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JUL 29 2005

DEPARTMENT OF REAL ESTATE

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BEFORE THE DEPARTMENT OF REAL ESTATE  
STATE OF CALIFORNIA

\* \* \*

In the Matter of the Accusation of	)	No. H-31953 LA
JUST SECONDS, INC.,	)	
	)	
	)	
Respondent.	)	

ORDER ACCEPTING VOLUNTARY SURRENDER OF REAL ESTATE LICENSE

On May 25, 2005, an Accusation was filed in this matter against Respondent JUST SECONDS, INC.

On June 6, 2005, Respondent petitioned the Commissioner to voluntarily surrender its real estate broker license pursuant to Section 10100.2 of the Business and Professions Code.

IT IS HEREBY ORDERED that Respondent JUST SECONDS's petition for voluntary surrender of its real estate broker license 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 June 6, 2005 (attached as Exhibit "A" hereto). Respondent's license certificates, pocket

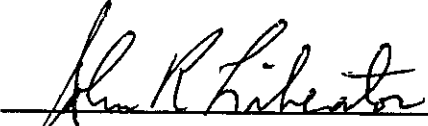
1 cards and any branch office license certificate shall be sent to  
2 the below listed address so that they reach the Department on or  
3 before the effective date of this Order:

4 DEPARTMENT OF REAL ESTATE  
5 Attn: Licensing Flag Section  
6 P. O. Box 187000  
7 Sacramento, CA 95818-7000

8 This Order shall become effective at 12 o'clock noon  
9 on August 18, 2005.

10 DATED: June 24, 2005

11 JEFF DAVI  
12 Real Estate Commissioner

13   
14 \_\_\_\_\_  
15 BY: John R. Liberator  
16 Chief Deputy Commissioner

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BEFORE THE DEPARTMENT OF REAL ESTATE  
STATE OF CALIFORNIA

\* \* \*

In the Matter of the Accusation of	)	No. H-31953 LA
JUST SECONDS, INC.,	)	
	)	
	)	
Respondent.	)	

DECLARATION

My name is Jayne Rincon Seppinni and that I am currently an officer of JUST SECONDS, INC., which is licensed as a real estate broker and/or has license rights with respect to said license. I am authorized and empowered to sign this declaration on behalf of JUST SECONDS, INC. I am acting on behalf of JUST SECONDS, INC. in this matter.

In lieu of proceeding in this matter in accordance with the provisions of the Administrative Procedure Act (Sections 11400 et seq., of the Business and Professions Code) JUST SECONDS, INC. wishes to voluntarily surrender its real estate

1 license issued by the Department of Real Estate ("Department"),  
2 pursuant to Business and Professions Code Section 10100.2.

3 I understand that JUST SECONDS, INC., by so voluntarily  
4 surrendering its license, can only have it reinstated in  
5 accordance with the provisions of Section 11522 of the Government  
6 Code. I also understand that by so voluntarily surrendering its  
7 license, JUST SECONDS, INC. agrees to the following:

8 The filing of this Declaration shall be deemed as its  
9 petition for voluntary surrender. It shall also be deemed to be  
10 an understanding and agreement by JUST SECONDS, INC. that, it  
11 waives all rights it has to require the Commissioner to prove the  
12 allegations contained in the Accusation filed in this matter at a  
13 hearing held in accordance with the provisions of the  
14 Administrative Procedure Act (Government Code Sections 11400 et  
15 seq.), and that it also waives other rights afforded to it in  
16 connection with the hearing such as the right to discovery, the  
17 right to present evidence in defense of the allegations in the  
18 Accusation and the right to cross-examine witnesses. I further  
19 agree on behalf of JUST SECONDS, INC. that upon acceptance by the  
20 Commissioner, as evidenced by an appropriate order, all  
21 affidavits and all relevant evidence obtained by the Department  
22 in this matter prior to the Commissioner's acceptance, and all  
23 allegations contained in the Accusation filed in the Department  
24 Case No. H-31953 LA, may be considered by the Department to be  
25 true and correct for the purpose of deciding whether or not to  
26 grant reinstatement of JUST SECONDS, INC.'s license pursuant to  
27 Government Code Section 11522.

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I declare under penalty of perjury under the laws of the State of California that the above is true and correct and that I am acting freely and voluntarily on behalf of JUST SECONDS, INC. to surrender its license and all license rights attached thereto.

6/6/05 Newport Beach, Calif  
Date and Place

Jayne Rincon Seppini  
JUST SECONDS, INC.  
By: Jayne Rincon Seppini

SACD.  
File

1 JAMES R. PEEL, Counsel (SBN 47055)  
2 Department of Real Estate  
3 320 West Fourth Street, Suite 350  
4 Los Angeles, CA 90013-1105

5 Telephone: (213) 576-6982  
6 -or- (213) 576-6913 (Direct)

FILED  
MAY 25 2005  
DEPARTMENT OF REAL ESTATE  
*Janice A. Waddell*

8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 \* \* \*

11	In the Matter of the Accusation of	)	No. H-31953 LA
12	JUST SECONDS, INC.,	)	A C C U S A T I O N
13	Respondent.	)	
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15 The Complainant, Janice A. Waddell, a Deputy Real  
16 Estate Commissioner of the State of California, for cause of  
17 accusation against JUST SECONDS, INC., alleges as follows:

18 I

19 The Complainant, Janice A. Waddell, a Deputy Real  
20 Estate Commissioner of the State of California, makes this  
21 Accusation in her official capacity.

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II

1 JUST SECONDS, INC. (hereinafter referred to as  
2 "Respondent") is presently licensed and/or has license rights  
3 under the Real Estate Law (Part 1 of Division 4 of the Business  
4 and Professions Code, hereinafter "Code").  
5

III

6 At all times herein mentioned, respondent JUST SECONDS,  
7 INC. was licensed by the Department of Real Estate of the State  
8 of California as a corporate real estate broker.  
9

IV

10 On November 1, 2004, pursuant to the provisions of the  
11 California Bank and Corporation Tax Law, more particularly  
12 Section 23302 of the Revenue and Taxation Code, the Franchise Tax  
13 Board transmitted a list to the Office of the Secretary of State  
14 containing the names of domestic corporations, the exercise of  
15 whose powers, rights and privileges in this State had been  
16 suspended under that law, which included the above-named  
17 corporation.  
18

V

19 On or about May 11, 2004, in Docket No. 0410, the South  
20 Carolina Department of Consumer Affairs, State of South Carolina,  
21 revoked the mortgage loan license of Respondent Just Seconds,  
22 Inc. for failure to renew, replace, and maintain a bond or other  
23 evidence of financial responsibility, and the failure to obtain a  
24 signed mortgage loan broker contract or other evidence of  
25 compliance with S.C. Code Ann. 40-58-75 in violation of the  
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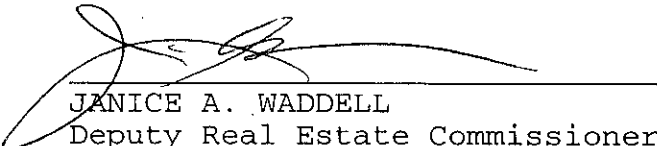
1 Mortgage Loan Broker Act, S.C. Code Ann. 40-58-40, 55, 65 and 75  
2 without limitation.

3 VI

4 The conduct, acts and omissions of respondent JUST  
5 SECONDS, INC., as alleged in Paragraph IV above, was in violation  
6 of Section 2742, Title 10, Chapter 6, California Code of  
7 Regulations. The conduct, acts and omissions of respondent  
8 subjects its real estate license and license rights to suspension  
9 or revocation pursuant to Sections 10177(d) and 10177(f) of the  
10 Code.

11 WHEREFORE, Complainant prays that a hearing be  
12 conducted on the allegations of this Accusation and that upon  
13 proof thereof, a decision be rendered imposing disciplinary  
14 action against all licenses and license rights of respondent  
15 JUST SECONDS, INC., under the Real Estate Law (Part 1 of Division  
16 4 of the Business and Professions Code) and for such other and  
17 further relief as may be proper under other applicable provisions  
18 of law.

19 Dated at Los Angeles, California  
20 this 11 day of May, 2005.

21  
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23   
24 JANICE A. WADDELL  
Deputy Real Estate Commissioner

25 cc: Just Seconds, Inc.  
26 Janice A. Waddell  
27 Sacto.  
KA