

1 Department of Real Estate
320 West Fourth Street, Suite 350
2 Los Angeles, California 90013-1105

3 Telephone: (213) 576-6982
-or- (213) 576-6910 (Direct)
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FILED
APR 25 2005
DEPARTMENT OF REAL ESTATE

v. cc

8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 * * *

11 In the Matter of the Accusation of)
12 SEA SHORE ENTERPRISES, INC.,) DRE No. H-30917 LA
a corporation;) OAH No. L-2004080113
13 GEORGE W. ANDERSON, individually)
and as designated officer of)
14 Sea Shore Enterprises, Inc.;) STIPULATION AND AGREEMENT
ANDRE CRAWFORD; and SHERRI LYNN)
15 JACKSON,)
16 Respondents.)

17
18 It is hereby stipulated by and between SEA SHORE
19 ENTERPRISES, INC., a corporation and GEORGE W. ANDERSON,
20 individually and as designated officer of Sea Shore Enterprises,
21 Inc. (hereinafter "ANDERSON") (hereinafter sometimes referred to
22 as "Respondents"), represented by Daniel A. Nassie, Esq., and the
23 Complainant, acting by and through Chris Leong, Counsel for the
24 Department of Real Estate, as follows for the purpose of settling
25 and disposing of the Accusation filed on May 17, 2004. The
26 matter as to SHERRI LYNN JACKSON and ANDRE CRAWFORD will be
27

1 handled separately.

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

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

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

26 4. This Stipulation is based on the factual
27 allegations contained in the Accusation filed in this proceeding.

1 In the interest of expedience and economy, Respondents choose not
2 to contest these factual allegations, but to remain silent and
3 understand that, as a result thereof, these factual statements,
4 will serve as a prima facie basis for the disciplinary action
5 stipulated to herein. The Real Estate Commissioner shall not be
6 required to provide further evidence to prove such allegations.

7 5. This Stipulation and Respondents' decision not to
8 contest the Accusation are made for the purpose of reaching an
9 agreed disposition of this proceeding and are expressly limited
10 to this proceeding and any other proceeding or case in which the
11 Department of Real Estate, or another licensing agency of this
12 state, another state or if the federal government is involved,
13 and otherwise shall not be admissible in any other criminal or
14 civil proceedings.

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

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

6 DETERMINATION OF ISSUES

7 By reason of the foregoing stipulations, admissions and
8 waivers and solely for the purpose of settlement of the pending
9 Accusation without a hearing, it is stipulated and agreed that
10 the following Determination of Issues shall be made:

11 The acts and omissions of Respondents SEA SHORE
12 ENTERPRISES, INC. and GEORGE W. ANDERSON, described in
13 Paragraphs 1 through 34 of the Accusation, are violations of
14 Regulations 2840 and 2742(c) and are cause for the suspension or
15 revocation of all real estate licenses and license rights of
16 Respondents under Code Section 10177(d).

17 ORDER

18 WHEREFORE, THE FOLLOWING ORDER is hereby made:

19 I. All licenses and licensing rights of Respondent
20 GEORGE W. ANDERSON, under the Real Estate Law shall be suspended
21 for a period of ninety (90) days from the effective date of this
22 Decision; provided, however, that the ninety (90) day suspension
23 shall be stayed for two (2) years upon the following terms and
24 conditions:

1 1. Respondent shall obey all laws, rules and
2 regulations governing the rights, duties and responsibilities
3 of a real estate licensee in the State of California; and

4 2. That no final subsequent determination be made,
5 after hearing or upon stipulation, that cause for disciplinary
6 action occurred within two (2) years of the effective date of
7 this Decision. Should such a determination be made, the
8 Commissioner may, in his discretion, vacate and set aside the
9 stay order and reimpose all or a portion of the stayed
10 suspension. Should no such determination be made, the stay
11 imposed herein shall become permanent.

12 3. Respondent shall, within six (6) months from the
13 effective date of this Decision, take and pass the Professional
14 Responsibility Examination administered by the Department
15 including the payment of the appropriate examination fee. If
16 Respondent fails to satisfy this condition, the Commissioner
17 may order suspension of Respondent's license until Respondent
18 passes the examination.

19 4. Respondent's license shall be indefinitely,
20 suspended unless or until Respondent submits proof satisfactory
21 to the Commissioner of having taken and successfully completed
22 the continuing education course on trust fund accounting and
23 handling specified in subdivision (a) of Section 10170.5 of the
24 Business and Professions Code. Proof of satisfaction of this
25 requirement includes evidence that Respondent has successfully
26 completed the trust fund account and handling continuing
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1 education course within 120 days prior to the effective date of
2 the Decision in this matter.

3 5. Pursuant to Section 10148 of the Business and
4 Professions Code, Respondents GEORGE W. ANDERSON and SEA SHORE
5 ENTERPRISES, INC., shall pay the Commissioner's reasonable cost
6 for: a) the audit which led to this disciplinary action and,
7 b) a subsequent audit to determine if Respondents have corrected
8 the trust fund violations found in the Determination of Issues.
9 The cost of the audit which led to this disciplinary action is
10 \$2,621.24. In calculating the amount of the Commissioner's
11 reasonable cost, the Commissioner may use the estimated average
12 hourly salary for all persons performing audits of real estate
13 brokers, and shall include an allocation for travel cost,
14 including mileage, time to and from the auditor's place of work
15 and per diem. Said amount for the subsequent audit shall not
16 exceed \$2,621.24. Respondents shall pay such cost within 60 days
17 of receiving an invoice from the Commissioner detailing the
18 activities performed during the audit and the amount of time
19 spent performing those activities. The Commissioner may, in his
20 discretion, vacate and set aside the stay order, if payment is
21 not timely made as provided for herein, or as provided for in a
22 subsequent agreement between the Respondent and the Commissioner.
23 The vacation and the set aside of the stay shall remain in effect
24 until payment is made in full, or until Respondents enter into an
25 agreement satisfactory to the Commissioner to provide for
26 payment. Should no order vacating the stay be issued, either in
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1 accordance with this condition or condition "3.", the stay
2 imposed herein shall become permanent.

3 II. All licenses and licensing rights of Respondent
4 SEA SHORE ENTERPRISES, INC., under the Real Estate Law shall be
5 suspended for a period of ninety (90) days from the effective
6 date of this Decision; provided, however, that the final forty
7 (40) days of the ninety (90) day suspension shall be stayed for
8 two (2) years upon the following terms and conditions:

9 1. Respondent shall obey all laws, rules and
10 regulations governing the rights, duties and responsibilities
11 of a real estate licensee in the State of California; and

12 2. That no final subsequent determination be made,
13 after hearing or upon stipulation, that cause for disciplinary
14 action occurred within two (2) years of the effective date of
15 this Decision. Should such a determination be made, the
16 Commissioner may, in his discretion, vacate and set aside the
17 stay order and reimpose all or a portion of the stayed
18 suspension. Should no such determination be made, the stay
19 imposed herein shall become permanent.

20 3. If Respondent petitions, the initial fifty (50)
21 days of said suspension or a portion thereof shall be stayed
22 upon condition that:

23 (a) Pursuant to Code Section 10175.2, Respondent
24 pays a monetary penalty at the rate of One Hundred Dollars
25 (\$100.00) per day for a total monetary penalty of Five Thousand
26 Dollars (\$5,000.00).

1 (b) Said payment shall be in the form of a cashier's
2 check or certified check made payable to the Recovery Account of
3 the Real Estate Fund. Said check must be received by the
4 Department prior to the effective date of the Decision in this
5 matter.

6 (c) No further cause for disciplinary action against
7 the real estate license of Respondent occurs within two (2)
8 years from the effective date of the Decision in this matter.

9 (d) If Respondent fails to pay the monetary penalty in
10 accordance with the terms and conditions of the Decision, the
11 Commissioner may, without a hearing, order the immediate
12 execution of all or any part of the stayed suspension in which
13 event the Respondent shall not be entitled to any repayment nor
14 credit, prorated or otherwise, for money paid to the Department
15 under the terms of this Decision.

16 (e) If Respondent pays the monetary penalty and if no
17 further cause for disciplinary action against the real estate
18 license of Respondent occurs within two (2) years from the
19 effective date of this Decision, the stay hereby granted shall
20 become permanent.

21 DATED: 3/25/05

CHRIS LEONG
CHRIS LEONG, ESQ.
Counsel for Complainant

24 * * *

25 We have read the Stipulation and Agreement have
26 discussed it with our counsel and its terms are understood by us
27 and are agreeable and acceptable to us. We understand that we

1 am waiving rights given to us by the California Administrative
 2 Procedure Act (including but not limited to Sections 11506,
 3 11508, 11509 and 11513 of the Government Code), and we
 4 willingly, intelligently and voluntarily waive those rights,
 5 including the right of requiring the Commissioner to prove the
 6 allegations in the Accusation at a hearing at which we would
 7 have the right to cross-examine witnesses against us and to
 8 present evidence in defense and mitigation of the charges.

9 Respondents can signify acceptance and approval of the
 10 terms and conditions of this Stipulation and Agreement by faxing
 11 a copy of the signature page, as actually signed by Respondents,
 12 to the Department at fax number (213) 576-6917. Respondents
 13 agree, acknowledge and understand that by electronically sending
 14 to the Department a fax copy of their actual signatures as they
 15 appear on the Stipulation and Agreement, that receipt of the
 16 faxed copy by the Department shall be as binding on Respondents
 17 as if the Department had received the original signed Stipulation
 18 and Agreement.

19
 20 DATED: March 21st 2005

George W. Anderson
 SEASHORE ENTERPRISES, INC.,
 a corporation
 by George W. Anderson
 designated officer,
 Respondent

24 DATED: March 21st 2005

George W. Anderson
 GEORGE W. ANDERSON, individually
 and as designated officer of
 Sea Shore Enterprises, Inc.,
 Respondent

1 am waiving rights given to us by the California Administrative
2 Procedure Act (including but not limited to Sections 11506,
3 11508, 11509 and 11513 of the Government Code), and we
4 willingly, intelligently and voluntarily waive those rights,
5 including the right of requiring the Commissioner to prove the
6 allegations in the Accusation at a hearing at which we would
7 have the right to cross-examine witnesses against us and to
8 present evidence in defense and mitigation of the charges.

9 Respondents can signify acceptance and approval of the
10 terms and conditions of this Stipulation and Agreement by faxing
11 a copy of the signature page, as actually signed by Respondents,
12 to the Department at fax number (213) 576-6917. Respondents
13 agree, acknowledge and understand that by electronically sending
14 to the Department a fax copy of their actual signatures as they
15 appear on the Stipulation and Agreement, that receipt of the
16 faxed copy by the Department shall be as binding on Respondents
17 as if the Department had received the original signed Stipulation
18 and Agreement.

19
20 DATED: _____

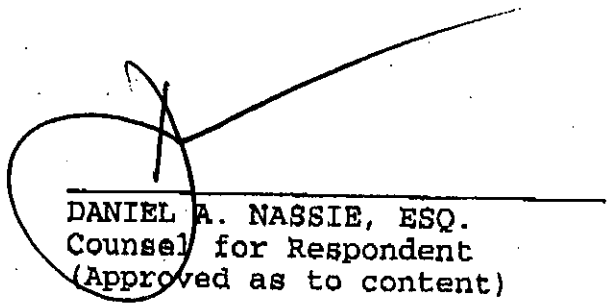
SEASHORE ENTERPRISES, INC.,
a corporation
by George W. Anderson
designated officer,
Respondent

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24 DATED: _____

GEORGE W. ANDERSON, individually
and as designated officer of
Sea Shore Enterprises, Inc.,
Respondent

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DATED: 3-7-05



DANIEL A. NASSIE, ESQ.
Counsel for Respondent
(Approved as to content)

* * *

The foregoing Stipulation and Agreement is hereby
adopted as my Decision in this matter and shall become effective
at 12 o'clock noon on _____.

IT IS SO ORDERED _____

JEFF DAVI
Real Estate Commissioner

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DATED: _____

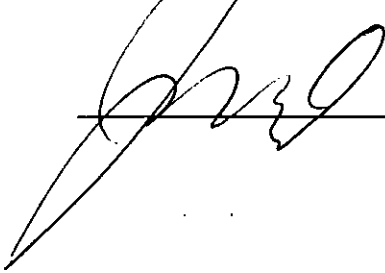
DANIEL A. NASSIE, ESQ.
Counsel for Respondent
(Approved as to content)

* * *

The foregoing Stipulation and Agreement is hereby
adopted as my Decision in this matter and shall become effective
at 12 o'clock noon on May 25, 2005

IT IS SO ORDERED April 12, 2005

JEFF DAVIS
Real Estate Commissioner



1 Department of Real Estate
320 West Fourth Street, Suite 350
2 Los Angeles, California 90013-1105

3 Telephone: (213) 576-6982
4 -or- (213) 576-6910 (Direct)

FILED
APR 25 2005
DEPARTMENT OF REAL ESTATE

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

*See pg 13 of
Accusation
for violations*

10 * * *

11 In the Matter of the Accusation of)
12 SEA SHORE ENTERPRISES, INC.,) DRE No. H-30917 LA
a corporation;) OAH No. L-2004080113
13 GEORGE W. ANDERSON, individually)
and as designated officer of)
14 Sea Shore Enterprises, Inc.;) STIPULATION AND AGREEMENT
ANDRE CRAWFORD; and SHERRI LYNN)
15 JACKSON,)
16 Respondents.)

17
18 It is hereby stipulated by and between ANDRE CRAWFORD
19 (hereinafter "Respondent"), represented by Mitchell B. Hannah,
20 Esq., and the Complainant, acting by and through Chris Leong,
21 Counsel for the Department of Real Estate, as follows for the
22 purpose of settling and disposing of the Accusation filed on
23 May 17, 2004. This matter as to the other Respondents will be
24 handled separately.

25 1. All issues which were to be contested and all
26 evidence which was to be presented by Complainant and Respondent
27

1 at a formal hearing on the Accusation, which hearing was to be
2 held in accordance with the provisions of the Administrative
3 Procedure Act, shall instead and in place thereof be submitted
4 solely on the basis of the provisions of this Stipulation and
5 Agreement ("Stipulation").

6 2. Respondent has received, read and understands the
7 Statement to Respondent, the Discovery Provisions of the
8 Administrative Procedure Act and the Accusation, filed by the
9 Department of Real Estate in this proceeding.

10 3. Respondent filed a Notice of Defense pursuant to
11 Section 11506 of the Government Code for the purpose of
12 requesting a hearing on the allegations in the Accusation.
13 Respondent hereby freely and voluntarily withdraws said Notice of
14 Defense. Respondent acknowledges that he understands that by
15 withdrawing said Notice of Defense he will thereby waive his
16 right to require the Commissioner to prove the allegations in the
17 Accusation at a contested hearing held in accordance with the
18 provisions of the Administrative Procedure Act and that
19 Respondent will waive other rights afforded to him in connection
20 with the hearing, such as the right to present evidence in
21 defense of the allegations in the Accusation and the right to
22 cross-examine witnesses.

23 4. This Stipulation is based on the factual
24 allegations contained in the Accusation filed in this proceeding.
25 In the interest of expedience and economy, Respondent chooses not
26 to contest these factual allegations, but to remain silent and
27

1 understands that, as a result thereof, these factual statements,
2 will serve as a prima facie basis for the disciplinary action
3 stipulated to herein. The Real Estate Commissioner shall not be
4 required to provide further evidence to prove such allegations.

5 5. This Stipulation and Respondent's decision not to
6 contest the Accusation are made for the purpose of reaching an
7 agreed disposition of this proceeding and are expressly limited
8 to this proceeding and any other proceeding or case in which the
9 Department of Real Estate, or another licensing agency of this
10 state, another state or if the federal government is involved,
11 and otherwise shall not be admissible in any other criminal or
12 civil proceedings.

13 6. It is understood by the parties that the Real
14 Estate Commissioner may adopt the Stipulation as his decision
15 in this matter thereby imposing the penalty and sanctions on
16 Respondent's real estate license and license rights as set forth
17 in the below "Order". In the event that the Commissioner in his
18 discretion does not adopt the Stipulation, the Stipulation shall
19 be void and of no effect, and Respondent shall retain the right
20 to a hearing on the Accusation under all the provisions of the
21 APA and shall not be bound by any stipulation or waiver made
22 herein.
23

24 7. The Order or any subsequent Order of the Real
25 Estate Commissioner made pursuant to this Stipulation shall not
26 constitute an estoppel, merger or bar to any further
27

1 administrative or civil proceedings by the Department of Real
2 Estate with respect to any conduct which was not specifically
3 alleged to be causes for accusation in this proceeding.

4 ORDER

5 WHEREFORE, THE FOLLOWING ORDER is hereby made:

6 The real estate license of Respondent ANDRE CRAWFORD is
7 Publicly Reproved.

8
9
10 DATED: 3/25/05

CHRIS LEONG
11 CHRIS LEONG, ESQ.
12 Counsel for Complainant


13 * * *

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

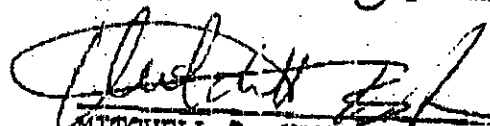
25 Respondent can signify acceptance and approval of the
26 terms and conditions of this Stipulation and Agreement by faxing
27 a copy of the signature page, as actually signed by Respondent,
to the Department at fax number (213) 576-6917. Respondent

1 agree, acknowledges and understands that by electronically
2 sending to the Department a fax copy of his actual signature as
3 it appears on the Stipulation and Agreement, that receipt of the
4 faxed copy by the Department shall be as binding on Respondent as
5 if the Department had received the original signed Stipulation
6 and Agreement.

8 DATED: 3/17/05


ANDRE CRAWFORD, Respondent

10 DATED: 3/17/05


MITCHELL B. HANNAH, ESQ.
Counsel for Respondent
(Approved as to content)

* * *

14 The foregoing Stipulation and Agreement is hereby
15 adopted as my Decision in this matter and shall become effective
16 at 12 o'clock noon on _____

17 IT IS SO ORDERED _____

18 JEFF DAVIS
19 Real Estate Commissioner
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1 agrees, acknowledges and understands that by electronically
2 sending to the Department a fax copy of his actual signature as
3 it appears on the Stipulation and Agreement, that receipt of the
4 faxed copy by the Department shall be as binding on Respondent as
5 if the Department had received the original signed Stipulation
6 and Agreement.

7
8 DATED: _____
9 ANDRE CRAWFORD, Respondent


10
11 DATED: _____
12 MITCHELL B. HANNAH, ESQ.
13 Counsel for Respondent
14 (Approved as to content)

15 * * *

16 The foregoing Stipulation and Agreement is hereby
17 adopted as my Decision in this matter and shall become effective
18 at 12 o'clock noon on May 16, 2005.

19 IT IS SO ORDERED 4-12-05

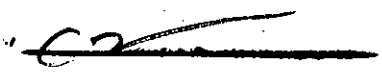
20 JEFF DAVI
21 Real Estate Commissioner

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FILED
APR 25 2005
DEPARTMENT OF REAL ESTATE



BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

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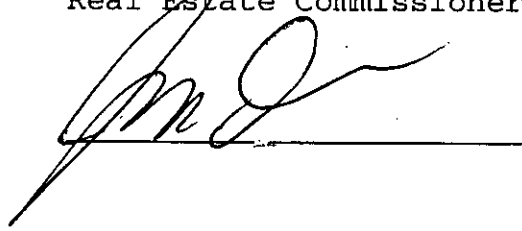
In the Matter of the Application of)	No. H-30917 LA
SEA SHORE ENTERPRISES, INC.,)	L-2004080113
a corporation; GEORGE W. ANDERSON,)	
individually and as designated)	
officer of Sea Shore Enterprises,)	
Inc.; ANDRE CRAWFORD; and)	
<u>SHERRI LYNN JACKSON,</u>)	
Respondents.)	

DISMISSAL

The Accusation herein filed on May 17, 2004, against Respondent, SHERRI LYNN JACKSON, is DISMISSED.

IT IS SO ORDERED this 12th day of April, 2005.

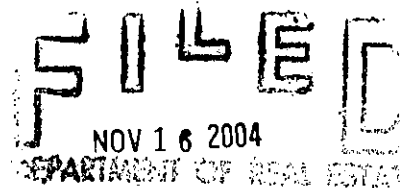
JEFF DAVI
Real Estate Commissioner



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BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

In the Matter of the Accusation of) Case No. H-30917 LA
)
SEA SHORE ENTERPRISES, INC.,) OAH No. L-2004080113
a corporation; GEORGE W. ANDERSON,)
individually and as designated)
officer of Sea Shore Enterprises,)
Inc.; ANDRE CRAWFORD; and)
SHERRI LYNN JACKSON,)
_____)

Respondent(s)



NOTICE OF CONTINUED HEARING ON ACCUSATION ✓

To the above-named Respondent(s):

You are hereby notified that a hearing will be held before the Department of Real Estate at the Office of Administrative Hearings, 320 West Fourth Street, Suite 630, Los Angeles, CA 90013-1105 on MARCH 28, 29 and 30, 2005, 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.

DEPARTMENT OF REAL ESTATE

Dated: November 16, 2004

By

Chris Leong
CHRIS LEONG, Counsel

cc: Sea Shore Enterprises, Inc.
George W. Anderson
Andre Crawford
Sherri Lynn Jackson
Dennis H. Doss, Esq.
Mitchell B. Hannah, Esq.
/Sacto.
OAH
Eric Goff, L.A. Audits

SMC
BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

In the Matter of the Accusation of) Case No. H-30917 LA
)
SEA SHORE ENTERPRISES, INC.,) OAH No. L-2004080113
a corporation; GEORGE W. ANDERSON,)
individually and as designated)
officer of Sea Shore Enterprises,)
Inc.; ANDRE CRAWFORD; and)
SHERRI LYNN JACKSON,)

Respondent (s)

FILED
AUG 27 2004
DEPARTMENT OF REAL ESTATE

NOTICE OF HEARING ON ACCUSATION

To the above-named Respondent (s):

You are hereby notified that a hearing will be held before the Department of Real Estate at the Office of Administrative Hearings, 320 West Fourth Street, Suite 630, Los Angeles, CA 90013-1105 on DECEMBER 20, 21 and 22, 2004, 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.

DEPARTMENT OF REAL ESTATE

Dated: August 27, 2004

By

Chris Leong
CHRIS LEONG, Counsel

cc: Sea Shore Enterprises, Inc.
Andre Crawford
Dennis H. Doss, Esq.
Mitchell B. Hannah, Esq.
Sacto.
OAH
Eric Goff, L.A. Audits

1 CHRIS LEONG, Counsel (SBN 141079)
Department of Real Estate
2 320 West Fourth Street, Suite 350
Los Angeles, CA 90013-1105
3
4 Telephone: (213) 576-6982
-or- (213) 576-6910 (Direct)

FILED
MAY 17 2004
DEPARTMENT OF REAL ESTATE

8 BEFORE THE DEPARTMENT OF REAL ESTATE
9 STATE OF CALIFORNIA

10 * * *

11 In the Matter of the Accusation of)
12 SEA SHORE ENTERPRISES, INC.,) No. H-30917 LA
a corporation;) A C C U S A T I O N
13 GEORGE W. ANDERSON, individually)
and as designated officer of)
14 Sea Shore Enterprises, Inc.;)
ANDRE CRAWFORD; and SHERRI LYNN)
15 JACKSON,)
16 Respondents.)

17
18 The Complainant, Janice Waddell, a Deputy Real Estate
19 Commissioner of the State of California, for cause of Accusation
20 against SEA SHORE ENTERPRISES, INC., a corporation (hereafter
21 "SEA SHORE"); GEORGE W. ANDERSON, individually and as designated
22 officer of Sea Shore Enterprises, Inc. (hereafter "ANDERSON");
23 ANDRE CRAWFORD (hereafter "CRAWFORD"); and SHERRI LYNN JACKSON
24 (hereafter "JACKSON") (hereafter sometimes both referred to as
25 "Respondents"), is informed and alleges in her official capacity
26 as follows:

27 ///

1.

1 Respondents are presently licensed and/or have license
2 rights under the Real Estate Law, Part 1 of Division 4 of the
3 California Business and Professions Code (hereafter "Code").
4

2.

5 At all times material herein, Respondent SEA SHORE was
6 and still is licensed by the Department of Real Estate of the
7 State of California (hereafter "Department") as a corporate real
8 estate broker.
9

3.

10 At all times material herein, ANDERSON was and still
11 is licensed by the Department as a real estate broker,
12 individually and as designated officer of Sea Shore.
13

4.

14 At all times material herein, CRAWFORD was and still
15 is licensed by the Department as a real estate salesperson. On
16 or about June 27, 2000, CRAWFORD was employed by Nations
17 Bancorp, Inc. Subsequently CRAWFORD was employed by Stuart
18 Wright Mortgage. From April 1, 2002 to present CRAWFORD has
19 been employed by BC Group, Inc.
20

5.

21 At all times material herein, JACKSON was and still is
22 licensed by the Department as a real estate salesperson.
23

6.

24 At all times material herein, Damure Leffridge
25 (hereafter "Leffridge") was not licensed by the Department as a
26 real estate salesperson.
27

7.

1
2 At all times material herein, Respondents engaged in
3 the business of, acted in the capacity of, advertised or assumed
4 to act as real estate brokers for others in the State of
5 California, within the meaning of Code Section 10131(a) and (d),
6 including the operation and conduct of a real estate sales, loan
7 and loan servicing business with the public wherein Respondents
8 sold and purchased real property on behalf of owners of real
9 property and/or solicited borrowers for loans secured by
10 interest in real property and/or serviced loans secured by
11 interest in real property in expectation of compensation. In
12 addition, Respondents engaged in activity within the exemption
13 set forth in California Financial Code Section 17006(a)(4).

14 8.

15 All further references to "Respondents", unless
16 otherwise specified, include the parties identified in Paragraphs
17 2 through 5, above, and also include the employees, agents and
18 real estate licensees employed by or associated with said
19 parties, who at all times herein mentioned were engaged in the
20 furtherance of the business or operations of said parties and who
21 were acting within the course and scope of their authority and
22 employment.

23 FIRST CAUSE OF ACCUSATION

24 (First Audit Findings)

25 9.

26 On August 20, 2003, the Department concluded its
27 examination of Respondents SEA SHORE and ANDERSON's books and

1 records pertaining to Respondents' activities as a real estate
2 brokers in Audit No. LA 020464, including escrow activities
3 covering a period from approximately January 1, 2002 to June 30,
4 2003. The examination revealed violations of the Code and of
5 Title 10, Chapter 6, California Code of Regulations (hereafter
6 "Regulations"), as set forth below and as more specifically set
7 forth in Audit No. LA 020464 and the Exhibits attached to said
8 Audit.

9 10.

10 At all times herein, in connection with the broker
11 escrow, real estate sales, loan and loan servicing activity
12 described in Paragraph 9, above, Respondents SEA SHORE and
13 ANDERSON did not accept or receive funds, including funds in
14 trust (hereinafter "trust funds") from or on behalf of actual
15 and prospective parties to transactions handled by Respondents
16 SEA SHORE and ANDERSON.

17 11.

18 Respondents acted in violation of the Code and the
19 Regulations in that Respondents SEA SHORE and ANDERSON:

20 (a) engaged in the business of a real estate broker
21 when it was not in good legal standing with the Secretary of
22 State. SEA SHORE's corporate license was suspended on July 18,
23 2002, and was suspended until July 16, 2003, in violation of
24 Regulation 2742(c).

25 (b) failed to maintain copies of Mortgage Loan
26 Disclosure Statements in the transaction files, in violation of
27 Code Section 10240 and Regulation 2840.

SECOND CAUSE OF ACCUSATION

(Second Audit Findings)

12.

On August 12, 2003, the Department concluded its examination of Respondents SEA SHORE and ANDERSON's books and records pertaining to Respondents' activities as real estate brokers in Audit No. LA 030041, including escrow activities covering a period from approximately June 1, 2001 to June 30, 2003. The examination revealed violations of the Code and of the Regulations, as set forth below and as more specifically set forth in Audit No. LA 030041 and the Exhibits attached to the Audit.

13.

At all times herein, in connection with the broker-escrow, real estate sales, loan and loan servicing activity described in Paragraph 5, above, Respondents SEA SHORE and ANDERSON accepted or received funds, including trust funds from or on behalf of actual and prospective parties to transactions handled by Respondent SEA SHORE and thereafter made deposits and/or disbursements of such funds. Trust funds were deposited and/or maintained by Respondents in TA#1.

14.

Respondents SEA SHORE and ANDERSON acted in violation of the Code and the Regulations in that:

(a) From April 2002 to present, Leffridge, as the agent of Respondents SEA SHORE and ANDERSON, performed acts requiring a license while he was not licensed. At all times

1 Hillel Shamam (hereafter "Seller") was the owner of real
2 property located at 6632 Bianca Ave., West Van Nuys, CA
3 (hereafter "Bianca property"). The listing office was Marina
4 Bay Realty Group. The listing agent was Kesha Houston. On
5 May 7, 2002, Laura Karr (hereafter "Buyer") made an offer to
6 purchase the Bianca property through her agent Debra Abeyesinhe.
7 That same day, the Buyer was informed that the listing was now
8 being handled by Leffridge, also of Marina Bay Realty.

9 Respondents compensated Leffridge for performing licensed acts
10 when he was not licensed, in violation of Code Section 10137.

11 (b) failed to maintain complete and chronological
12 record of earnest money deposits received and forwarded, in
13 violation of Code Section 10145 and Regulation 2831.

14 (c) failed to deposit earnest money deposits into
15 trust accounts within three business days of receipt or return
16 them, in violation of Code Section 10145 and Regulation 2832.

17 (d) used three unlicensed fictitious business names,
18 Marina Bay Realty, Marina Bay Realty Escrow and Sea Shore
19 Enterprises, to conduct licensed activities, in violation of
20 Code Section 10159.5 and Regulation 2731.

21 (e) SEA SHORE engaged in licensed activity while it
22 was not in good standing with the Secretary of State, in
23 violation of Regulation 2742(c).

24 (f) failed to notify the Department within five days
25 of the employment of two licensees, Sherri Jackson and Maritza
26 Rodriguez, in violation of Code Section 10161.8 and Regulation
27 2725.

1 (g) failed to maintain broker/salesperson agreements
2 between ANDERSON and five licensees, Brandi Favre, Leah Jackson,
3 Andy Juárez, Benny Weber and Beverly White, in violation of
4 Regulation 2726.

5 (h) failed to notify the Department within the next
6 business day of the closing of SEA SHORE's Los Angeles branch
7 office, in violation of Regulation 2715.

8 (i) Respondent ANDERSON failed to exercise adequate
9 supervision over handling of trust funds, in violation of Code
10 Section 10159.2 and Regulation 2725.

11 15.

12 The conduct, acts and omissions of Respondents SEA
13 SHORE and ANDERSON, as described in Paragraphs 9 through 14,
14 violated the Code and the Regulations as set forth above and
15 constitutes cause for the suspension or revocation of all real
16 estate licenses and license rights of Respondents under the
17 provisions of Code Section 10177(d) and/or 10177(g) and/or
18 10177(h).

19 THIRD CAUSE OF ACCUSATION

20 (Kalin Ranch Dr. Transaction)

21 16.

22 On November 2, 2002, May Fierro (hereafter "Fierro")
23 prepared a Residential Listing Agreement for Yasuji and Chisako
24 Ohta (hereafter "Ohtas"). Fierro obtained the exclusive
25 authorization and right to sell income property located at 18216
26 Kalin Ranch Dr., Victorville, CA 92392 (hereafter "Kalin
27 property") for one year at the listing price of \$239,000.00. The

1 Ohtas completed the Seller's Information portion of the Real
2 Estate Transfer Disclosure Statement. On January 2, 2003,
3 Beverly A. White of Tri-Wes Mortgage, a former dba of the SEA
4 SHORE, issued a Pre-Approval letter to Bruce and Lola McGhee for
5 preliminary qualification of a loan in the amount of \$220,000.00
6 to purchase the property at a sales price of \$220,000.00.

7 17.

8 On January 14, 2003, JACKSON, of Marina Bay Realty,
9 negotiated an offer for Bruce and Lola McGhee (hereafter
10 "McGhees") to purchase the Kalin property for \$200,000.00.
11 JACKSON represented to the Ohtas that the McGhees gave her "a
12 deposit in the amount of \$1,000.00 to the agent, JACKSON
13 submitting the offer". JACKSON represented that the deposit
14 check was made payable to Marina Bay Realty "which shall be held
15 uncashed until acceptance and then deposited within 3 business
16 days after acceptance with Escrow Holder or February 1, 2003."
17 The McGhees agreed to obtain a first loan in the amount of
18 \$199,000.00 "securing a note payable at the maximum interest of"
19 at the best possible rate (hereafter "BPR").

20 18.

21 On January 16, 2003, Fierro prepared Counter Offer
22 No. 1 for the Ohtas to sell the Kalin property to the McGhees for
23 \$235,000.00 providing the Seller pay up to \$5,000.00 for the
24 Buyer's costs. The McGhees rejected Counter Offer No. 1 by
25 making a Counter Offer No. 2 to purchase the Kalin property for
26 \$230,000 in "as-is" condition. On January 22, 2003, the Ohtas
27 rejected Counter Offer No. 2 by making a Counter Offer No. 3 to

1 sell the Kalin property for \$239,400 providing that the "Seller
2 to pay up to \$9,400 for Buyer's costs" and "all terms and
3 conditions to remain". On January 23, 2003, the McGhees accepted
4 the final Counter Offer No. 3.

5 19.

6 On January 24, 2003, American Title Company (hereafter
7 "ATC") issued Escrow No. 9540 Contract Agreement Escrow
8 Instructions (hereafter "escrow instructions") for the McGhees to
9 purchase the Kalin property. The escrow instructions entitled
10 the McGhees to procure an Owners Policy covering Policy of Title
11 Insurance from ATC with a liability of \$239,4000.00 covering the
12 Kalin property. ATC prepared an Instructions To Pay Commission
13 for JACKSON of Marina Bay Realty Group to receive a commission in
14 the amount of \$4,788.00 for the sale of the Kalin property.

15 20.

16 On January 28, 2003, Escrow No. 9540-KLE Grant Deed was
17 prepared for the Ohtas to grant title of the Kalin property to
18 the McGhees. ATC issued Escrow No. 9540-KLE Instructions To Pay
19 Commission to the listing agent, Century 21 Rose Realty, and to
20 the Sales Agent, Marina Bay Realty Group, in the respective
21 amounts of \$7,182.00 and \$4,788.00. On March 14, 2003, Home Loan
22 Mortgage Corporation conditionally approved the McGhees for a
23 loan in the amount of \$191,520.00 at an interest rate of 9.250%.

24 21.

25 On March 31, 2003, the Ohtas issued a letter giving
26 notice to ATC to cancel the escrow effective immediately. The
27 Ohtas requested ATC "to hold the deposit placed in the amount of

1 \$1,000.00 to be paid to the Seller immediately upon cancellation
2 of the escrow as it has become clear that the Buyers are not able
3 to close the escrow as agreed on the Closing Date".

4 On April 21, 2003, ATC issued Escrow No. 9540-KLE Cancellation
5 Escrow Instructions to cancel the escrow on the Kalin property.

6 22.

7 On May 3, 2003, ATC issued a letter to the Marina Bay
8 Realty Group to the attention of ANDERSON, Broker, regarding
9 Escrow No. 9540 - KLE. ATC wrote, "you have left us with no
10 alternative but to pursue collecting the buyer's deposit for
11 escrow # 9540 - KLE through the office of Professional Standards
12 and Ethics. We have called Sherry Jackson several times to
13 inquire about the \$1,000 check that should have been sent on
14 February 1, 2003, she told us she would see to it being mailed to
15 our office. I have called and left you a voice mail message and
16 have not heard from you". On May 5, 2003, ATC sent a cover
17 letter to the attention of JACKSON enclosing a copy of the letter
18 that was sent to Marina Bay Realty Group to the attention of
19 ANDERSON.

20 23.

21 On March 16, 2004, ATC advised the Department "that we
22 have never received the good faith deposit from the Marina Bay
23 Realty Group. I have sent you a copy of our conversation log
24 that we kept in our file and as you can see we made several
25 attempts to collect the deposit". ATC has not received the
26 \$1,000.00 good faith deposit money that JACKSON accepted from the
27 McGhees to purchase the Kalin property.

24.

1 The conduct, acts and omissions of Respondent JACKSON,
2 as described in Paragraphs 16 through 23, violated the Code and
3 the Regulations as set forth above and constitutes cause for the
4 suspension or revocation of all real estate licenses and license
5 rights of Respondent JACKSON under the provisions of Code
6 Section 10176(a) and/or 10176(i) and/or 10177(g) and/or
7 10177(j).
8

9 FOURTH CAUSE OF ACTION

10 (W. 83rd St. Transaction)

11 25.

12 On May 4, 2001, the Department Licensing & Examination
13 Section advised CRAWFORD that the Department "has changed its
14 records to indicate that you are no longer in the employ of the
15 Stuart-Wright Mortgage Inc. This change became effective
16 February 25, 2001, and was required because the broker license of
17 Stuart-Wright Inc. has expired. Prior to engaging in further
18 licensed activities, you must complete the enclosed Salesperson
19 Change Application (hereafter "RE214"), have it signed by a
20 properly licensed broker and submit it to the Department of Real
21 Estate for processing".

22 26.

23 On June 20, 2000, the Department received a Salesperson
24 Change Application (hereafter "SCA") from CRAWFORD changing his
25 employment from the NBI to the Stuart Wright Mortgage (hereafter
26 "SWM"). On June 1, 2001, Michael D. Clark made an offer to
27 purchase real property located at 1713 W. 83rd St., Los Angeles,

1 CA (hereafter "W. 83rd St. property") for \$209,000.00. The
2 Seller, Tressy Scott (hereafter "Scott") approved Michael D.
3 Clark's offer to sell the W. 83rd St. property. Scott disclosed
4 that the W. 83rd St. property was sold as a "for sale by owner".

5 27.

6 On August 20, 2001, CRAWFORD acted in the capacity for
7 which a Real Estate Broker License is required. A Uniform
8 Residential Loan Application was completed for Michael D. and
9 Rosalind W. Clark (hereafter "Clarks") to originate a FHA loan in
10 the amount of \$192,283. The loan application was completed for
11 the Clarks to purchase the W 83rd St. property. CRAWFORD signed
12 the Clarks' loan application as an agent for Bankers Capital
13 before notifying the Department that his employment with the SWM
14 was officially terminated. CRAWFORD represented on the loan
15 application that he interviewed the Clarks "face to face" while
16 the loan application was completed.

17 28.

18 On August 26, 2001, the Clarks signed a loan
19 application that was generated by CRAWFORD's employer, Bankers
20 Capital Group (hereafter "BCG"). CRAWFORD represented on the
21 loan application that he conducted a "face to face" interview
22 during the time that the loan application was completed for the
23 Clarks. BCG prepared a HUD/VA Addendum to Uniform Residential
24 Loan Application for the Clarks to obtain a 30-year FHA loan in
25 the amount of \$192,283 at an interest rate of 7%.

26 ///

27 ///

1 BCG prepared a Direct Endorsement Approval for a HUD/VA Insured
2 Mortgage for the Clarks to obtain a 30-year FHA loan in the
3 amount of \$192,283 at an interest rate of 7%.

4 29.

5 On April 1, 2002, CRAWFORD and the Designated Officer,
6 Gucharn S. Jolly, of BCG signed a SCA. The Department received
7 the SCA from CRAWFORD terminating his employment with SWM to
8 begin employment with the BCG. CRAWFORD was not employed by the
9 BCG at the time that he interviewed the Clarks to originate the
10 loan to purchase the 83rd Street property.

11 30.

12 The conduct, acts and omissions of Respondent
13 CRAWFORD, as described in Paragraphs 25 through 29, violated the
14 Code and the Regulations as set forth above and constitutes
15 cause for the suspension or revocation of all real estate
16 licenses and license rights of Respondent CRAWFORD under the
17 provisions of Code Section 10176(a), 10176(i), 10177(g),
18 10177(j), 10130 and/or 10137.

19 FIFTH CAUSE OF ACTION

20 (License Application)

21 31.

22 On August 9, 2000, ANDERSON signed the second page of a
23 Corporation License Application (hereafter "CLA") to license SEA
24 SHORE as a corporate real estate broker. ANDERSON certified that
25 he is "an official corporate officer, and that the answers and
26 statements given in this application are true and correct".
27

1 The Department requires a real estate broker, designated as an
2 officer of a corporation to file a background statement of
3 information for each director, the chief executive officer, the
4 president, first level vice presidents, secretary and chief
5 financial officer if such person has had a license to engage in
6 or practice real estate or other regulated profession, denied,
7 suspended or revoked during the preceding 10 years.

8 32.

9 On August 10, 2000, the Department received the CLA
10 from ANDERSON to license the SEA SHORE as a Real Estate
11 Corporation. ANDERSON signed Section B - Regulation 2746.
12 ANDERSON certifying that "I also certify that a Corporation
13 Background Statement (RE 212) is not needed for any officers or
14 persons owning controlling more than ten percent of the
15 corporation shares including myself". On September 1, 2000,
16 Roderick R. West (hereafter "West") signed a Fictitious Business
17 Name Statement as the Chief Executive Officer (hereafter "CEO")
18 for SEA SHORE to operate under the fictitious business names of
19 Tri Wes Realty and Tri Wes Mortgage. On October 23, 2000 and
20 October 19, 2001, the Department received a Corporation Change
21 Application from ANDERSON. ANDERSON certified on successive
22 occasions that a "Corporation Background Statement (hereafter "RE
23 212") is not needed for any officers or persons owning or
24 controlling more that ten percent of the corporation shares
25 including myself."

26 ///

33.

1 On May 31, 2000, the Department filed Case No.
2 H-28323 LA, First Amended Statement of Issues against West to
3 deny the issuance of a real estate license to applicant West. On
4 May 31, 2000, Administrative Law Judge Barbara Bailey Barnes
5 signed a Proposed Decision to deny the issuance of a real estate
6 license to West. On June 30, 2000, the Department filed a
7 Decision to adopt the Proposed Decision for denial of the
8 issuance of a real estate license to West. Despite the Decision
9 to deny the CEO of the SEA SHORE a real estate license, ANDERSON
10 certified that a RE 212 was not needed for any officers or
11 persons owning or controlling more than ten percent of the
12 corporation shares including himself.
13

34.

14 The conduct, acts and omissions of Respondent
15 ANDERSON, as described in Paragraphs 31 through 33, violated the
16 Code and the Regulations as set forth above and constitutes
17 cause for the suspension or revocation of all real estate
18 licenses and license rights of Respondent ANDERSON under the
19 provisions of Code Sections 10177(a) and/or 10161.8.
20

21 ///

22 ///

23 ///

24 ///

25 ///

26 ///

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/or license rights of
5 Respondents, SEA SHORE ENTERPRISES, INC., a corporation; GEORGE
6 W. ANDERSON, individually and as designated officer of Sea Shore
7 Enterprises, Inc.; ANDRE CRAWFORD; and SHERRI LYNN JACKSON;
8 under the Real Estate Law (Part 1 of Division 4 of the Business
9 and Professions Code), and for such other and further relief as
10 may be proper under other applicable provisions of law.

11 Dated at Los Angeles, California

12 this 4th day of May, 2004.

13
14 
15 Deputy Real Estate Commissioner
16
17
18
19
20
21

22 cc: Sea Shore Enterprises, Inc.
23 George W. Anderson
24 Andre Crawford
25 Sherri Lynn Jackson
26 Sacto.
27 LA Audit/Goff
AK
BC Group, Inc.

LICENSE CERTIFICATION

RE 599 (Rev, 10/89)

LICENSEE NAME	LICENSE ID#	LICENSE TYPE
Andre Crawford	01279458	Salesperson
DATE DOCUMENT RECEIVED (if applicable)	LICENSE CHANGE TRANSACTION	

Salesperson license originally issued in the employ of Stuart-Wright Mortgage, Inc., 5 Centerpointe Drive, Suite 100, La Palma 90623 as of 06-27-00;

Mailing address is 30 West Harcourt Street, Long Beach 90805 as of 06-27-00

Terminated from the employ of Stuart-Wright Mortgage, Inc. as of 02-25-01 due to the expiration of employing broker's license

04-15-02 Activated in the employ of BC Group, Inc., 1 Centerpointe Drive, Suite 200, La Palma 90623 as of 03-14-02

05-10-04 Mailing address changed to 9450 Jefferson Street, Bellflower 90706 as of 05-10-04

Salesperson license expired 06-26-04

05-10-04 Salesperson license issued in the employ of BC Group, Inc., 1 Centerpointe Drive, Suite 200, La Palma 90623 as of 06-27-04;

Mailing address is 9450 Jefferson Street, Bellflower 90706 as of 06-27-04

Salesperson license expires 06-26-08

I, Lawrence J. Cannon, the Official Custodian of Records, hereby certify the foregoing is true and correct as extracted from the records of the Department of Real Estate this 12th day of June, 2004.

Deputy Real Estate Commissioner
of the State of California

LICENSE CERTIFICATION

RE 599 (Rev. 10/89)

LICENSEE NAME		LICENSE ID#	LICENSE TYPE
George W. Anderson		00631925	Broker
DATE DOCUMENT RECEIVED <i>(if applicable)</i>	LICENSE CHANGE TRANSACTION		

Salesperson license originally issued in the employ of Henry Clarke Nabrit, Jr.,
 3850 West Santa Barbara Avenue, Suite #109, Los Angeles 90008 as of 01-13-78

03-07-80 Terminated from the employ of Henry Clarke Nabrit, Jr. as of 03-03-80

Salesperson license terminated as of 03-16-81

Broker license originally issued as of 03-16-81;

Main office address is 5444 Crenshaw Boulevard, Los Angeles 90043 as of 03-16-81;

Mailing address is 5425 Chesley Avenue, Los Angeles 90043 as of 03-16-81

04-20-81 Db a George W. Anderson & Associates Realty added as of 04-20-81

06-19-81 Main office and mailing address changed to 8453 South Van Ness Avenue, Inglewood
 90305 as of 06-19-81

04-04-83 Main office and mailing address changed to 5800 Wilshire Boulevard, Los Angeles
 90036 as of 04-04-83;

Db a George W. Anderson & Associates Realty canceled as of 04-04-83

Broker license expired 03-15-85

04-08-85 Broker license issued as of 04-08-85;

Main office address is 1111 Wilshire Boulevard, Suite 213, Los Angeles 90017 as of
 04-08-85;

Mailing address is 5211 Cimarron Street, Los Angeles 90062 as of 04-08-85

09-15-88 Main office address changed to 3428 West 43rd Street, Los Angeles 90008 as of 09-15-88

Broker license expired 04-07-89

LICENSE CERTIFICATION

RE 599 (Rev. 10/89)

LICENSEE NAME	LICENSE ID#	LICENSE TYPE
George W. Anderson	00631925	Broker
DATE DOCUMENT RECEIVED (if applicable)	LICENSE CHANGE TRANSACTION	

04-10-89 Broker license issued as of 04-08-89;

 Main office and mailing address is 5211 Cimarron Street, Los Angeles 90062 as of 04-08-89

04-17-91 Mailing address changed to 416 West Manchester Boulevard, Inglewood 90301 as of 04-17-91

 Broker license expired 04-07-93

03-01-93 Broker license issued as of 04-08-93;

 Main office and mailing address is 416 West Manchester Boulevard, Inglewood 90301 as of 04-08-93

01-18-95 Main office and mailing address changed to 3960 Wilshire Boulevard, Suite 500, Los Angeles 90010 as of 01-18-95

03-25-97 Main office address changed to 111 North La Brea Avenue, Suite 307, Inglewood 90301 as of 03-25-97;

 Mailing address changed to 2510 West 74th Street, Los Angeles 90043 as of 03-25-97

 Broker license expired 04-07-97

03-25-97 Broker license issued as of 04-08-97;

 Main office address is 111 North La Brea Avenue, Suite 307, Inglewood 90301 as of 04-08-97;

 Mailing address is 2510 West 74th Street, Los Angeles 90043 as of 04-08-97

 Broker license expired 04-07-01

02-15-01 Broker license issued as of 04-08-01;

 Main office address is 111 North La Brea Avenue, Suite 307, Inglewood 90301 as of 04-08-01;

LICENSE CERTIFICATION

RE 599 (Rev. 10/89)

LICENSEE NAME	LICENSE ID#	LICENSE TYPE
George W. Anderson	00631925	Broker
DATE DOCUMENT RECEIVED <i>(if applicable)</i>	LICENSE CHANGE TRANSACTION	

Mailing address is 2510 West 74th Street, Los Angeles 90043 as of 04-08-01

08-30-01 Main office and mailing address changed to 330 West Washington Boulevard, Marina Del Rey 90292 as of 08-30-01

Broker license expires 04-07-05

License issued as officer of RMB Investment, inc. as of 03-15-01;

Main office and mailing address is 13274 Fiji Way, Suite 245, Marina Del Rey 90292 as of 03-15-01;

Dbas Beachside Mortgage One added as of 03-15-01

Officer license canceled as of 08-22-02 due to the revocation of corporation;

Dbas Beachside Mortgage One canceled as of 08-22-02

License issued as officer of Sea Shore Enterprises, Inc. as of 08-31-00;

Main office and mailing address is 13274 Fiji Way, Suite 245, Marina Del Rey 90292 as of 08-31-00;

Dbas Tri Wes Mortgage added as of 08-31-00

10-23-00 Dbas added as of 10-23-00:

Alliance Realty Group
Marina Bay Realty Group

10-19-01 Main office and mailing address changed to 330 West Washington Boulevard, Suite 611, Marina Del Rey 90292 as of 10-19-01

07-25-03 Dbas Alliance Realty Group canceled as of 07-25-03

LICENSE CERTIFICATION

RE 599 (Rev. 10/89)

LICENSEE NAME	LICENSE ID#	LICENSE TYPE
George W. Anderson	00631925	Broker
DATE DOCUMENT RECEIVED (if applicable)	LICENSE CHANGE TRANSACTION	

08-05-03 Dbas added as of 08-05-03:

Marina Bay Realty
Sea Shore Enterprises

02-03-04 Dba ERA Marina Bay Realty Group added as of 02-03-04

Officer license expires 08-30-04

I, Lawrence J. Cannon, the Official Custodian of Records, hereby certify the foregoing is true and correct as extracted from the records of the Department of Real Estate this 12th day of June, 2004.

Deputy Real Estate Commissioner
of the State of California