

1 Department of Real Estate
2 320 West Fourth Street, #350
3 Los Angeles, California 90013
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8 Telephone: (213) 576-6982
9 (213) 576-6914

FILED
OCT 26 2000
DEPARTMENT OF REAL ESTATE
By Laure B. [Signature]

10 BEFORE THE DEPARTMENT OF REAL ESTATE
11 STATE OF CALIFORNIA

12 * * *

13 TO: JARED ANTHONY TORNOW,)
14 individually, and doing) NO. H-28836 LA
15 business as, "Resource 1,")
16 "Resource One," and, "SH&C) ORDER TO
17 Enterprises") DESIST AND REFRAIN
18) (B & P Code § 10086)
19)
20)
21)
22)
23)

24 The Real Estate Commissioner of the State of
25 California (hereinafter "Commissioner") has determined from the
26 findings set forth below that you have violated Section 10130
27 of the Business and Professions Code (hereinafter "Code") by
engaging in the business of a real estate broker within the
State of California without a real estate broker license.

1. 23

24 At no time herein mentioned, have you, JARED ANTHONY
25 TORNOW, dba, "Resource 1," "Resource One," and "SH&C
26 Enterprises," been licensed by the Department of Real Estate of
27 the State of California (hereinafter "Department") as a real

1 estate broker.

2.

3 During a period of time from, on or before January 1,
4 1999 through the present time, for or in expectation of
5 compensation, you, and your agents and employees, solicited
6 borrowers and lenders for loans secured directly or collaterally
7 by liens on real property. Among the borrowers so solicited,
8 the following individuals paid between \$100 and \$150 in
9 expectation of loan brokering services:

- 10 a) Stephen and Wendy Ritterbach;
- 11 b) Kathi L. Raymes;
- 12 c) Renee Craig;
- 13 d) Steven Cichacki; and
- 14 e) Linda and Larry Jackson.

3

15 Your acts as described in Paragraph 2, above, are
16 acts requiring a real estate broker license under the
17 provisions of Code Section 10130(d).
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19 You violated Code Section 10130 by engaging in the
20 activities described in Paragraph 2, above, without first
21 obtaining a real estate broker license from the Department.
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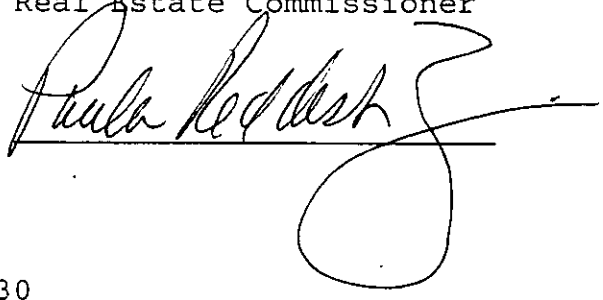
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1 NOW, THEREFORE, YOU ARE ORDERED TO DESIST AND REFRAIN
2 from performing any and all acts requiring a real estate
3 license in the State of California, individually and under any
4 fictitious business name, until you obtain the required license
5 from the Department.

6 DATED: October 18, 2000.

7 PAULA REDDISH ZINNEMANN
8 Real Estate Commissioner

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11 cc: JARED ANTHONY TORNOW
12 6102 Tonga Circle
13 Cypress, California 90630

14 MJR: RJ
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