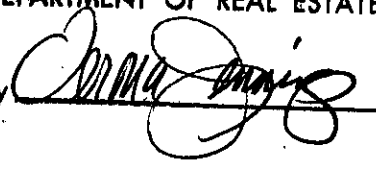


FILED
AUG - 5 2003

DEPARTMENT OF REAL ESTATE

By 

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of) No. H-29645 LA
)
)
JOSE ALEJANDRO ISLAS,)
)
)
)
Respondent.)

ORDER ACCEPTING VOLUNTARY SURRENDER OF REAL ESTATE LICENSE

On August 16, 2002, an Accusation was filed in this matter against Respondent JOSE ALEJANDRO ISLAS.

On June 27, 2003, Respondent petitioned the Commissioner to voluntarily surrender his real estate salesperson license pursuant to Section 10100.2 of the Business and Professions Code.

IT IS HEREBY ORDERED that Respondent JOSE ALEJANDRO ISLAS' petition for voluntary surrender of his real estate salesperson license is accepted as of the effective date of this Order as set forth below, based upon the understanding and agreement expressed in Respondent's Declaration dated

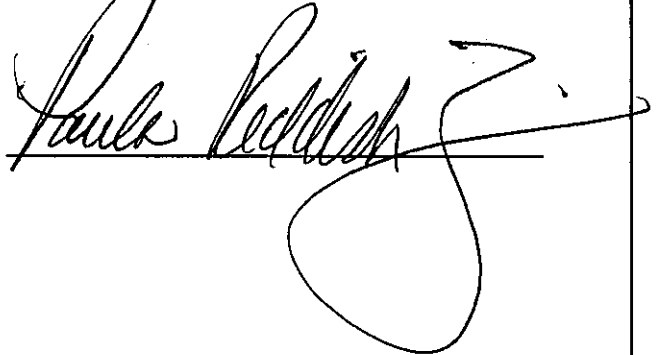
1 June 27, 2003 (attached as Exhibit "A" hereto). Respondent's
2 license certificate and pocket card shall be sent to the below
3 listed address so that they reach the Department on or before the
4 effective date of this Order:

5 Department of Real Estate
6 Attn: Licensing Flag Section
7 P.O. Box 187000
8 Sacramento, CA 95818-7000

9 This Order shall become effective at 12 o'clock noon on
10 August 25, 2003

11 DATED: July 25, 2003

12 PAULA REDDISH ZINNEMANN
13 Real Estate Commissioner

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

10 * * *

11 In the Matter of the Accusation of) No. H-29645 LA
12 JOSE ALEJANDRO ISLAS,)
13 Respondent.)
14

15 DECLARATION

16 My name is JOSE ALEJANDRO ISLAS and I am currently
17 licensed as a real estate salesperson and/or have license rights
18 with respect to said license. I am represented by ERIC E.
19 CASTELBLANCO, Attorney at Law.

20 In lieu of proceeding in this matter in accordance with
21 the provisions of the Administrative Procedure Act (Sections
22 11400 et seq., of the Business and Professions Code), I wish to
23 voluntarily surrender my real estate license(s) issued by the
24 Department of Real Estate ("Department") pursuant to Business
25 and Professions Code Section 10100.2.

26 ///

27 ///

1 I understand that by so voluntarily surrendering my
2 license(s), that it can only be reinstated in accordance with the
3 provisions of Section 11522 of the Government Code. I also
4 understand that by so voluntarily surrendering my license(s), I
5 agree to the following:

6 The filing of this Declaration shall be deemed as my
7 petition for voluntary surrender. It shall also be deemed to be
8 an understanding and agreement by me that, I waive all rights I
9 have to require the Commissioner to prove the allegations
10 contained in the Accusation filed in this matter at a hearing
11 held in accordance with the provisions of the Administrative
12 Procedure Act (Government Code Sections 11400 et seq.), and that
13 I also waive other rights afforded to me in connection with the
14 hearing such as the right to discovery, the right to present
15 evidence in defense of the allegations in the Accusation and the
16 right to cross-examine witnesses. I further agree that upon
17 acceptance by the Commissioner, as evidenced by an appropriate
18 order, all affidavits and all relevant evidence obtained by the
19 Department in this matter prior to the Commissioner's acceptance,
20 and all allegations contained in the Accusation filed in the
21 Department Case No. H-29645 LA, may be considered by the
22 Department to be true and correct for the purpose of deciding
23 whether or not to grant reinstatement of my license(s) pursuant
24 to Government Code Section 11522.

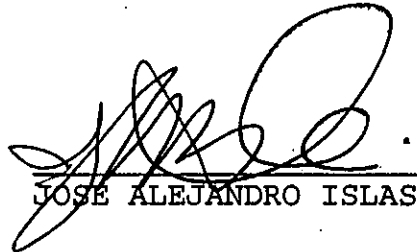
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1 I declare under penalty of perjury under the laws of
2 the State of California that the above is true and correct and
3 that I freely and voluntarily surrender my license(s) and all
4 license rights attached thereto.

5
6 6/27/03 Hawthorne, CA
7 Date and Place


JOSE ALEJANDRO ISLAS

SAD,
Play

BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

* * * *

FILED
JAN 30 2003
DEPARTMENT OF REAL ESTATE

In the Matter of the Accusation of)
)
GF MORTGAGE, et al.,)
)
Respondents.)

By *[Signature]*

Case No. H-29645 LA
OAH No. L-2002100177

NOTICE OF CONTINUED HEARING ON ACCUSATION

To the above-named Respondents:

You are hereby notified that a hearing will be held before the Department of Real Estate at Office of Administrative Hearings, 320 West Fourth Street, Suite 630, Los Angeles, California, on **Thursday, July 17, 2003, and Friday, July 18, 2003**, both days 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.

Dated: January 30, 2003.

cc: Jose Alejandro Islas
Eric E. Castelblanco, Esq.
Sacto.
OAH

DEPARTMENT OF REAL ESTATE

By: *James R. Peel*
JAMES R. PEEL, Counsel

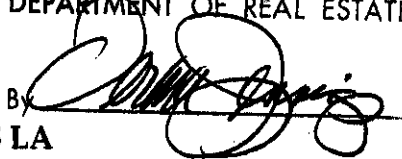
Handwritten initials: "HOD" and "F. 1/19"

BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

FILED
OCT 17 2002
DEPARTMENT OF REAL ESTATE

In the Matter of the Accusation of)
)
GF MORTGAGE, et al.,)
)
Respondents.)

Case No. H-29645 LA
OAH No. L-2002100177

By: 

NOTICE OF HEARING ON ACCUSATION

To the above-named Respondents:

You are hereby notified that a hearing will be held before the Department of Real Estate at Office of Administrative Hearings, 320 West Fourth Street, Suite 630, Los Angeles, California, on **Tuesday, January 28, 2003, and Wednesday, January 29, 2003**, both days 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.

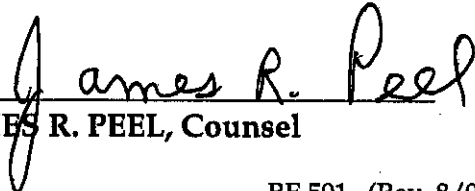
You may present any relevant evidence and will be given full opportunity to cross-examine all witnesses testifying against you. You are entitled to the issuance of subpoenas to compel the attendance of witnesses and the production of books, documents or other things by applying to the Department of Real 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.

Dated: October 17, 2002.

cc: GF Mortgage Inc.
Brian Lewis Bush
Jose Alejandro Islas
Kulik, Gottesman & Mouton LLP
Eric E. Castelblanco Esq.
Sacto./OAH

DEPARTMENT OF REAL ESTATE

By: 
JAMES R. PEEL, Counsel

5/10/03
FILED

BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

FILED
MAR - 5 2003
DEPARTMENT OF REAL ESTATE

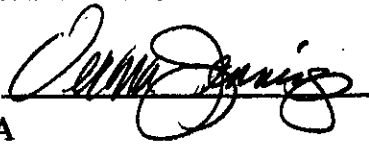
In the Matter of the Accusation of)

GF MORTGAGE, et al.,)

Respondents.)

Case No. H-29645 LA

OAH No. L-2002100177

By 

AMENDED NOTICE OF CONTINUED HEARING ON ACCUSATION

To the above-named Respondents:

You are hereby notified that a hearing will be held before the Department of Real Estate at Office of Administrative Hearings, 320 West Fourth Street, Suite 630, Los Angeles, California, on **Thursday, July 17, 2003, and Friday, July 18, 2003**, both days 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.

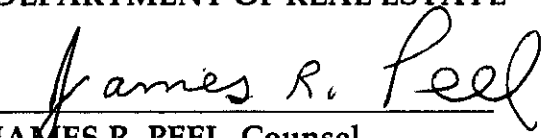
You may present any relevant evidence and will be given full opportunity to cross-examine all witnesses testifying against you. You are entitled to the issuance of subpoenas to compel the attendance of witnesses and the production of books, documents or other things by applying to the Department of Real 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.

Dated: March 5, 2003.

cc: GF Mortgage, Inc.
Brian Lewis Bush
Kulik, Gottesman & Mouton LLP
Sacto.
OAH

DEPARTMENT OF REAL ESTATE

By: 
JAMES R. PEEL, Counsel

7
1 Department of Real Estate
2 320 West 4th Street, Suite 350
3 Los Angeles, California 90013

4 (213) 576-6913
5
6
7

FILED
JUN 10 2003
DEPARTMENT OF REAL ESTATE

By 

8 DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 * * *

11 In the Matter of the Accusation of)
12 GF MORTGAGE, INC.;)
13 BRIAN LEWIS BUSH,)
14 individually and as)
15 designated officer of)
16 GF Mortgage, Inc.,)
17 Respondents.)

No. H-29645 LA

STIPULATION AND AGREEMENT

17 It is hereby stipulated by and between GF MORTGAGE,
18 INC., and BRIAN LEWIS BUSH (sometimes referred to as
19 Respondents), and their attorney, Kulik, Gottesman & Mouton LLP,
20 by Philip M. W. Pailey, Jr., Esq., and the Complainant, acting by
21 and through James R. Peel, Counsel for the Department of Real
22 Estate, as follows for the purpose of settling and disposing of
23 the Accusation filed on August 16, 2002, in this matter.

24 ///

25 ///

26 ///

7.

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

8 2. Respondents have received, read and understand the
9 Statement to Respondent, the Discovery Provisions of the APA and
10 the Accusation filed by the Department of Real Estate in this
11 proceeding.

12 3. On August 30, 2002, Respondents filed a Notice of
13 Defense pursuant to Section 11506 of the Government Code for the
14 purpose of requesting a hearing on the allegations in the
15 Accusation. Respondents hereby freely and voluntarily withdraw
16 said Notice of Defense. Respondents acknowledge that they
17 understand that by withdrawing said Notice of Defense they will
18 thereby waive their right to require the Commissioner to prove
19 the allegations in the Accusation at a contested hearing held in
20 accordance with the provisions of the APA and that they will
21 waive other rights afforded to them in connection with the
22 hearing, such as the right to present evidence in defense of the
23 allegations in the Accusation and the right to cross-examine
24 witnesses.

25 //

26 //

1 4. Respondents, although not admitting the truth of
2 the allegations and pursuant to the limitations set forth below,
3 understand that the factual allegations set forth in the
4 Accusation, without being admitted, will serve as the basis for
5 the disciplinary action stipulated to herein. This Stipulation is
6 hereby expressly limited to this proceeding and is made by
7 Respondents and received by the Commissioner and the Department
8 with the express understanding and agreement that it is for the
9 purpose of settling these proceedings only. This Stipulation is
10 intended by Respondents to be non-binding upon them in any
11 actions against Respondents by third parties. This Stipulation is
12 not intended as, and shall not be deemed, used or accepted as an
13 acknowledgment or stipulation in any other judicial,
14 administrative, or other proceeding to which this Department is
15 not a party:

16 5. It is understood by the parties that the Real
17 Estate Commissioner may adopt the Stipulation and Agreement as
18 her decision in this matter thereby imposing the penalty and
19 sanctions on Respondents' real estate licenses and license rights
20 as set forth in the "Order". In the event that the Commissioner
21 in her discretion does not adopt the Stipulation and Agreement,
22 it shall be void and of no effect, and Respondents shall retain
23 the right to a hearing and proceeding on the Accusation under all
24 the provisions of the APA and shall not be bound by any
25 stipulation or waiver made herein.
26
27

1 6. The Order or any subsequent Order of the Real
2 Estate Commissioner made pursuant to this Stipulation and
3 Agreement shall not constitute an estoppel, merger or bar to any
4 further administrative or civil proceedings by the Department of
5 Real Estate with respect to any matters which were not
6 specifically alleged to be causes for accusation in this
7 proceeding.

8 DETERMINATION OF ISSUES

9 By reason of the foregoing stipulations and waivers and
10 solely for the purpose of settlement of the pending Accusation
11 without a hearing, it is stipulated and agreed that the following
12 determination of issues shall be made:

13 I

14 The conduct of Respondents GF MORTGAGE, INC., and BRIAN
15 LEWIS BUSH, alleged in the Accusation, is grounds for the
16 suspension or revocation of all of the real estate licenses and
17 license rights of Respondents under the provisions of Sections
18 10137 and 10177(d) of the California Business and Professions
19 Code.

20 II

21 The conduct of Respondent BRIAN LEWIS BUSH, alleged in
22 the Accusation, is grounds for the suspension or revocation of
23 all of the real estate licenses and license rights of Respondent
24 under the provisions of Section 10177(h) of the California
25 Business and Professions Code.

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- 1 (2) Respondent BRIAN LEWIS BUSH pays a monetary
2 penalty pursuant to Section 10175.2 of the
3 Business and Professions Code at the rate of
4 \$333.33 for each day of the suspension for a
5 total monetary penalty of \$10,000.
- 6 (3) Said payment shall be in the form of a
7 cashier's check or certified check made
8 payable to the Recovery Account of the Real
9 Estate Fund. Said check must be received by
10 the Department prior to the effective date of
11 the Decision in this matter.
- 12 (4) No further cause for disciplinary action
13 against the real estate licenses of
14 Respondents occur within one (1) year from the
15 effective date of the Decision in this matter.
- 16 (5) If Respondents fail to pay the monetary
17 penalty in accordance with the terms and
18 conditions of the Decision, the Commissioner
19 may, without a hearing, order the immediate
20 execution of all or any part of the stayed
21 suspension in which event the Respondents
22 shall not be entitled to any repayment nor
23 credit, prorated or otherwise, for money paid
24 to the Department under the terms of this
25 Decision.

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27 //

1 (6) If Respondents pay the monetary penalty and if
2 no further cause for disciplinary action
3 against the real estate licenses of
4 Respondents occur within one (1) year from the
5 effective date of the Decision, the stay
6 hereby granted shall become permanent.

7
8 DATED: MAY 20, 2003

James R. Peel
JAMES R. PEEL
Counsel for Complainant

9
10 * * * *

11 We have read the Stipulation and Agreement, have
12 discussed it with our counsel, and its terms are understood by us
13 and are agreeable and acceptable to us. We understand that we are
14 waiving rights given to us by the California Administrative
15 Procedure Act (including, but not limited to, Sections 11506,
16 11508, 11509 and 11513 of the Government Code), and we willingly,
17 intelligently and voluntarily waive those rights, including the
18 right of requiring the Commissioner to prove the allegations in
19 the Accusation at a hearing at which we would have the right to
20 cross-examine witnesses against us and to present evidence in
21 defense and mitigation of the charges.

22 Respondents can signify acceptance and approval of the
23 terms and conditions of this Stipulation and Agreement by faxing
24 a copy of its signature page, as actually signed by Respondents,
25 to the Department at the following telephone/fax number (213)
26 576-6917. Respondents agree, acknowledge and understand that by
27

1 electronically sending to the Department a fax copy of their
2 actual signatures as it appears on the Stipulation and Agreement
3 that receipt of the faxed copy by the Department shall be as
4 binding on Respondents as if the Department had received the
5 original signed Stipulation and Agreement.

6
7 DATED: 05-15-03

TB-TB-
GF MORTGAGE, INC., Respondent
by Brian Lewis Bush, Officer

8
9 DATED: 05-15-03

TB-TB-
BRIAN LEWIS BUSH, Respondent

10
11 DATED: 05-16-03

Philip M. W. Pailey, Jr.
KULIK, GOTTESMAN & MOUTON LLP
by Philip M. W. Pailey, Jr.,
Esq.

12
13
14 * * * *

15 The foregoing Stipulation and Agreement is hereby
16 adopted as my Decision in this matter and shall become effective
17 at 12 o'clock noon on June 30, 2003.

18 IT IS SO ORDERED May 30, 2003.

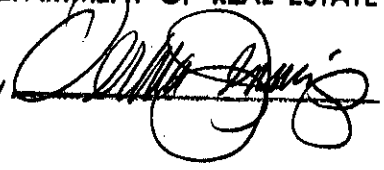
19 PAULA REDDISH ZINNEMANN
20 Real Estate Commissioner
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50170
1 JAMES R. PEEL, Counsel (SBN 47055)
2 Department of Real Estate
3 320 West Fourth Street, Ste. 350
4 Los Angeles, California 90013-1105

5 Telephone: (213) 576-6982
6 -or- (213) 576-6913 (Direct)

FILED
AUG 16 2002

DEPARTMENT OF REAL ESTATE

By 

8 DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 * * *

11 In the Matter of the Accusation of)
12 GF MORTGAGE, INC.;) No. H-29645 LA
13 BRIAN LEWIS BUSH,) ACCUSATION
14 individually and as)
15 designated officer of)
16 GF Mortgage, Inc.; and)
JOSE ALEJANDRO ISLAS,)
Respondents.)

17 The Complainant, Maria Suarez, a Deputy Real Estate
18 Commissioner of the State of California, for cause of accusation
19 against GF MORTGAGE, INC.; BRIAN LEWIS BUSH, individually and as
20 designated officer of GF Mortgage, Inc.; and JOSE ALEJANDRO
21 ISLAS, alleges as follows:

22 I

23 The Complainant, Maria Suarez, acting in her official
24 capacity as a Deputy Real Estate Commissioner of the State of
25 California, makes this Accusation against GF MORTGAGE, INC.,
26 BRIAN LEWIS BUSH, and JOSE ALEJANDRO ISLAS.

27 //

1 II

2 GF MORTGAGE, INC., BRIAN LEWIS BUSH, and JOSE ALEJANDRO
3 ISLAS (hereinafter referred to as "Respondents") are presently
4 licensed and/or have license rights under the Real Estate Law
5 (Part 1 of Division 4 of the Business and Professions Code)
6 (hereinafter Code).

7 III

8 At all times herein mentioned, respondent GF MORTGAGE,
9 INC., was licensed by the Department of Real Estate of the State
10 of California as a corporate real estate broker, and respondent
11 BRIAN LEWIS BUSH was licensed as the designated broker-officer of
12 said corporation and was responsible for the supervision and
13 control of the activities conducted on behalf of respondent GF
14 MORTGAGE, INC., by its officers and employees as necessary to
15 secure full compliance with Real Estate Law as set forth in
16 Section 10159.2 of the Code.

17 IV

18 Respondent JOSE ALEJANDRO ISLAS was originally licensed
19 by the Department on March 21, 2001. He was employed by
20 respondents GF MORTGAGE, INC., and BRIAN LEWIS BUSH as a real
21 estate salesperson from March 21, 2001, to February 18, 2002.

22 V

23 At all times herein mentioned, respondent GF MORTGAGE,
24 INC., on behalf of others in expectation of compensation, engaged
25 in the business, acted in the capacity of, advertised or assumed
26 to act as a real estate broker in the State of California within
27 //

1 the meaning of Section 10131(d) of the Code, including soliciting
2 borrowers and lenders and negotiating loans on real property.

3 VI

4 In connection with Respondents' activities as a real
5 estate broker, as described above, respondents GF MORTGAGE, INC.,
6 and BRIAN LEWIS BUSH acted in violation of the Real Estate Law,
7 the Code and California Code of Regulations (hereinafter
8 Regulations), Title 10, Chapter 6, as follows:

9 1. Violated Section 10137 of the Code by employing
10 respondent JOSE ALEJANDRO ISLAS and Jaime I. Marquez, who were
11 not licensed as a real estate salesperson or broker, to solicit
12 and negotiate loans on real property, as set forth below. These
13 activities require a real estate license under Section 10131(d)
14 of the Code.

15 a) On or about August 21, 2000, respondent JOSE
16 ALEJANDRO ISLAS negotiated a refinance loan on 7901 Gilder
17 Avenue, Los Angeles, California, for borrowers Ramon and Alicia
18 Galaviz.

19 b) On or about September 9, 2000, respondent JOSE
20 ALEJANDRO ISLAS negotiated a loan on 934 South Dacotah,
21 Los Angeles, California, for borrowers Hector and Esther
22 Martinez.

23 c) On or about March 26, 2001, Jaime I. Marquez
24 negotiated a loan on 10913 Colyer Avenue, Lynwood, California,
25 for borrowers Antonio and Maria Cabrera.

26 //

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VII

Escrow on the Galavizes' refinance loan closed on August 29, 2000, through Palm West Escrow, Escrow No. 10589-TH. Respondent JOSE ALEJANDRO ISLAS had fraudulently induced the Galavizes into refinancing their home by falsely representing to the Galavizes that they were to receive a government loan with no points or origination fees. The Galavizes were never advised that they would incur a prepayment penalty by paying off their first mortgage with Homecomings Financial. The Galavizes were forced to pay almost \$20,000 in points, origination fees and prepayment penalties. The Galavizes would have never applied for this loan had they known they would incur these outrageous loan expenses.

VIII

Respondent JOSE ALEJANDRO ISLAS fraudulently induced the Martinezes into refinancing their home by falsely representing to the Martinezes that they were to receive a government loan with no points or origination fees, the interest rate would be 6 1/2%, and the monthly payment would be approximately \$991 which included property taxes. The Martinezes wound up with a mortgage that was \$10,000 more than the existing mortgage because of the added points and fees, at an interest rate of 8.25% and a monthly payment of \$1,051.

IX

Respondents GF MORTGAGE, INC., and BRIAN LEWIS BUSH failed to disclose to the Martinezes in a timely manner that they were being compensated by the lender in the amount of \$3,367.32 which amount represented a yield spread premium on the loan.

X

1 The conduct of Respondents, as alleged above, subjects
2 their real estate licenses and license rights to suspension or
3 revocation, as follows:
4

5 1. Respondents GF MORTGAGE, INC., and BRIAN LEWIS
6 BUSH, pursuant to Sections 10137 and 10177(d) of the Code for the
7 conduct alleged in Paragraph VI.

8 2. Respondent JOSE ALEJANDRO ISLAS, pursuant to
9 Sections 10130 and 10177(d) of the Code for the conduct alleged
10 in Paragraphs V, VI and VIII.

11 3. Respondent JOSE ALEJANDRO ISLAS, pursuant to
12 Section 10177(j) of the Code for the conduct alleged in
13 Paragraphs VII and VIII.

14 4. Respondents GF MORTGAGE, INC., and BRIAN LEWIS
15 BUSH, pursuant to Section 10176(a) of the Code for the conduct
16 alleged in Paragraph IX.

17 5. Respondent BRIAN LEWIS BUSH, as the responsible
18 broker, by allowing and permitting Respondent corporation to
19 engage in the conduct specified in Paragraphs VI and IX,
20 pursuant to Section 10177(h) of the Code.

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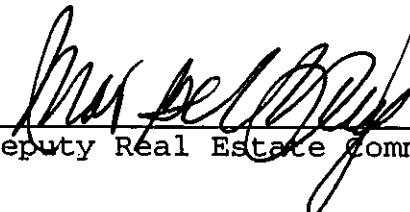
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1 WHEREFORE, Complainant prays that a hearing be
2 conducted on the allegations of this Accusation and that upon
3 proof thereof, a decision be rendered imposing disciplinary
4 action against all licenses and license rights of respondents
5 GF MORTGAGE, INC.; BRIAN LEWIS BUSH, individually and as
6 designated officer of GF Mortgage, Inc.; and JOSE ALEJANDRO ISLAS
7 under the Real Estate Law (Part 1 of Division 4 of the Business
8 and Professions Code) and for such other and further relief as
9 may be proper under other applicable provisions of law.

10 Dated at Los Angeles, California,
11 this 12th day of August, 2002.

12
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14 
15 Deputy Real Estate Commissioner
16
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18
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23

24 cc: GF Mortgage, Inc.
25 Brian Lewis Bush
26 Jose Alejandro Islas
27 Maria Suarez
Sacto.
LF