

1 Department of Real Estate
2 320 West Fourth Street, Suite 350
3 Los Angeles, CA 90013-1105
4 Telephone: (213) 576-6982 or
5 Direct: (213) 576-6910

FILED
MAR 29 2001
DEPARTMENT OF REAL ESTATE

By

6
7
8 BEFORE THE DEPARTMENT OF REAL ESTATE
9 STATE OF CALIFORNIA

10 * * *

11 TO:) No. H-29000 LA
12 STEVEN A. NEWMAN.) ORDER TO DESIST
13) AND REFRAIN

14
15 The Real Estate Commissioner of the State of California
16 has caused an investigation to be conducted, and is of the
17 opinion that you, STEVEN A. NEWMAN, have violated Section 10130
18 and of the Business and Professions Code (hereinafter "Code").

19 I

20 At all times herein mentioned, you were not licensed
21 nor had license rights under the Real Estate Law, Part 1 of
22 Division 4 of the Code.

23 II

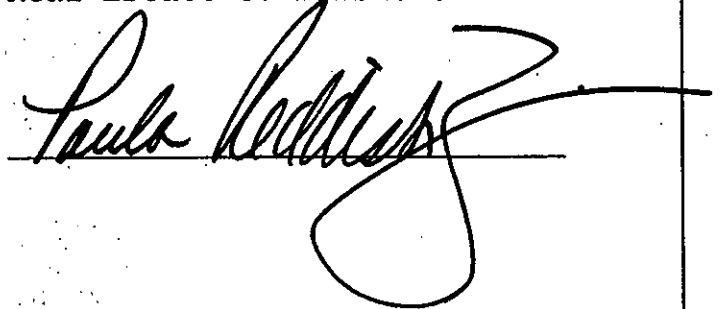
24 At all times mentioned herein, for compensation or in
25 expectation of compensation, you engaged in the business of,
26 acted in the capacity of, advertised or assumed to act as a real
27 estate broker in the State of California, within the meaning of

1 Code Section 10131(d), including the operation of a mortgage
2 broker with the public wherein borrowers were solicited for loans
3 secured by interest in real property, wherein such loans were
4 arranged, negotiated, processed, and consummated on behalf of
5 others for compensation or in expectation of compensation. These
6 activities included, but were not limited to, negotiating and
7 soliciting loans for Nicole Wilson and Lorene Ramey, James and
8 Delores Johnson, Veronica Stewart, Berthena Moore, Sherman and
9 Barbara West, James and Barbara Clark, and Ruby and Alfred
10 Johnson. Your conduct, as described above, from March 1998 to
11 date, is in violation of Section 10130 of the Code.

12 NOW, THEREFORE, YOU ARE ORDERED TO DESIST AND REFRAIN
13 from performing any and all acts within the State of California
14 for which a real estate broker license is required, unless and
15 until you obtain a real estate broker license or a real estate
16 salesperson license and are employed by a real estate broker who
17 will supervise these activities.

18 DATED: March 22, 2001

19 PAULA REDDISH ZINNEMAN
20 Real Estate Commissioner

21 
22

23 cc: Steven A. Newman
24 21962 Arbor Avenue, #8
25 Hayward, CA 94541

26 c/o London Insurance Group
27 Lincoln Heritage Division
P.O. Box 29045
Phoenix, AZ 85038

CL:MER
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