock  
noon on August 23, 2000.

IT IS SO ORDERED

July 27, 2000.

PAULA REDDISH ZINNEMANN  
Real Estate Commissioner



1 Department of Real Estate  
2 320 West 4<sup>th</sup> Street, Suite 350  
3 Los Angeles, California 90013-1105

4 Telephone: (213) 576-6982

FILED  
7-14-00  
DEPARTMENT OF REAL ESTATE

By: Bauer

8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA.

10 \* \* \* \*

11 In the Matter of the Accusation of )

12 IMAGE MORTGAGE INC. )

No. H-28603 LA

13 DEFAULT ORDER

14 Respondent. )

15 The above-named Respondent has failed to file a Notice  
16 of Defense within the time required by Section 11506 of the  
17 Government Code and is now in default. It is, therefore, ordered  
18 that a default be entered on the record in this matter.

19 IT IS SO ORDERED July 14, 2000

20 PAULA REDDISH ZINNEMANN  
21 Real Estate Commissioner

22 By: Randolph Brendia

23 RANDOLPH BRENDIA  
24 Regional Manager

54710

1 ROBERT E. BAKER, Counsel  
2 State Bar No. 53100  
3 Department of Real Estate  
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Los Angeles, California 90013-1105

4 Telephone: (213)576-6982  
5 (213)576-6905 (Direct)

FILED  
JUN 8 2000

DEPARTMENT OF REAL ESTATE

By J. E. Baker

8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 \* \* \* \*

11 In the Matter of the Accusation of )  
12 IMAGE MORTGAGE INC., )  
13 Respondent. )  
14 \_\_\_\_\_ )

No. H-28603 LA

A C C U S A T I O N

15 The Complainant, Thomas McCrady, a Deputy Real Estate  
16 Commissioner of the State of California. for cause of accusation  
17 against IMAGE MORTGAGE INC., alleges as follows:

18 I

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

22 II

23 At all times mentioned herein, IMAGE MORTGAGE INC.  
24 ("Respondent") was and still is licensed by the Department of  
25 Real Estate of the State of California ("Department") as a  
26 corporate real estate broker.

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III

At all times mentioned herein, for or in expectation of compensation, Respondent 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 Section 10131 of the California Business and Professions Code ("Code").

IV

The current mailing and main office address maintained by Respondent with the Department is 28751 Rancho California Road, Suite 201, Temecula, California 92590. Respondent is not at this address and has no known address presently occupied and used as a definite place of business in the State of California which serves as its office for the transaction of business, and Respondent has not informed the Real Estate Commissioner of any new address other than the one set forth above.

V

The acts and omissions of Respondent, as set forth above, are in violation of Code Section 10162 and Section 2715 of Chapter 6, Title 10, California Code of Regulations, and are grounds for the suspension or revocation of the licenses and license rights of IMAGE MORTGAGE INC. pursuant to Code Section 10165 and 10177(d).

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1 WHEREFORE, Complainant prays that a hearing be  
2 conducted on the allegations of this Accusation and that upon  
3 proof thereof, a decision be rendered imposing disciplinary  
4 action against all licenses and/or license rights of IMAGE  
5 MORTGAGE INC. under the Real Estate Law and for such other and  
6 further relief as may be proper under applicable provisions of  
7 law.

8 Dated at Los Angeles, California  
9 this 8<sup>th</sup> day of June, 2000.



Deputy Real Estate Commissioner

24 Cc: Image Mortgage Inc  
25 Thomas McCrady  
26 Sacto.  
27 JP

