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2 On or about February 16, 1999, you held yourself out as
3 a "loan consultant" for Orange Coast Mortgage Consultants, Inc.
4 You telephonically solicited for and thereafter negotiated a
5 variable interest rate mortgage loan for the real property
6 commonly known as 20910 Aubry Street, Perris, California. Said
7 property was owned by borrowers Anthony and Dora Chacon ("the
8 Chacons"). You quoted to the Chacons interest rates beginning at
9 6.50 percent for a fixed rate loan, for a payment term of thirty
10 (30) years or three hundred sixty (360) months. You represented
11 that the Chacons would save three hundred dollars per month on
12 their present mortgage payment, including taxes and interest. On
13 February 19, 2001, you conducted a face-to-face interview of the
14 Chacons and their son Larry Chacon. On March 8, 2001, you
15 presented loan documentation to the Chacons, and you provided
16 them a Good Faith Estimate of Settlement Charges. You estimated
17 charges and prepared or caused to be prepared a Federal Truth-In-
18 Lending Disclosure Statement in solicitation for an adjustable
19 rate loan in the amount of \$132,800, that you sought to originate
20 for them. All for compensation or in expectation of
21 compensation.

22
23 Your conduct, as described in Paragraph 2, is that of a
24 real estate broker as set forth in Section 10131(d) of the Code.

25
26 You violated Section 10130 of the Code by acting in
27 the capacity of a licensee when you were not licensed as a real

1 estate broker.

2 NOW, THEREFORE, YOU, CURTIS METCALF, ARE ORDERED TO
3 DESIST AND REFRAIN from performing any and all acts requiring a
4 real estate license in California unless and until you obtain the
5 required license from the Department.

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DATED July 27, 2001.

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PAULA REDDISH ZINNEMANN
Real Estate Commissioner

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