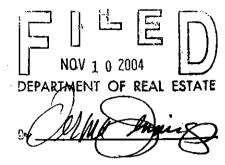
Department of Real Estate 320 West Fourth Street, Ste. 350 Los Angeles, California 90013

RICHARD WINSTON BAIRD

(213) 576-6982



DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

To:

27 /

) No. H-31477 LA

ORDER TO DESIST

AND REFRAIN

(B&P Code § 10086)

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

I

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

ΙI

On or about May 12, 2003, for or in expectation of compensation, you negotiated a loan on real property located at 888 Santa Ana, Laguna Beach, California, for borrower Carol R. O'Keefe.

III

On or about May 8, 2003, for or in expectation of compensation, you negotiated a loan on real property located at 5729 Malaga Place, Long Beach, California, for borrower Paul R. and Janine C. Hendrickson.

IV

On or about March 17, 2003, for or in expectation of compensation, you negotiated a loan on real property located at 6324 Forester Drive, Huntington Beach, California, for borrower Ronald Bruce and Maria I. Crenshaw.

V

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

VI

You violated Section 10130 by engaging in the activities described in Paragraphs II, III and IV, above, without first obtaining a real estate broker license from the Department.

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

DATED: M - 20 MJEFF DAVI

Real Estate Commissioner

cc: Richard Winston Baird 5261 Brightfield Circle Huntington Beach, California 92649

19 JRP:ST (jrp)