

1 Department of Real Estate
2 320 West 4th Street, Suite 350
3 Los Angeles, CA 90013-1105

4 Telephone (213) 576-6982



DEPARTMENT OF REAL ESTATE

By

A handwritten signature in dark ink, appearing to be "J. Ray", written over a horizontal line.

8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 * * *

11 In the Matter of the Application of)

12 EMIL J. CANCHOLA,

13 Respondent.)

NO. H-31923 LA
L-2005060507

STIPULATION AND WAIVER
AND DECISION AFTER
REJECTION

15 It is hereby stipulated by EMIL J. CANCHOLA,
16 (hereinafter "Respondent") and Respondent's attorney Fredrick
17 M. Ray, Esq., and the Complainant, acting by and through Alvaro
18 Mejia, Counsel for the Department of Real Estate, as follows
19 for the purpose of settling and disposing of the Statement of
20 Issues filed on May 19, 2005, in this matter.

21 Respondent hereby admits that the allegations
22 contained in the Statement of Issues filed against him are true
23 and correct and constitute a basis for the denial of his real
24 estate salesperson license application.

25 ////

26 ////

1 Respondent further acknowledge that the Real Estate
2 Commissioner held a hearing on this Statement of Issues on
3 September 9, 2005, before the Office of Administrative Hearings
4 for the purpose of proving the allegations therein. Respondent
5 was present at the hearing and represented by private counsel,
6 Fredrick M. Ray. Further, Respondent has had an opportunity to
7 read and review the Proposed Decision of the Administrative Law
8 Judge.

9 Respondent understands that pursuant to Government
10 Code Section 11517(c), the Real Estate Commissioner has
11 rejected the Proposed Decision of the Administrative Law Judge.
12 Respondent further understands that pursuant to the same
13 Section 11517(c), the Real Estate Commissioner may decide this
14 case upon the record, including the transcript, without taking
15 any additional evidence, after affording Respondent the
16 opportunity to present written argument to the Real Estate
17 Commissioner.

18 Respondent further understands that by signing this
19 Stipulation and Waiver, he is waiving his right to obtain a
20 dismissal of the Statement of Issues through proceedings under
21 Government Code Section 11517(c) if this Stipulation and Waiver
22 is accepted by the Real Estate Commissioner. However,
23 Respondent also understands that he is not waiving his rights
24 to further proceedings to obtain a dismissal of the Statement
25 of Issues if this Stipulation and Waiver is not accepted by the
26 Real Estate Commissioner.

27 ///

1 Respondent hereby requests that the Real Estate
2 Commissioner in his discretion deny my application for a real
3 estate salesperson license and issue to me a restricted real
4 estate salesperson license under the authority of Section
5 10156.5 of the Business and Professions Code if Respondent
6 makes application therefor and pay to the Department of Real
7 Estate the appropriate fee for said license within 90 days from
8 the effective date of the Decision herein.

9 Respondent further understand that the restricted
10 license shall be subject to the provisions of Section 10156.7
11 of the Business and Professions Code and the following
12 conditions, limitations and restrictions will attach to the
13 restricted license issued by the Department of Real Estate.

14 By reason of the foregoing and solely for the purpose
15 of settlement of the Statement of Issues without further
16 administrative proceedings, it is stipulated and agreed that
17 the Commissioner shall adopt the following Order:

18 ORDER

19 Respondent's application for a real estate license is
20 denied; provided, however, a restricted real estate salesperson
21 license shall be issued to Respondent pursuant to Section 10156.5
22 of the Code. The restricted salesperson license issued to
23 Respondent shall be subject to all of the provisions of Section
24 10156.7 of the Code and to the following limitations, conditions
25 and restrictions imposed under authority of Section 10156.6 of
26 said Code:
27

1 1. The restricted license issued to Respondent shall
2 not confer any property right in the privileges exercised, and
3 the Real Estate Commissioner may, by appropriate order and prior
4 to a hearing, suspend the right to exercise any privileges
5 granted under this restricted license in the event of:

6 (a) Respondent's conviction (including a plea of
7 nolo contendere) to a crime which is substantially related to
8 Respondent's qualifications, fitness or capacity as a real estate
9 licensee.

10 (b) The receipt of evidence satisfactory to the
11 Commissioner that Respondent has violated provisions of the
12 California Real Estate Law, the Subdivided Lands Law, Regulations
13 of the Real Estate Commissioner, or the conditions attaching to
14 this restricted license.

15 2. Respondent shall not be eligible to apply for the
16 issuance of an unrestricted real estate license nor for the
17 removal of any of the conditions, limitations or restrictions of
18 a restricted license until two (2) years has elapsed from the
19 effective date of this Decision.

20 3. Respondent shall submit with any application for
21 license under an employing broker, or any application for a
22 transfer to a new broker, a statement signed by the prospective
23 employing broker on a form approved by the Department which shall
24 certify:

25 ///

26 ///

27

1 (a) That the employing broker has read the Decision
2 which is the basis for the issuance of the restricted license;
3 and

4 (b) That the employing broker will carefully review all
5 transaction documents prepared by the restricted licensee and
6 otherwise exercise close supervision over the licensee's
7 performance of acts for which a license is required.

8 4. Six months after the issuance of the restricted
9 license, and at six month intervals thereafter during the term of
10 any restricted license issued pursuant to this Decision,
11 Respondent shall provide proof acceptable to the Real Estate
12 Commissioner that, during the preceding six months, Respondent
13 has, each and every week, attended one or more sessions of
14 Alcoholics Anonymous or similar 12 Step or substance abuse
15 Program, or that such attendance in any week was impractical due
16 to travel for work, the illness of Respondent or a member of
17 Respondent's family, vacation, incarceration, residential
18 treatment for substance abuse, extreme personal hardship for
19 Respondent or a member of Respondent's family, or family
20 emergency. Respondent shall submit such proof to the Los Angeles
21 Crisis Response Team Manager of the Department of Real Estate


22 The Commissioner may suspend the restricted license
23 issued to Respondent pending a hearing held in accordance with
24 Section 11500 et seq., of the Government Code, if such proof is
25 not timely submitted as provided for herein, or as provided for
26
27

1 in a subsequent agreement between the Respondent and the
2 Commissioner. The suspension shall remain in effect until such
3 proof is submitted or until Respondent enter in into an agreement
4 satisfactory to the Commissioner to provide such proof, or until
5 a decision providing otherwise is adopted following a hearing
6 held pursuant to this condition.

7 5. Respondent's restricted real estate salesperson
8 license is issued subject to the requirements of Section 10153.4
9 of the Business and Professions Code, to wit: Respondent is
10 required, within (18) months of the issuance of the restricted
11 license, to submit evidence satisfactory to the Commissioner of
12 successful completion, at an accredited institution, of a course
13 in real estate practices and one of the courses listed in Section
14 10153.2, other than real estate principles, advanced legal
15 aspects of real estate, advanced real estate finance, or advanced
16 real estate appraisal. If Respondent fails to timely present the
17 Department satisfactory evidence of successful completion of the
18 two required courses, the restricted license shall be
19 automatically suspended effective eighteen (18) months after the
20 date of its issuance. Said suspension shall not be lifted
21 unless, prior to the expiration of the restricted license,
22 Respondent has submitted the required evidence of course
23 completion and the Commissioner has given written notice to
24 Respondent of the lifting of the suspension.
25
26
27

6. Pursuant to Section 10154, if Respondent has not satisfied the requirements for an unqualified license under Section 10153.4, Respondent shall not be entitled to renew the restricted license, and shall not be entitled to the issuance of another license which is subject to Section 10153.4 until four years after the date of the issuance of the preceding restricted license.

DATED: 12/27/05


ALVARO MEJIA, Counsel
DEPARTMENT OF REAL ESTATE

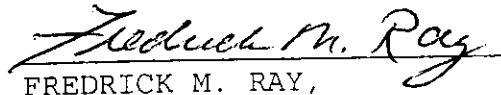
I have read the Stipulation and Waiver, have discussed it with my counsel, and its terms are agreeable and acceptable to me. I understand that I am waiving my rights given to me by the California Administrative Procedure Act (including but not limited to Section 11506, 11508, 11509, and 11513 of the Government Code), and I willingly, intelligently, and voluntarily waive those rights.

DATED: 12/20/05


EMIL J. CANCHOLA,
Respondent

I have reviewed the Stipulation and Agreement as to form and content and have advised my client accordingly.

DATED: 12/20/05


FREDRICK M. RAY,
Attorney for Respondent

* * *

///

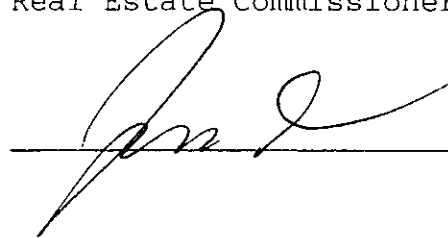
1 I have read the Statement of Issues filed herein, the
2 Proposed Decision of the Administrative Law Judge dated October
3 3, 2005, and the foregoing Stipulation and Waiver signed by
4 Respondent. I am satisfied that it will not be inimical to the
5 public interest to issue a restricted salesperson license to
6 Respondent.

7 Therefore, IT IS HEREBY ORDERED that the application
8 for real estate salesperson license of Respondent be denied and a
9 restricted real estate salesperson license be issued to
10 Respondent if Respondent has otherwise fulfilled all of the
11 statutory requirements for licensure. The restricted license
12 shall be limited, conditioned and restricted as specified in the
13 foregoing Stipulation and Waiver.

14 This Order shall become effective on
15 January 31, 2006.

16 IT IS SO ORDERED 1-9-06.

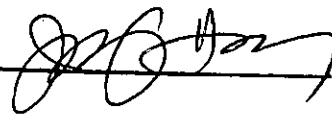
17
18 JEFF DAVI
19 Real Estate Commissioner
20
21
22
23
24
25
26
27



7/20/05

FILED
OCT 28 2005

DEPARTMENT OF REAL ESTATE

By 

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of the Application of)	
EMIL J. CANCHOLA,)	No. H-31923 LA
Respondent.)	L-2005060507

NOTICE

TO: EMIL J. CANCHOLA, Respondent, and FREDRICK RAY, his Counsel.

YOU ARE HEREBY NOTIFIED that the Proposed Decision herein dated October 3, 2005, of the Administrative Law Judge is not adopted as the Decision of the Real Estate Commissioner. A copy of the Proposed Decision dated October 3, 2005, is attached for your information.

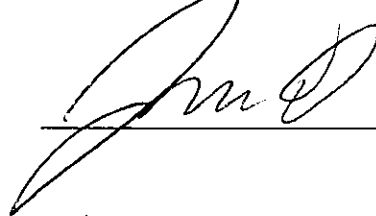
In accordance with Section 11517(c) of the Government Code of the State of California, the disposition of this case will be determined by me after consideration of the record herein including the transcript of the proceedings held on September 9, 2005, and any written argument hereafter submitted on behalf of Respondent and Complainant.

1 Written argument of Respondent to be considered by me
2 must be submitted within 15 days after receipt of the transcript
3 of the proceedings of September 9, 2005, at the Los Angeles
4 office of the Department of Real Estate unless an extension of
5 the time is granted for good cause shown.

6 Written argument of Complainant to be considered by me
7 must be submitted within 15 days after receipt of the argument of
8 Respondent at the Los Angeles office of the Department of Real
9 Estate unless an extension of the time is granted for good cause
10 shown.

11 DATED: 10-24-05, 2005

12
13 JEFF DAVI
14 Real Estate Commissioner

15 
16
17
18
19
20
21
22
23
24
25
26
27

BEFORE THE
DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

In the Matter of the Application of:

EMIL J. CANCHOLA,

Respondent.

Case No.: H-31923 LA

OAH No.: L2005060507

PROPOSED DECISION

This matter came on for hearing before Richard J. Lopez, Administrative Law Judge of the Office of Administrative Hearings, at Los Angeles, California, on September 9, 2005.

Darlene Averetta, Supervising Staff Counsel, represented the Complainant.

Respondent appeared in person and was represented by Fredrick Ray, Attorney at Law.

Oral and documentary evidence and evidence by way of official notice was received and the matter then argued and thereafter submitted.

The Administrative Law Judge now finds, concludes and orders as follows:

FINDINGS OF FACT

1. The Complainant, Maria Suarez, a Deputy Real Estate Commissioner of the State of California, brought the Statement of Issues in her official capacity.

2. Respondent made application to the Department of Real Estate of the State of California for a real estate salesperson license on December 13, 2004, with the knowledge and understanding that any license issued as a result of the application would be subject to the conditions of Business and Professions Code section 10153.4.

3. On December 3, 1991, in the Westminster Judicial District, State of California, County of Orange, in Case No. FVW226, Respondent was convicted of violating California Vehicle Code section 23152(a) (Driving under the Influence of Alcohol/Drugs), a misdemeanor.

4. On July 8, 1993, in the Municipal Court of the State of California, County of Santa Cruz, in Case No. 43-05112, Respondent was convicted of violating California Vehicle Code section 23152(a) (Driving Under the Influence of Alcohol/Drugs with Prior Conviction), a misdemeanor.

5. On December 17, 2002, in the Superior Court of the State of California, County of Orange, in Case No. 02WM09900, Respondent was convicted of violating California Vehicle code section 23152 (a) (Driving Under the Influence of Alcohol/Drugs), a misdemeanor, and violating California Vehicle Code section 23152(b) (Driving with Blood Alcohol 0.08% or more), a misdemeanor.

6. On June 26, 2003, despite the history of three convictions involving the abuse of alcohol, Respondent had too much alcohol to drink. He got into his vehicle in an inebriated state with his girl-friend and drove at a high and dangerous rate of speed, thus, attracting pursuit by a police vehicle. Upon noticing his pursuers, Respondent stopped his vehicle. He and his girl-friend, who was a passenger, left his vehicle. In an attempt to avoid arrest he and his companion hide under another nearby vehicle in the neighborhood. Shortly thereafter, police officers found him, and exercising reasonable force, pulled Respondent out from under the vehicle and restrained him. He was arrested and subjected to criminal proceedings. Thereafter, on May 7, 2003, in the Superior Court of the State of California, County of Orange, in Case No. 03WM01521, Respondent was convicted of violating California Vehicle Code section 23152(a) (Driving Under the Influence of Alcohol/Drugs), a misdemeanor, and violating California Vehicle Code section 23152(b) (Driving with Blood Alcohol 0.08% or more), a misdemeanor and violating California Penal Code section 148(a) (Resist, Obstruct or Delay or Peace Officer), a misdemeanor.

7. Respondent has completed probation in all cases except the 2003 case. He has paid all fines and complied with all other court-ordered sanctions including the completion of a drunk-driver course. He has abstained from the abuse of alcohol since January 26, 2003. He does attend Alcoholics Anonymous meetings on a monthly basis. He did complete all requirements to reinstate a suspended driver's license and the Department of Motor Vehicles has reinstated that license.

8. Respondent was open and honest in the application and in the interview process. He revealed all information required by the Department and volunteered additional information that was helpful to the Department. He was truthful in his testimony and did credibly testify to a change in attitude from that which existed at the time of the last conviction. The negative impact of his wrongful conduct on others has contributed, in part, to that change. He lost his fiancée and was, to an extent, estranged from his family. His present daily routine of work and exercise has also contributed, in part, to that change. He is contrite about his past alcoholic abusive conduct. He is now aware that such conduct presents a risk of harm to himself and to others.

9. Respondent's change in attitude was further supported by a Finding of the Driver Safety Officer, set forth in a Department of Motor Vehicle Decision (case number C6435223) dealing with Respondent's driver's licensing privileges:

The demeanor or attitude of Respondent while testifying is credible, in that: he answered all questions fully and without hesitation. Furthermore, as to his demeanor while testifying, Respondent appeared to be remorseful and willing to obey traffic laws henceforth.

10. Respondent has new and different social relationships then existed at the time of the 2003 misdemeanors. He is a dirt bike enthusiast as are many of his present friends. He has strong social rapport with his colleagues at work. Presently, he has strong family ties with his mother, father and three older sisters and his family does constitute a strong support group. Respondent has met and fulfilled familial responsibilities.

11. Since the time of this last conviction Respondent has been gainfully employed by American Home Loans, a mortgage company. He is, presently, a team leader and supervises 12 employees. He is entrusted with the personal information of clients. While so employed he has worked with diligence, competence, integrity, reliability, and trustworthiness. He has a strong work ethic. He is an asset to his employer and an asset to the clients of his employer.

12. Respondent is, presently, a professionally and socially responsible person. By reason of the totality of rehabilitation set forth in Findings 7 through 11, Respondent did demonstrate substantial and convincing evidence to support a reasonable belief that he is of such good character, at this time, as to justify the granting of license on a restricted status.

LEGAL CONCLUSIONS

1. This proceeding is brought under the provisions of section 10100, Division 4 of the Business and Professions Code of the State of California and sections 11500 through 11528 of the Government Code.

2. Respondent's convictions under Vehicle Code section 23152(b) are substantially related to the qualifications, functions, or duties of a real estate licensee, in accordance with the criteria of substantial relationship listed in California Code of Regulations, title 10, section 2910, as follows:

- Each DUI conviction constitutes the doing of any unlawful act with threat of doing substantial injury to the person or property of another and, therefore, by reason of subsection (a)(8) of section 2910, each DUI is substantially related.
- Each DUI conviction following the 1991 conviction involves conduct which demonstrates a pattern of repeated and willful disregard of law, and, therefore, by reason of subsection (a)(10) of section 2910, each subsequent DUI is substantially related.
- The totality of the DUIs constitute two or more convictions involving the consumption or use of alcohol or drugs and convictions involve driving and the use or consumption of alcohol or drugs and, therefore, the DUIs, taken together, are substantially related.
- Respondent's violation of Penal Code section 148(a) and Vehicle Code section 23152(a), when combined with the past violations of Penal Code section 23152(b), demonstrates a pattern of repeated and willful disregard of law and, therefore, the misdemeanors resulting from the violation of Penal Code section 148(a) and Vehicle Code section 23152(a) are substantially related.

3. The substantially related crimes of which Respondent was convicted, as set forth in Findings 3, 4, 5 and 6, constitutes cause for denial of Respondent's application for a real estate license under Business and Professions Code sections 475(a)(2) and 480(a)(1). However, licensure of Respondent in a restricted status is consistent with the public interest by reason of finding 12.

ORDER

Respondent's application for a real estate salesperson license is denied; provided however, a restricted real estate salesperson license shall be issued to Respondent pursuant to section 10153.5 of the Business and Professions Code. The restricted license issued to the Respondent shall be subjected to all of the provisions of section 10156.7 of the Business and Professions Code and to the following limitations, conditions and restrictions imposed under authority of section 10156.6 of said Code:

1. The license shall not confer any property right in the privileges to be exercised, and the Real Estate Commissioner may by appropriate order suspend the right to exercise any privileges granted under this restricted license in the event of:

- (a) The conviction of Respondent (including a plea of nolo contendere) of a crime which is substantially related to Respondent's fitness or capacity as a real estate licensee; or

- (b) The receipt of evidence that Respondent has violated provisions of the California Real Estate Law, the Subdivided Lands Law, Regulations of the Real Estate Commissioner or conditions attaching to this restricted license.

2. Respondent shall not be eligible to apply for the issuance of an unrestricted real estate license nor the removal of any of the conditions, limitations or restrictions attaching to the restricted license until two years have elapsed from the date of issuance of the restricted license to Respondent.

3. With the application for license, or with the application for transfer to a new employing broker, Respondent shall submit a statement signed by the prospective employing real estate broker on a form RE 552 (Rev. 4/88) approved by the Department of Real Estate which shall certify as follows:

- (a) That the employing broker has read the Decision which is the basis for the issuance of the restricted license; and
- (b) That the employing broker will carefully review all transaction documents prepared by the restricted licensee and otherwise exercise close supervision over the licensee's performance of acts for which a license is required.

4. Respondent's restricted real estate salesperson license is issued subject to the requirements of section 10153.4 of the Business and Professions Code, to wit: Respondent shall, within eighteen (18) months of the issuance of the restricted license, submit evidence satisfactory to the Commissioner of successful completion, at an accredited institution, of a course in real estate practices and one of the courses listed in section 10153.2, other than real estate principles, advanced legal aspects of real estate, advanced real estate finance or advanced real estate appraisal. If Respondent fails to timely present to the Department satisfactory evidence of successful completion of the two required courses, the restricted license shall be automatically suspended effective eighteen (18) months after the date of its issuance. Said suspension shall not be lifted unless, prior to the expiration of the restricted license, Respondent has submitted the required evidence of course completion and the Commissioner has given written notice to Respondent of lifting of the suspension.

//

//

//

//

//

//

//

//

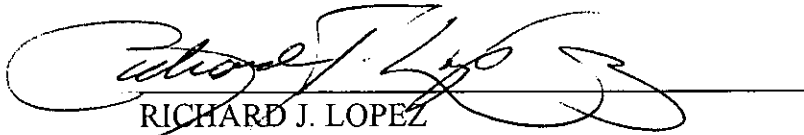
//

//

//

5. Pursuant to section 10154, if Respondent has not satisfied the requirements for an unqualified license under section 10153.4, Respondent shall not be entitled to renew the restricted license, and shall not be entitled to the issuance of another license which is subject to section 10153.4 until four years after the date of the issuance of the preceding restricted license.

Dated: October 3, 2005


RICHARD J. LOPEZ
Administrative Law Judge
Office of Administrative Hearings

RJL:rfm

ALVARO MEJIA, Counsel (SBN 216956)
Department of Real Estate
320 West 4th Street, Suite 350
Los Angeles, California 90013-1105

Telephone: (213) 576-6982
(Direct) (213) 576-6916

FILED
MAY 19 2005

DEPARTMENT OF REAL ESTATE

By 

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of the Application of)	NO. H- 31923 LA
)	
EMIL J. CANCHOLA,)	
)	<u>STATEMENT OF ISSUES</u>
)	
Respondent.)	
)	

The Complainant, Maria Suarez, a Deputy Real Estate
Commissioner of the State of California, for cause of Statement
of Issues against EMIL J. CANCHOLA, aka Emil John Canchola
("Respondent"), is informed and alleges as follows:

1.

The Complainant, Maria Suarez, a Deputy Real Estate
Commissioner of the State of California, makes this Statement of
Issues against Respondent in her official capacity.

///

///

///

2.

Respondent made application to the Department of Real Estate of the State of California for a real estate salesperson license on or about December 13, 2004, with the knowledge and understanding that any license issued as a result of said application would be subject to the conditions of Business and Professions Code ("Code") Section 10153.4.

3.

(CRIMINAL CONVICTIONS)

On or about May 7, 2003, in the Superior Court of the State of California, County of Orange, in case No. 03WM01521, Respondent was convicted of violating California Vehicle Code Section 23152 (a) (Driving Under the Influence of Alcohol/Drugs), a misdemeanor, and violating California Vehicle Code Section 23152(b) (Driving with Blood Alcohol 0.08% or more), a misdemeanor, and violating California Penal Code Section 148(a) (Resist, Obstruct or Delay of Peace Officer), a misdemeanor. These are crimes involving moral turpitude and are substantially related under Title 10, Chapter 6, Section 2910, California Code of Regulations, to the qualifications, functions or duties of a real estate licensee.

4.

On or about December 17, 2002, in the Superior Court of the State of California, County of Orange, in case No. 02WM09900, Respondent was convicted of violating California Vehicle Code Section 23152 (a) (Driving Under the Influence of

1 Alcohol/Drugs), a misdemeanor, and violating California Vehicle
2 Code Section 23152(b) (Driving with Blood Alcohol 0.08% or
3 more), a misdemeanor. These are crimes involving moral
4 turpitude and are substantially related under Title 10, Chapter
5 6, Section 2910, California Code of Regulations, to the
6 qualifications, functions or duties of a real estate licensee.

7 5.

8 On or about July 8, 1993, in the Municipal Court of
9 the State of California, County of Santa Cruz, in case No. 43-
10 05112, Respondent was convicted of violating California Vehicle
11 Code Section 23152 (a) (Driving Under the Influence of
12 Alcohol/Drugs with Prior Conviction), a misdemeanor. This is a
13 crime involving moral turpitude and is substantially related
14 under Title 10, Chapter 6, Section 2910, California Code of
15 Regulations, to the qualifications, functions or duties of a
16 real estate licensee.

17 6.

18 On or about December 3, 1991, in the Westminster
19 Judicial District, State of California, County of Orange, in
20 case No. FVW226, Respondent was convicted of violating
21 California Vehicle Code Section 23152 (a) (Driving Under the
22 Influence of Alcohol/Drugs), a misdemeanor. This is a crime
23 involving moral turpitude and is substantially related under
24 Title 10, Chapter 6, Section 2910, California Code of
25 Regulations, to the qualifications, functions or duties of a
26 real estate licensee.
27

The crimes of which Respondent was convicted, as alleged herein above in Paragraphs 3, 4, 5, and 6, constitutes cause for denial of Respondent's application for a real estate license under Business and Professions Code Sections 475(a)(2); 480(a)(1); and/or 10177(b).

The Statement of Issues is brought under the provisions of Section 10100, Division 4 of the Business and Professions Code of the State of California and Sections 11500 and 11529 of the Government Code.

WHEREFORE, Complainant prays that the above entitled matter be set for hearing and, upon proof of the charges contained herein, that the Commissioner refuse to authorize the issuance of, and deny the issuance of, a real estate salesperson license to Respondent, EMIL J. CANCHOLA, and for such other and further relief as may be proper under other provisions of law.

Dated at Los Angeles, California

this 16th day of May, 2005.


Maria Suarez
Deputy Real Estate Commissioner

Cc: EMIL J. CANCHOLA
Maria Suarez
Sacto.
LF