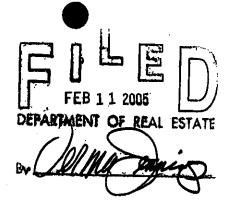
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No. H-31673 LA

BEFORE THE DEPARTMENT OF REAL ESTATE STATE OF CALIFORNIA

In the Matter of

JOSEPH D. CURD,

Respondent.

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ORDER ACCEPTING VOLUNTARY SURRENDER OF REAL ESTATE LICENSE

On January 24, 2005, Respondent, in connection with an investigation of possible violations of the Real Estate Law (Sections 10000 et seq., of the Business and Professions Code) and Regulations of the Commissioner (Title 10, Code of Regulations), petitioned the Commissioner to voluntarily surrender his real estate broker license(s) pursuant to Section 10100.2 of the Business and Professions Code.

IT IS HEREBY ORDERED that Respondent JOSEPH D. CURD's petition for voluntary surrender of his real estate broker license(s) 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 January 24, 2005 (attached as Exhibit "A" hereto). Respondent's license certificate(s), pocket card(s) and any branch office license certificate(s) shall be sent to the below listed address so that they reach the Department on or before the effective date of this Order: DEPARTMENT OF REAL ESTATE Licensing Flag Section Attn: P. O. Box 187000 Sacramento, CA 95818-7000 This Order shall become effective at 12 o'clock noon March 3 , 2005. JEFF DAVI Real Estate Commissioner

BEFORE THE DEPARTMENT OF REAL ESTATE STATE OF CALIFORNIA

In the Matter of

JOSEPH D. CURD,

No. H-31673 LA

DECLARATION

Respondent.

My name is JOSEPH D. CURD. I am a licensed real estate broker.

I am represented by Frank M. Buda, Attorney at Law in this matter.

I have been informed by the Department of Real Estate that I am the subject of an investigation of possible violations of the Real Estate Law (Sections 10000 et seq., of the Business and Professions Code) and Regulations of the Real Estate Commissioner (Title 10 of the California Code of Regulations) which could result in the filing of an Accusation to revoke or suspend my real estate license(s); and pursuant to Business and

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Professions Code Section 10100.2, I wish to voluntarily surrender my real estate broker license(s) issued by the Department.

I understand that by so voluntarily surrendering my license(s), that they can only be reinstated in accordance with the provisions of Section 11522 of the Government Code and this Declaration.

I agree also that the filing of this Declaration shall be deemed to be my petition to voluntarily surrender my real estate license(s) and shall also be deemed to be an understanding and agreement by me that upon acceptance by the Commissioner, as evidenced by an appropriate order, all affidavits and all other relevant statements, declarations and evidence obtained during the course of the investigation prior to the Commissioner's acceptance may be considered by the Department to be true and correct for the purpose of deciding whether or not to grant reinstatement of my license(s) pursuant to the provisions of Government Code Section 11532. This understanding and agreement is made without admitting or denying the truth or contents of the aforementioned documents.

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

1/24/05 long beach, CA

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Professions Code Section 10100.2, I wish to voluntarily surrender my real estate broker license(s) issued by the Department.

I understand that by so voluntarily surrendering my license(s), that they can only be reinstated in accordance with the provisions of Section 11522 of the Government Code and this Declaration.

I agree also that the filing of this Declaration shall be deemed to be my petition to voluntarily surrender my real estate license(s) and shall also be deemed to be an understanding and agreement by me that upon acceptance by the Commissioner, as evidenced by an appropriate order, all affidavits and all other relevant statements, declarations and evidence obtained during the course of the investigation prior to the Commissioner's acceptance may be considered by the Department to be true and correct for the purpose of deciding whether or not to grant reinstatement of my license(s) pursuant to the provisions of Government Code Section 11522. This understanding and agreement is made without admitting or denying the truth or contents of the aforementioned documents.

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

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Date and Place

JOSEPH D. CURD