



1 II

2 On or about April 27, 2000, you submitted Form RE 204  
3 (Broker Change Application) to the Department's Licensing and  
4 Examinations Department located in Sacramento, adding the dbas  
5 Empire Worldwide Funding and Empire Funding to the broker  
6 license of Evelyn Ann Pierre. You did so without the knowledge  
7 or consent of Ms. Pierre.

8 III

9 During a period of time from December 2000 through July  
10 24, 2001, for or in expectation of compensation, you acted on  
11 behalf of a Matthew Obar, representing him in the refinance of  
12 his home loan on real property located at 5459 Valley Ridge  
13 Avenue, Los Angeles, California.

14 IV

15 During the same period and regarding the same property,  
16 you represented yourself to Matthew Obar and American Major  
17 Funding as a licensed real estate salesperson employed by  
18 licensed real estate broker, Evelyn Ann Pierre, dba Empire  
19 Worldwide Funding and Empire Funding.

20 V

21 On or about July 24, 2001, regarding the same  
22 transaction described above at Paragraph III, for or in  
23 expectation of compensation, you received two checks from  
24 American Major Escrow, one in the amount of \$3,451.50 and the  
25 other in the amount of \$2,500.00. Said checks represented  
26 commission money you requested by written instruction submitted  
27 to American Major Escrow from the proceeds of Mr. Obar's

1 refinance.

2 VI

3 Your acts as described in Paragraphs III, IV and V  
4 above, are acts requiring a real estate license under the  
5 provision of Code Section 10131(d).

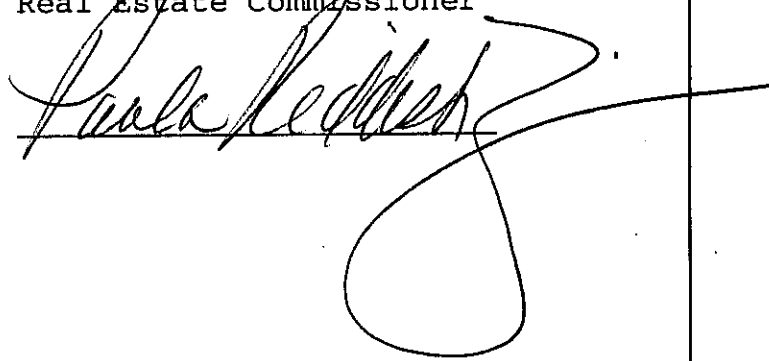
6 VII

7 You violated Code Section 10130 by engaging in the  
8 activities described in Paragraphs III, IV and V above, without  
9 first obtaining a real estate license from the Department.

10 NOW, THEREFORE, YOU ARE ORDERED TO DESIST AND REFRAIN  
11 from performing any and all acts requiring a real estate license  
12 in the State of California, until you obtain the required  
13 license from the Department.

14  
15 DATED: December 12, 2001.

16  
17 PAULA REDDISH ZINNEMAN  
18 Real Estate Commissioner

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20  
21  
22

23  
24 Lloyd White  
25 2700 West 110<sup>th</sup> Street  
26 Inglewood, CA 90302  
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