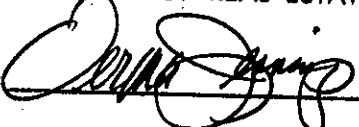


1 Department of Real Estate  
2 320 West Fourth Street, Ste. 350  
3 Los Angeles, California 90013  
4  
5 (213) 576-6982  
6  
7

**FILED**  
NOV 25 2002  
DEPARTMENT OF REAL ESTATE  
By 

8 DEPARTMENT OF REAL ESTATE  
9 STATE OF CALIFORNIA

10 \* \* \* \* \*

11 To: ) No. H-29797 LA  
12 )  
13 GEORGE HABIB SADDIC ) ORDER TO DESIST  
14 ) AND REFRAIN  
) (B&P Code § 10086)

15 The Real Estate Commissioner of the State of California  
16 (hereinafter "Commissioner") has determined from the findings set  
17 forth below that you have violated Section 10130 of the Business  
18 and Professions Code (hereinafter "Code") by engaging in the  
19 business of a real estate broker within the State of California  
20 without a real estate broker license.

21 I

22 At no time herein mentioned have you been licensed by  
23 the Department of Real Estate of the State of California  
24 (hereinafter "Department") as a real estate broker.

25 //  
26 //  
27 //

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27

II

On or about June 10, 2000, for or in expectation of compensation, you negotiated a loan on real property located at 3122 Sugarbeet Way, Union City, California, for borrowers, Louis and Bertha Morales.

III

On or about May 10, 2001, for or in expectation of compensation, you negotiated a loan on real property located at 2927 23<sup>rd</sup> Street, San Francisco, California, for borrower, Ann Marie Otto.

IV

On or about May 31, 2001, for or in expectation of compensation, you negotiated a loan on real property located at 4820 McNary Court, Modesto, California, for borrower, Larry Dean Bolin.

V

On or about July 16, 2001, for or in expectation of compensation, you negotiated a loan on real property located at 1400 Blossom Avenue, Redlands, California, for borrowers, Elie H. and Cynthia A. Khoury.

VI

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

//  
//  
//

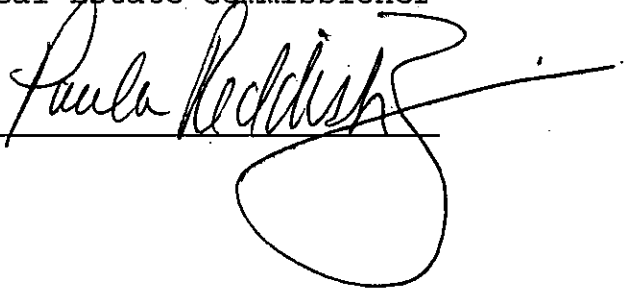
VII

1  
2 You violated Section 10130 by engaging in the  
3 activities described in Paragraphs III, IV, and V, above,  
4 without first obtaining a real estate broker license from the  
5 Department.  
6

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

11 DATED: November 21, 2002.

12 PAULA REDDISH ZINNEBANN  
13 Real Estate Commissioner

14   
15  
16  
17  
18  
19  
20  
21  
22

23 cc: George Habib Saddic  
24 355 North Sheridan, Unit 115  
25 Corona, California 92880

26 JRP:AK(vj)  
27