

1 Department of Real Estate  
2 320 West Fourth Street, #350  
3 Los Angeles, California 90013

**FILED**  
NOV 4 2003  
DEPARTMENT OF REAL ESTATE

4 Telephone: (213) 576-6982  
5 (213) 576-6914 (dir)

By Jama B. Dow

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

10 \* \* \*

11 TO: SCOTT BERRY, individually and )  
12 doing business as Desert ) NO. H-30439 LA  
13 Communities Mortgage, and ) ORDER TO DESIST AND  
14 Desert Communities ) REFRAIN  
Mortgage, Inc. ) (B & P Code § 10086)

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

21 1.

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

25 2.

26 During a period of time beginning on or before August  
27 1, 2000, through the present, for or in expectation of

1 compensation, you, individually and doing business as Desert  
2 Communities Mortgage, engaged in the business of mortgage  
3 lending, negotiated rates and terms of loans, and solicited  
4 borrowers and lenders for loans secured by real property, for or  
5 in expectation of compensation. Specifically, the borrowers you  
6 represented in obtaining residential loans include, but are not  
7 limited to the following individuals:

- 8
- 9 a. Renee and Robert T. Griffin  
35617 Graciosa Court,  
10 Rancho Mirage, California 92270
  - 11 b. Vielka and John C. Russell  
6226 Paseo De La Palma  
12 Palm Springs, CA
  - 13 c. Jack E. Blackburn  
14 3155 E. Ramon Road, #605  
15 Palm Springs, CA
  - 16 d. Robert J. Albrecht  
17 3150 E. Sonora Road  
Palm Springs, CA

18 3.

19 Your acts as described in Paragraph 2, above, are acts  
20 requiring a real estate broker license under the provision of  
21 Code Section 10131(d).

22 4.

23 You violated Code Section 10130 by engaging in the  
24 activities described in Paragraph 2, above, without first  
25 obtaining a real estate broker license from the Department.

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27 //

1           NOW, THEREFORE, YOU ARE ORDERED TO DESIST AND REFRAIN  
2 from performing any and all acts requiring a real estate license  
3 in the State of California, (individually and under any  
4 fictitious business name) until you obtain the required license  
5 from the Department.

6           DATED: October 27, 2008.

7                           PAULA REDDISH ZINNEMANN  
8                           Real Estate Commissioner

9                           *Paula Reddish*  
10                             
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21 cc: Scott K. Berry  
22       1301 N. Palm Canyon Drive, Suite 304  
23       Palm Springs, CA 92262

24       Arthur Kellman  
25       2247-A W. Miramonte Circle  
26       Palm Springs, CA 92264  
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