

1 ELLIOTT MAC LENNAN, SBN 66674
2 Department of Real Estate
3 320 West 4th Street, Ste. 350
4 Los Angeles, California 90013-1105

5 Telephone: (213) 576-6911 (direct)
6 -or- (213) 576-6982 (office)

FILED
OCT 25 2001
DEPARTMENT OF REAL ESTATE

By K. Niederholt

7
8 THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 * * *

11 In the Matter of the Accusation of)

12 HECTOR MEDINA ZARAGOZA,)

13 Respondent.)
14)
15)

DRE No. H-28852 LA

OAH No. L-2000120070

STIPULATION
AND
AGREEMENT

16 It is hereby stipulated by and between HECTOR MEDINA
17 ZARAGOZA (sometimes referred to as "Respondent"), represented by
18 Frank Buda, Esq., and the Complainant, acting by and through
19 Elliott Mac Lennan, Counsel for the Department of Real Estate, as
20 follows for the purpose of settling and disposing of the
21 Accusation filed on November 3, 2000, and amended on February 27,
22 2001, in this matter:

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

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

8 3. Respondent filed a Notice of Defense pursuant to
9 Section 11506 of the Government Code for the purpose of
10 requesting a hearing on the allegations in the Accusation.
11 Respondent hereby freely and voluntarily withdraws said Notice of
12 Defense. Respondent acknowledges that he understands that by
13 withdrawing said Notice of Defense he thereby waives his right to
14 require the Commissioner to prove the allegations in the
15 Accusation at a contested hearing held in accordance with the
16 provisions of the APA and that he will waive other rights
17 afforded to him in connection with the hearing such as the right
18 to present evidence in his defense of the allegations in the
19 Accusation and the right to cross-examine witnesses.

20 4. This Stipulation is based on the allegations
21 contained in the Accusation. In the interest of expedience and
22 economy, Respondent chooses not to contest these allegations, but
23 to remain silent and understands that, as a result thereof, these
24 allegations, without being admitted or denied, will serve as a
25 prima facie basis for the disciplinary action stipulated to
26 herein. The Real Estate Commissioner shall not be required to
27 provide further evidence to prove said allegations.

1 5. This Stipulation is based on Respondent's decision
2 not to contest the allegations set forth in the Accusation as a
3 result of the agreement negotiated between the parties. This
4 Stipulation is expressly limited to this proceeding and any
5 further proceeding initiated by or brought before the Department
6 of Real Estate based upon the facts and circumstances alleged in
7 the Accusation, and is made for the sole purpose of reaching an
8 agreed disposition of this proceeding without a hearing. The
9 decision of Respondent not to contest the allegations is made
10 solely for the purpose of effectuating this Stipulation. It is
11 the intent and understanding of the parties that this Stipulation
12 shall not be binding or admissible against Respondent in any
13 actions against Respondent by third parties.

14 6. It is understood by the parties that the Real
15 Estate Commissioner may adopt this Stipulation as her Decision in
16 this matter thereby imposing the penalty and sanctions on
17 Respondent's real estate license and license rights as set forth
18 in the "Order" herein below. In the event that the Commissioner,
19 in her discretion, does not adopt the Stipulation, it shall be
20 void and of no effect and Respondent shall retain the right to a
21 hearing and proceeding on the Accusation under the provisions of
22 the Administrative Procedures Act and shall not be bound by any
23 stipulation or waiver made herein.

24 7. The Order or any subsequent Order of the Real
25 Estate Commissioner made pursuant to this Stipulation shall not
26 constitute an estoppel, merger or bar to any further
27 administrative or civil proceedings by the Department of Real

1 Estate with respect to any matters which were not specifically
2 alleged to be causes for Accusation in this proceeding but do
3 constitute a bar, estoppel and merger as to any allegations
4 actually contained in the Accusation against Respondent herein.

5 DETERMINATION OF ISSUES

6 By reason of the foregoing, it is stipulated and agreed
7 that the following determination of issues shall be made:

8 The conduct of HECTOR MEDINA ZARAGOZA, as described in
9 Paragraph 4, constitutes a violation of Business and Professions
10 Code ("Code") Section 10240 and violations of Title 10, Chapter
11 6, California Code of Regulations Sections 2731, 2840, and
12 2950(h). This conduct is a basis for the suspension or
13 revocation of Respondent's license pursuant to Section 10177(d)
14 of the Business and Professions Code.

15 ORDER

16 WHEREFORE THE FOLLOWING ORDER IS HEREBY MADE:

17 All licenses and licensing rights of Respondent HECTOR
18 MEDINA ZARAGOZA under the Real Estate Law suspended for a period
19 of ninety (90) days from the effective date of this Decision;
20 provided, however, that if Respondent petitions, the initial
21 thirty (30) days of said suspension (or a portion thereof) shall
22 be permanently stayed upon condition that:

23 1. Respondent pays a monetary penalty pursuant to
24 Section 10175.2 of the Business and Professions Code at the rate
25 of \$100 per day for each day of the suspension for a total
26 monetary penalty of \$3,000.
27

1 2. Said payment shall be in the form of a cashier's
2 check or certified check made payable to the Recovery Account of
3 the Real Estate Fund. Said check must be received by the
4 Department prior to the effective date of the Decision in this
5 matter.

6 3. No further cause for disciplinary action against
7 the real estate license of Respondent occurs within two (2) years
8 from the effective date of the Decision in this matter.

9 4. If Respondent fails to pay the monetary penalty in
10 accordance with the terms of the Decision, the Commissioner, may,
11 without a hearing, order the immediate execution of all or any
12 part of the stayed suspension, in which event the Respondent
13 shall not be entitled to any repayment nor credit, prorated or
14 otherwise, for money paid to the Department under the terms of
15 this Decision.

16 5. If Respondent pays the monetary penalty and if no
17 further cause for disciplinary action against the real estate
18 license of Respondent occurs within two years from the effective
19 date of the Decision, the stay hereby granted shall become
20 permanent
21 permanent

22 6. The remaining sixty (60) days of the ninety (90)
23 day suspension shall be stayed for two (2) years upon the
24 following terms and conditions:

25 (a) Respondent shall obey all laws, rules and regulations
26 governing the rights, duties and responsibilities of a real
27 estate licensee in the State of California; and

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

9 7. Respondent shall within six months from the
10 effective date of the restricted license, take and pass the
11 Professional Responsibility Examination administered by the
12 Department including the payment of the appropriate examination
13 fee. If Respondent fails to satisfy this condition, the
14 Commissioner may order suspension of the restricted license until
15 respondent passes the examination.

16
17 DATED: 7-17-81

Elliott Mac Lennan
ELLIOTT MAC LENNAN, Counsel for
the Department of Real Estate

18
19 * * *

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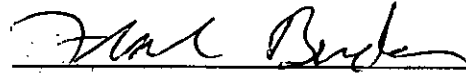
1 right of requiring the Commissioner to prove the allegations in
2 the Accusation at a hearing at which I would have the right to
3 cross-examine witnesses against me and to present evidence in
4 defense and mitigation of the charges.

5 Respondent can signify acceptance and approval of the
6 terms and conditions of this Stipulation and Agreement by faxing
7 a copy of its signature page, as actually signed by Respondent,
8 to the Department at the following telephone/fax number: (213)
9 576-6917, Attention: Elliott Mac Lennan. Respondent agrees,
10 acknowledges and understands that by electronically sending to
11 the Department a fax copy of Respondent's actual signature as it
12 appears on the Stipulation and Agreement, that receipt of the
13 faxed copy by the Department shall be as binding on Respondent as
14 if the Department had received the original signed Stipulation
15 and Agreement.

16
17 DATED: 8/10/01


HECTOR MEDINA ZARAGOZA, Respondent

18
19 DATED: 8/8/01


FRANK BUDA,
Attorney for Respondent

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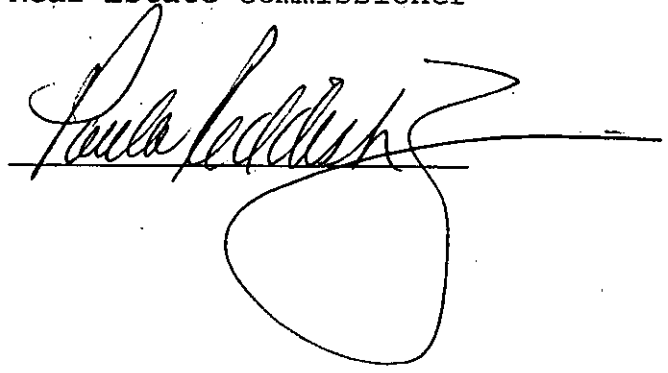
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* * *

The foregoing Stipulation and Agreement is hereby
adopted as my Decision and shall become effective at
12 o'clock noon on November 14, 2001

IT IS SO ORDERED *Paula Reddish Zinnemann, 2001.*

PAULA REDDISH ZINNE MANN
Real Estate Commissioner

A handwritten signature in cursive script, reading "Paula Reddish Zinnemann", is written over a horizontal line. Below the signature is a large, circular scribble or flourish.

Sacto

BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

FILED
APR 23 2001
DEPARTMENT OF REAL ESTATE

In the Matter of the Accusation of

HECTOR MEDINA ZARAGOZA,

By *R. Muderholt*

Case No. H-28852 LA

OAH No. L-20001200070

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, 320 W. Fourth St., Ste. 630, Los Angeles on June 19, 2001, 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.

DEPARTMENT OF REAL ESTATE

Dated: April 23, 2001

By *[Signature]*

Counsel

cc: Hector Medina Zaragoza
Sacto
OAH
MLB

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*Sect. 10
Jan*

FILED
FEB 27 2001
DEPARTMENT OF REAL ESTATE

1 ELLIOTT MAC LENNAN, SBN 66674
2 Department of Real Estate
3 320 West 4th Street, Ste. 350
4 Los Angeles, California 90013-1105
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8 Telephone: (213) 576-6911 (direct)
9 -or- (213) 576-6082 (office)

By *Saura B. Crane*

BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

* * *

11 In the Matter of the Accusation of)
12 HECTOR MEDINA ZARAGOZA,)
13 Respondent.)

No. H-28852 LA
L-2000120070
FIRST AMENDED
ACCUSATION

15 The Accusation filed on November 3, 2000, is amended in
16 its entirety as follows:

17 The Complainant, Thomas McCrady, a Deputy Real Estate
18 Commissioner of the State of California, acting in his official
19 capacity, for cause of accusation against HECTOR MEDINA ZARAGOZA,
20 is informed and alleges as follows:

21 1

22 HECTOR MEDINA ZARAGOZA (ZARAGOZA) sometimes referred to
23 as Respondent, is presently licensed and/or has license rights
24 under the Real Estate Law (Part 1 of Division 4 of the California
25 Business and Professions Code).

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

6 At all times mentioned, ZARAGOZA was licensed or had
7 license rights issued by the Department of Real Estate
8 (Department) as a real estate broker. On October 6, 1992,
9 ZARAGOZA was originally licensed as a real estate broker.

11 At all times mentioned, in the Cities of Hacienda
12 Heights and Inglewood, County of Los Angeles, ZARAGOZA acted as
13 real estate broker and conducted licensed activities within the
14 meaning of:

15 A. Code Section 10131(a) in that he operated a
16 residential real estate resale business with the public wherein,
17 on behalf of others and for compensation or in expectation of
18 compensation, he sold or offered to sell, bought or offered to
19 buy, solicited prospective sellers or purchasers of, solicited or
20 obtained listings of, or negotiated the purchase, sale or
21 exchange of real property;

22 B. Section 10131(d) of the Code in that he operated as
23 a mortgage and loan broker, including soliciting borrowers and
24 lenders and negotiating and servicing loans on real property;
25 and,

26 C. He also conducted broker controlled escrows via his
27 escrow company, First Escrow Division, under the exemption set

1 forth in California Financial Code Section 17006(a)(4).

2 5

3 At all times mentioned, in connection with the
4 activities described in Paragraph 4, ZARAGOZA accepted or
5 received funds in trust (trust funds) from or on behalf of actual
6 or prospective buyers and sellers, and borrowers and lenders, for
7 deposit into his broker-controlled escrow operation. Thereafter
8 ZARAGOZA made disposition of such funds. ZARAGOZA maintained the
9 following trust account into which he deposited certain of these
10 funds:

11 "First Escrow Trust Account
12 Account No. 07-763-816"
13 Washington Mutual
14 Hacienda Heights, California

14 6

15 On May 16, 2000, the Department completed an audit
16 examination of the books and records of ZARAGOZA pertaining to
17 the activities described in Paragraphs 4 and 5 that require a
18 real estate license. The audit examination covered a period of
19 time beginning on October 1, 1998 and terminating on March 31,
20 2000. The audit examination revealed violations of the Code and
21 the Regulations as set forth in the following paragraphs.

22 7

23
24 With respect to the licensed activities referred
25 to in Paragraph 4, and the audit examination referred to in
26 Paragraph 6, it is alleged that ZARAGOZA:
27

1 (a) Failed to advise all parties to the escrow
2 operation of First Escrow of his ownership of said escrow
3 company, as required by Regulation 2950(h);

4 (b) Conducted licensed activities on behalf of First
5 Escrow Division without holding a license bearing said fictitious
6 business name. The conduct of ZARAGOZA, in failing to obtain
7 license for use of the aforesaid name is in violation of
8 Regulation 2731;

9 (c) Failed to retain the records of his activity
10 requiring a real estate license for the period of time beginning
11 on October 1, 1998 and terminating on March 31, 2000, in
12 violation of Code Section 10148, including the final bank
13 statement for the escrow account and the trust fund records; and

14 (d) Failed to provide and/or maintain a statement in
15 writing containing all the information required by Code Section
16 10241 to various borrowers including but not limited to
17 Goulding/Hoganson, Sharon Maguire and Andrew Lintz, before said
18 borrowers became obligated to perform under the terms of their
19 loans, in violation of Code Section 10240 and Regulation 2840.

20 8

21 The violations set forth in Paragraph 7, constitute
22 cause for the suspension or revocation of the real estate license
23 and license rights of ZARAGOZA under the provisions of Code
24 Section 10177(d).

On February 8, 2000, before the Office of Real Estate Appraisers of the State of California, OREA Case No. C 990326-04, pursuant to a Stipulation and Waiver, ZARAGOZA's appraiser license was suspended for a period of one-hundred (120) days, all stayed, and he was fined \$7,500.00. Said Order results from his preparation of five misleading appraisal reports in violation of the Uniform Standards of Professional Appraisal Practice and the Real Estate Appraiser's Licensing and Certification Law, Part 3 (commencing with Section 12300), of Division 4 of the Business and Professions Code.

The conduct of respondent, as set forth in Paragraph 9, constitutes acts which if done by a real estate licensee would be cause to suspend or revoke the real estate license and license rights of respondent pursuant to Code Section 10177(f).

The overall conduct of Respondent ZARAGOZA constitutes negligence or incompetence. This conduct and violation are cause for the suspension or revocation of his real estate license and license rights under Code Section 10177(g).

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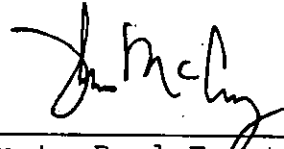
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1 WHEREFORE, Complainant prays that a hearing be
2 conducted on the allegations of this Accusation and that upon
3 proof thereof, a decision be rendered imposing disciplinary
4 action against the license and license rights of Respondent
5 HECTOR MEDINA ZARAGOZA under the Real Estate Law (Part 1 of
6 Division 4 of the Business and Professions Code) and for such
7 other and further relief as may be proper under other applicable
8 provisions of law.

9 Dated at Los Angeles, California

10 this 27th day of February, 2001.

11 

12 _____
13 Deputy Real Estate Commissioner

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22 cc: Hector Medina Zaragoza
23 Sacto
24 MLB
25 Audits
26 TM
27 OAH

BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

FILE
DEC 15 2000
DEPARTMENT OF REAL ES

In the Matter of the Accusation)

Case No. H-28852 LA
OAH No. L-2000120070

HECTOR M. ZARAGOZA,

By Laura B. Dr

Respondent(s).)

NOTICE OF HEARING ON ACCUSATION

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, 320 West Fourth Street, 6th Floor, Suite 630, Los Angeles, California, on MARCH 13, 2001, 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 upon you. Failure to notify the presiding administrative law judge within ten days will deprive you of a change in the place of 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: December 15, 2000

DEPARTMENT OF REAL ESTATE

By: Elliott MacLennan
ELLIOTT MAC LENNAN, Counsel

cc: Hector Medina Zaragoza
Sacto.
OAH

check page

ELLIOTT MAC LENNAN, Counsel, SBN 66674
Department of Real Estate
320 W. 4th Street, Suite 350
Los Angeles, California 90013-1105
Telephone (213) 576-6911

FILED
NOV 3 2000
DEPARTMENT OF REAL ESTATE
By Sam B. Orma

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DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

* * * * *

In the Matter of the Accusation of)
HECTOR MEDINA ZARAGOZA,)
Respondent.) No. H-28852 LA
A C C U S A T I O N

The Complainant, Thomas McCrady, a Deputy Real Estate Commissioner of the State of California, acting in his official capacity, for cause of accusation against HECTOR MEDINA ZARAGOZA, is informed and alleges as follows:

1

HECTOR MEDINA ZARAGOZA (ZARAGOZA) sometimes referred to as Respondent, is presently licensed and/or has license rights under the Real Estate Law (Part 1 of Division 4 of the California Business and Professions Code).

2

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

At all times mentioned, ZARAGOZA was licensed or had license rights issued by the Department of Real Estate (Department) as a real estate broker. On October 6, 1992, ZARAGOZA was originally licensed as a real estate broker.

At all times mentioned, in the Cities of Hacienda Heights and Inglewood, County of Los Angeles, ZARAGOZA acted as real estate broker within the meaning of:

A. Section 10131(a) of the Code in that he operated a residential real estate resale business with the public wherein, on behalf of others and for compensation or in expectation of compensation, he sold or offered to sell, bought or offered to buy, solicited prospective sellers or purchasers of, solicited or obtained listings of, or negotiated the purchase, sale or exchange of real property;

B. Section 10131(d) of the Code in that he operated as a mortgage and loan broker, including soliciting borrowers and lenders and negotiating and servicing loans on real property; and,

C. In addition, ZARAGOZA conducted broker controlled escrows through his escrow company "First Escrow Division," under the exemption set forth in Section 17006(a)(4) of the California Financial Code.

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At all times mentioned, in connection with the activities described in Paragraph 4, ZARAGOZA accepted or received funds in trust (trust funds) from or on behalf of actual or prospective buyers and sellers, and borrowers and lenders, for deposit into his broker-controlled escrow operation. Thereafter ZARAGOZA made disposition of such funds. ZARAGOZA maintained the following trust account into which he deposited certain of these funds:

"First Escrow Trust Account
Account No. 07-763-816"
Washington Mutual
Hacienda Heights, California

On May 16, 2000, the Department completed an audit examination of the books and records of ZARAGOZA pertaining to the activities described in Paragraphs 4 and 5 that require a real estate license. The audit examination covered a period of time beginning on October 1, 1998 and terminating on March 31, 2000. The audit examination revealed violations of the Code and the Regulations as set forth in the following paragraphs.

With respect to the trust funds referred to in Paragraph 6, it is alleged that ZARAGOZA:

- (a) Failed to advise all parties to the escrow operation of First Escrow of his ownership of said escrow company, as required by Regulation 2950(h);

1 (b) Conducted licensed activities on behalf of First
2 Escrow Division without holding a license bearing said fictitious
3 business name. The conduct of ZARAGOZA, in failing to obtain
4 license for use of the aforesaid name is in violation of
5 Regulation 2731;

6 (c) Respondent failed to retain the records of his
7 activity requiring a real estate license for the period of time
8 beginning on October 1, 1998 and terminating on March 31, 2000,
9 in violation of Section 10148 of the Code, including the final
10 bank statement for the escrow account and the trust fund records;

11 (d) Failed to provide and/or maintain a statement in
12 writing containing all the information required by Section 10241
13 of the Code to various borrowers including but not limited to
14 Goulding/Hoganson, Sharon Maguire and Andrew Lintz, before said
15 borrowers became obligated to perform under the terms of their
16 loans, in violation of Section 10240 of the Code and Section 2840
17 of the Regulations.

18 8

19 The conduct of Respondent ZARAGOZA, described in
20 Paragraph 7, above, violated the Code and the Regulations as set
21 forth below:

22 PARAGRAPH

PROVISIONS VIOLATED

23 7(a)

Section 10145 of the Code and
24 Section 2950(h of the Regulations

25
26 7(b)

Section 10145 of the Code and
27 Section 2731 of the Regulations



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7(c) Section 10148 of the Code

7(d) Section 10240 of the Code and
Section 2840 of the Regulations

The foregoing violations constitute cause for the suspension or revocation of the real estate license and license rights of ZARAGOZA under the provisions of Sections 10148 and 10177(d) of the Code.

9

On February 8, 2000, before the Office of Real Estate Appraisers of the State of California, OREA Case No. C 990326-04, pursuant to a Stipulation and Waiver, ZARAGOZA's appraiser license was suspended for a period of one-hundred (120) days, all stayed, and he was fined \$7,500.00. Said Order results from his preparation of five misleading appraisal reports in violation of the Uniform Standards of Professional Appraisal Practice and the Real Estate Appraiser's Licensing and Certification Law, Part 3 (commencing with Section 12300), of Division 4 of the Business and Professions Code.

10

The conduct of respondent, as set forth in Paragraph 9, constitutes acts which if done by a real estate licensee would be cause to suspend or revoke the real estate license and license rights of respondent pursuant to Code Section 10177(f).

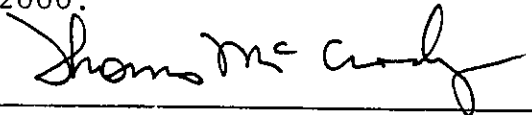
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2 The overall conduct of Respondent ZARAGOZA constitutes
3 negligence or incompetence. This conduct and violation are cause
4 for the suspension or revocation of his real estate license and
5 license rights under Section 10177(g) of the Code.
6

7 WHEREFORE, Complainant prays that a hearing be
8 conducted on the allegations of this Accusation and that upon
9 proof thereof, a decision be rendered imposing disciplinary
10 action against the license and license rights of Respondent
11 HECTOR MEDINA ZARAGOZA under the Real Estate Law (Part 1 of
12 Division 4 of the Business and Professions Code) and for such
13 other and further relief as may be proper under other applicable
14 provisions of law.

15 Dated at Los Angeles, California

16 this 3rd day of November, 2000.

17 
18 _____
19 Deputy Real Estate Commissioner
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26 cc: Hector Medina Zaragoza
27 Sacto
MLB
TM
Audit Section