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SEP 11 2008

DEPARTMENT OF REAL ESTATE
BY: Asly

DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * * * *

In the Matter of the Accusation of) NO. H-32289 LA
)
SOLID FINANCIAL GROUP;)
and DOLORES ESPINA CENIZA,)
individually and as designated)
officer of SOLID FINANCIAL GROUP,)
)
)
Respondents.)
)

DECISION

This Decision is being issued in accordance with the provisions of Section 11520 of the Government Code, on evidence of compliance with Section 11505 of the Government Code and pursuant to the Order of Default filed on October 30, 2007, and the findings of fact set forth herein are based on one or more of the following: (1) Respondent SOLID FINANCIAL GROUP's express admissions; (2) affidavits; and (3) Department Audit Report LA 030070, dated December 12, 2003, and (4) other evidence.

FACTUAL FINDINGS

1.

On August 10, 2007, Janice Waddell made the Accusation in her official capacity as a Deputy Real Estate Commissioner of the State of California. The Accusation, Statement to Respondent SOLID FINANCIAL GROUP and a Notice of Defense were mailed to Respondent by certified mail on November 2, 2005.

2.

On October 30, 2007, no Notice of Defense having been filed herein within the time prescribed by Section 11506 of the Government Code, Respondent SOLID FINANCIAL GROUP default was entered herein.

3.

At all times mentioned, SOLID FINANCIAL GROUP (sometimes "SOLID FINANCIAL GROUP") was licensed or had license rights issued by the Department of Real Estate ("Department") as a real estate broker. On December 4, 2003, SOLID FINANCIAL GROUP was originally licensed as a real estate broker.

4.

At all times mentioned, in the City and County of Los Angeles, SOLID FINANCIAL GROUP acted as a real estate broker and conducted licensed activities within the meaning of Section 10131(b) of the Business and Professions Code ("Code"). SOLID FINANCIAL GROUP operated a property management brokerage.

5.

On December 12, 2003, the Department completed an audit examination of the books and records of SOLID FINANCIAL GROUP pertaining to the property management activities described in Finding 4, that require a real estate license. The audit examination covered a period of time beginning on June 1, 2002 to July 31, 2003. The audit examination revealed violations of the Code and the Title 10, Chapter 6, California Code of Regulations ("Regulations") as set forth in the following paragraphs, and more fully discussed in Audit Report LA 030070 and the exhibits and workpapers attached to said audit report.

6.

In the course of activities described in Finding 4, above, and during the examination period described in Finding 5, Respondent the SOLID FINANCIAL GROUP, acted in violation of the Code and the Regulations in that it:

(a)(1) Permitted, allowed or caused the disbursement of trust funds from the escrow trust account where the disbursement of funds reduced the total of aggregate funds in the escrow trust account, to an amount which, on July 31, 2003, was \$10,181.49, less than the existing aggregate trust fund liability of SOLID FINANCIAL GROUP to every principal who was an owner of said

funds, without first obtaining the prior written consent of the owners of said funds, as required by Code Section 10145 and Regulation 2832.1.

(a) (2) Disbursed trust funds for SOLID FINANCIAL GROUP's office expenses and for Edgar Lamban Raymundo's (Vice President of SOLID FINANCIAL GROUP) personal expenses. SOLID FINANCIAL GROUP also disbursed trust funds for the personal expenses of Eduardo Maldonado, President of the Alexandria Cooperative Inc., in violation of Code Section 10145.

(b) Failed to maintain a control record in the form of a columnar record in chronological order of all trust funds received, deposited and disbursed from T/A #1 and T/A #2, as required by Code Section 10145 and Regulation 2831.

(c) Failed to place funds, including rents and security deposits, into a trust fund account in the name of the broker as trustee at a bank or other financial institution within three days of receipt, as required by Code Section 10145 and Regulation 2832(d).

(d) Permitted Edgar Lamban Raymundo, an unlicensed and unbonded person, to be an authorized signatory on the trust account, in violation of Code Section 10145 and Regulation 2834.

(e) Employed or compensated Edgar Lamban Raymundo, who was not licensed by the Department as a real estate broker or as a real estate salesperson employed by a real estate broker, for performing acts for which a real estate license is required, including performing property management services for the Alexandria Cooperative Inc., in violation of Code Section 10137.

DETERMINATION OF ISSUES

1.

The conduct of Respondent SOLID FINANCIAL GROUP as described in Finding 6 herein above is in violation of Business and Professions Code Sections 10137 and 10145, and Sections 2831, 2832(d), 2832.1 and 2834 of Title 10, Chapter 6, of the California Code of Regulations.

2.

Cause for disciplinary action against Respondent SOLID FINANCIAL GROUP exists pursuant to Business and Professions Code Sections 10176(e), 10176(i), 10177(d) and 10177(g).

3.

The standard of proof applied was clear and convincing proof to a reasonable certainty.

ORDER

The real estate broker license and license rights of Respondent SOLID FINANCIAL GROUP under the provisions of Part I of Division 4 of the Business and Professions Code are revoked.

This Decision shall become effective at 12 o'clock noon on October 1, 2008.

DATED: 8/13, 2008

JEFF DAVI
Real Estate Commissioner



BY: Barbara J. Bigby
Chief Deputy Commissioner

1 Department of Real Estate
2 320 West 4th Street, Ste. 350
3 Los Angeles, California 90013-1105

4 Telephone: (213) 576-6911 (direct)
5 -or- (213) 576-6982 (office)

FILED

OCT 30 2007

DEPARTMENT OF REAL ESTATE

BY: *Aly*

8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 * * *

11 In the Matter of the Accusation of)

No. H-32289 LA

12 SOLID FINANCIAL GROUP;)
13 and DOLORES ESPINA CENIZA,)
14 individually and as)
15 designated officer of)
16 Solid Financial Group,)

Respondents.)

17 DEFAULT ORDER

18 Respondent SOLID FINANCIAL GROUP., having failed to
19 file a Notice of Defense within the time required by Section
20 11506 of the Government Code, is now in default. It is,
21 therefore, ordered that a default be entered on the record in
22 this matter.

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IT IS SO ORDERED October 30, 2007

JEFF DAVI
Real Estate Commissioner

M. Dolores Weeks

By: M. DOLORES WEEKS
Regional Manager

FILED
MAY 24 2006
DEPARTMENT OF REAL ESTATE

ELLIOTT MAC LENNAN, SBN 66674
Department of Real Estate
320 West 4th Street, Ste. 350
Los Angeles, California 90013-1105

Telephone: (213) 576-6911 (direct)
-or- (213) 576-6982 (office)

By Kinderholt

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of	)	No. H-32289 LA
	)	
SOLID FINANCIAL GROUP;	)	<u>STIPULATION</u>
DOLORES ESPINA CENIZA,	)	<u>AND</u>
individually and as	)	<u>AGREEMENT</u>
former designated officer of	)	
Solid Financial Group,	)	
	)	
	)	
Respondents.	)	
	)	

It is hereby stipulated by and between Respondent DOLORES ESPINA CENIZA, individually and as former designated officer of Solid Financial Group (sometimes referred to as "Respondent"), represented by Mary E. Work, Esq. and the Complainant, acting by and through Elliott Mac Lennan, Counsel for the Department of Real Estate, as follows for the purpose of settling and disposing of the Accusation ("Accusation") filed on November 2, 2005, in this matter.

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

8 2.- Respondent has received, read and understands the
9 Statement to Respondent, the Discovery Provisions of the APA and
10 the Accusation filed by the Department of Real Estate in this
11 proceeding.

12 3. Respondent timely filed a Notice of Defense
13 pursuant to Section 11506 of the Government Code for the purpose
14 of requesting a hearing on the allegations in the Accusation.
15 Respondent hereby freely and voluntarily withdraws said Notice of
16 Defense. Respondent acknowledges that she understands that by
17 withdrawing said Notice of Defense she thereby waives her right
18 to require the Commissioner to prove the allegations in the
19 Accusation at a contested hearing held in accordance with the
20 provisions of the APA and that she will waive other rights
21 afforded to her in connection with the hearing such as the right
22 to present evidence in her defense the right to cross-examine
23 witnesses.
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1 4. This Stipulation is based on the factual
2 allegations contained in the Accusation. In the interest of
3 expedience and economy, Respondent chooses not to contest these
4 allegations, but to remain silent and understands that, as a
5 result thereof, these factual allegations, without being admitted
6 or denied, will serve as a prima facie basis for the disciplinary
7 action stipulated to herein. The Real Estate Commissioner shall
8 not be required to provide further evidence to prove said factual
9 allegations.

10 5. This Stipulation and Respondent's decision not to
11 contest the Accusation is made for the purpose of reaching an
12 agreed disposition of this proceeding and is expressly limited to
13 this proceeding and any other proceeding or case in which the
14 Department of Real Estate ("Department"), the state or federal
15 government, or any agency of this state, another state or federal
16 government is involved, and otherwise shall not be admissible in
17 any other criminal or civil proceedings.

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

3 7. The Order or any subsequent Order of the Real
4 Estate Commissioner made pursuant to this Stipulation shall not
5 constitute an estoppel, merger or bar to any further
6 administrative or civil proceedings by the Department of Real
7 Estate with respect to any matters which were not specifically
8 alleged to be causes for Accusation in this proceeding but do
9 constitute a bar, estoppel and merger as to any allegations
10 actually contained in the Accusations against Respondent herein.

11 DETERMINATION OF ISSUES

12 By reason of the foregoing, it is stipulated and agreed
13 that the following determination of issues shall be made:

14 I.

15 The conduct of DOLORES ESPINA CENIZA, with respect to
16 Audit LA 030070 (Solid Financial Group), as described in
17 Paragraph 4, constitutes a failure to keep Solid Financial Group
18 in compliance with the Real Estate Law during the time that she
19 was the officer designated by a corporate broker licensee in
20 violation of Section 10159.2 of the Code. This conduct is a
21 basis for the suspension or revocation of Respondent's license
22 pursuant to Code Section 10177(h).

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ORDER

WHEREFORE, THE FOLLOWING ORDER is hereby made:

I.

All licenses and licensing rights of Respondent DOLORES ESPINA-CENIZA, under the Real Estate Law suspended for a period of ninety (90) days from the effective date of this Decision; and provided, however, that if Respondent requests, the initial thirty (30) days of said suspension (or a portion thereof) shall be stayed for two (2) years upon condition that:

1. Respondent pays a monetary penalty pursuant to Section 10175.2 of the Business and Professions Code at the rate of \$150.00 per day for each day of the suspension for a total monetary penalty of \$4,500.

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

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

4. If Respondent fails to pay the monetary penalty in accordance with the terms of the Decision, the Commissioner may, without a hearing, order the immediate execution of all or any part of the stayed suspension, in which event the Respondent

1 shall not be entitled to any repayment nor credit, prorated or
2 otherwise, for money paid to the Department under the terms of
3 this Decision.

4 5. If Respondent pays the monetary penalty and if no
5 ~~further cause for disciplinary action against the real estate~~
6 ~~license of Respondent occurs within two (2) years from the~~
7 ~~effective date of the Decision, the stay hereby granted shall~~
8 ~~become permanent.~~

9 B. The remaining sixty (60) days of the ninety (90)
10 ~~day suspension shall be stayed for two (2) years upon the~~
11 ~~following terms and conditions:~~

12 (a) Respondent shall obey all laws, rules and
13 ~~regulations governing the rights, duties and responsibilities of~~
14 ~~a real estate licensee in the State of California; and~~

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

23 (c) During the two year period, Respondent shall not
24 ~~serve as the designated broker at any corporate real estate~~
25 ~~broker unless and until Respondent is the owner or trustee of~~
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1 record of the controlling shares of the corporation.

2 II.

3 All licenses and licensing rights of Respondent DOLORES
4 ESPINA CENIZA are indefinitely suspended unless or until
5 Respondent provides proof satisfactory to the Commissioner, of
6 having taken and successfully completed the continuing education
7 course on trust fund accounting and handling specified in
8 paragraph (3) of subdivision (a) of Section 10170.5 of the
9 Business and Professions Code. Proof of satisfaction of this
10 requirement includes evidence that Respondent has successfully
11 completed the trust fund account and handling continuing
12 education course within 120 days prior to the effective date of
13 the Decision in this matter.

14
15
16 DATED: 3-14-06

ELL
17 ELLIOTT MAC LENNAN, Counsel for
the Department of Real Estate

18 * * *

19 EXECUTION OF THE STIPULATION

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

5 Respondent can signify acceptance and approval of the
6 terms and conditions of this Stipulation by faxing a copy of its
7 signature page, as actually signed by Respondent, to the

8 Department at the following telephone/fax number: Elliott Mac
9 Lennan at (213) 576-6917. Respondent agree, acknowledge and
10 understand that by electronically sending to the Department a fax
11 copy of Respondent's actual signature as they appear on the
12 Stipulation, that receipt of the faxed copy by the Department
13 shall be as binding on Respondent as if the Department had
14 received the original signed Stipulation.
15
16

17
18 DATED: _____

DOLORES ESPINA CENIZA, individually
And as former designated officer of
SOLID FINANCIAL GROUP, Respondent

21
22 DATED: _____

MARY E. WORK, ESQ.
Attorney for Respondent
Approved as to form

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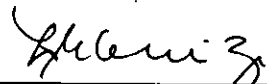
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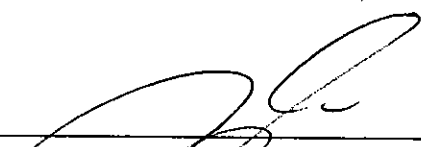
1 Commissioner to prove the allegations in the Accusation at a
2 hearing at which we would have the right to cross-examine
3 witnesses against me and to present evidence in defense and
4 mitigation of the charges.

5 Respondent can signify acceptance and approval of the
6 terms and conditions of this Stipulation by faxing a copy of its
7 signature page, as actually signed by Respondent, to the
8 Department at the following telephone/fax number: Elliott Mac
9 Lennan at (213) 576-6917. Respondent agree, acknowledge and
10 understand that by electronically sending to the Department a fax
11 copy of Respondent's actual signature as they appear on the
12 Stipulation, that receipt of the faxed copy by the Department
13 shall be as binding on Respondent as if the Department had
14 received the original signed Stipulation.
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16

17
18 DATED: 3/24/06


DOLORES ESPINA CENIZA, individually
And as former designated officer of
SOLID FINANCIAL GROUP, Respondent

19
20
21 DATED: 3/24/06


MARY E. WORK, ESQ.
Attorney for Respondent
Approved as to form

22
23
24
25 ///

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*Sacto
Fly*

1 ELLIOTT MAC LENNAN, SBN 66674
2 Department of Real Estate
3 320 West 4th Street, Ste. 350
4 Los Angeles, California 90013-1105

5 Telephone: (213) 576-6911 (direct)
6 -or- (213) 576-6982 (office)

FILED
NOV -2 2005
DEPARTMENT OF REAL ESTATE

By *K. M. Dechold*

8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 * * *

11 In the Matter of the Accusation of)

No. H-32289 LA

12 SOLID FINANCIAL GROUP;)
13 and, DOLORES ESPINA CENIZA,)
14 individually and as designated)
15 officer of Solid Financial Group,)

A C C U S A T I O N

16 Respondents.)

17 The Complainant, Janice Wadell, a Deputy Real Estate
18 Commissioner of the State of California, for cause of Accusation
19 against SOLID FINANCIAL GROUP, and DOLORES ESPINA CENIZA aka
20 Dolores Espina Ovid, individually and as designated officer of
21 Solid Financial Group, alleges as follows:

22 1.

23 The Complainant, Janice Wadell, acting in her official
24 capacity as a Deputy Real Estate Commissioner of the State of
25 California makes this Accusation against SOLID FINANCIAL GROUP,
26 ("SFG") and DOLORES ESPINA CENIZA ("CENIZA").
27

1 2.

2 All references to the "Code" are to the California
3 Business and Professions Code and all references to "Regulations"
4 are to Title 10, Chapter 6, California Code of Regulations.

5 3.

6 SFG and CENIZA (hereinafter referred to as Respondents)
7 are presently licensed and/or have license rights under the Real
8 Estate Law (Part 1 of Division 4 of the Business and Professions
9 Code).

10 4.

11 At all mentioned times, CENIZA was licensed by the
12 Department as designated officer of SFG to qualify SFG and to act
13 for SFG as a real estate broker and, as provided by Section
14 10159.2 of the Code, was responsible for the supervision and
15 control of the activities conducted on SFG's behalf by SFG's
16 officers, managers and employees as necessary to secure full
17 compliance with the provisions of the Real Estate Law including
18 the supervision of the salespersons licensed to the corporation
19 in the performance of acts for which a real estate license is
20 required. CENIZA was originally licensed as a real estate broker
21 on October 1, 1990. CENIZA was licensed as the designated
22 officer of SFG from its inception until January 5, 2004, when
23 CENIZA's corporate broker license with SFG was cancelled. SFG was
24 originally licensed as a corporate real estate broker on
25 September 28, 1998.
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5.

Whenever reference is made in an allegation in the Accusation to an act or omission of SFG such allegation shall be deemed to mean that the officers, directors, managers, employees, agents and real estate licensees employed by or associated with SFG including CENIZA committed such act or omission while engaged in the furtherance of SFG's business or operation and while acting within the course and scope of SFG's corporate authority, agency and employment.

6.

At all times mentioned, in the City of Los Angeles, Los Angeles County, SFG acted as a real estate broker, within the meaning of Section 10131(b) of the Code by operating a property management brokerage.

FIRST CAUSE OF ACTION

(Audit violations)

7.

On December 12, 2003, the Department completed an audit examination of the books and records of SFG pertaining to the commercial property management activities described in Paragraph 6 that require a real estate license. The audit examination covered a period of time beginning on June 1, 2002 through July 31, 2003. The audit examination revealed violations of the Code and the Regulations as set forth in the following paragraphs, and more fully discussed in Audit Report LA 030070 and the exhibits

and workpapers attached to said audit report.

8.

At all times mentioned, in connection with the activities described in Paragraph 6, above, SFG accepted or received funds in trust (trust funds) from or on behalf of various properties and thereafter made disposition of such funds. SFG maintained three trust accounts during the audit period into which were deposited certain trust funds at the Bank of America, 100 N. Larchmont Blvd., Los Angeles, California 90004:

"Solid Financial Group - Alexandria Cooperative Inc. Trust
Account (T/A #1)
Account No. 03433-10533"

"Solid Financial Group - Alexandria Cooperative Inc. Trust
Account (T/A #2)
Account No. 03430-09593"

"Solid Financial Group - Alexandria Cooperative Inc. Trust
Account (T/A #3)
Account No. 03434-07603"

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2 In the course of activities described in Paragraphs 6
3 and 8 and above, and during the examination period described in
4 Paragraph 7, it is alleged that SFG:

5 (a)(1) Permitted, allowed or caused the disbursement of
6 trust funds from T/A #1 where the disbursement of funds reduced
7 the total of aggregate funds in the trust account, to an amount
8 which, on July 31, 2003, was \$10,181.49 less than the existing
9 aggregate trust fund liability of SFG to every principal who was
10 an owner of said funds, without first obtaining the prior written
11 consent of the owners of said funds, as required by Code Section
12 10145 and Regulation 2832.1.

13 (a)(2) Disbursed trust funds for SFG's office expenses
14 and for Edgar Lamban Raymundo's, Vice President of SFG, personal
15 expenses. SFG also disbursed trust funds for the personal
16 expenses of Eduardo Maldonado, President of the Alexandria
17 Cooperative Inc., in violation of Code Sections 10145, 10176(e),
18 10176(i) and 10177(g). A total of 5,805.48, of improperly
19 disbursed trust funds made by ten separate checks were disbursed
20 from T/#1 and T/A #2 between June 14, 2002 and July 23, 2003.

21 (b) Failed to maintain a control record in the form of
22 a columnar record in chronological order of all trust funds
23 received, deposited and disbursed from T/A #1 and T/A #2, as
24 required by Code Section 10145 and Regulation 2831.
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1 (c) Failed to place trust funds, including rental and
2 security deposits, accepted on behalf of another into the hands
3 of the owner of the funds, a neutral escrow depository or into a
4 trust fund account in the name of the trustee at a bank or other
5 financial institution not later than three business days
6 following receipt of the funds by the broker or by the broker's
7 salesperson, as required by Code Section 10145 and Regulation
8 2832(d).

9 (d) Permitted Edgar Lamban Raymundo, an unlicensed
10 person, and Vice President of SFG, who was not bonded, to be
11 authorized signatories on T/A #1 and T/A #2 from June 1, 2002
12 until August 31, 2002, in violation of Code Section 10145 and
13 Regulation 2834.

14 (e) Permitted Edgar Lamban Raymundo, an unlicensed
15 person, and Vice President of SFG, to conduct property management
16 activities on behalf of the Alexandria Cooperative Inc. with full
17 knowledge that, Edgar Lamban Raymundo was not licensed by the
18 Department as real estate salesperson or as real estate brokers,
19 or as real estate salesperson employed by a real estate broker,
20 employed and compensated him to perform acts for which a real
21 estate license is required, for another or others, including
22 property management services on behalf of the Alexandria
23 Cooperative Inc., for or in expectation of compensation, in
24 violation of Code Section 10137.
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10.

The conduct of Respondent SFG, described in Paragraph 9 violated the Code and the Regulations as set forth below:

PARAGRAPH

PROVISIONS VIOLATED

9(a)(1)

Code Section 10145 and
Regulation 2832.1

9(a)(2)

Code Section 10145, 10176(e),
10176(i) and 10177(g)

9(b)

Code Section 10145 and
Regulation 2831

9(c)

Code Section 10145 and
Regulation 2832(d)

9(d)

Code Section 10145 and
Regulation 2834

9(e)

Code Section 10137

The foregoing violations constitute cause for the suspension or revocation of the real estate license and license rights of SFG under the provisions of Code Sections 10137, 10176(e), 10176(i), 10177(d), and/or 10177(g).

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SECOND CAUSE OF ACTION

(Failure to supervise)

11.

The overall conduct of CENIZA constitutes a failure on his part, as officer designated by a corporate broker licensee, responsible for the supervision and control over the activities conducted on behalf of CENIZA by its officers, managers and employees as necessary to secure full compliance with the provisions of the Real Estate Law including the supervision of the salespersons licensed to the corporation in the performance of acts for which a real estate license is required, in violation of Code Section 10159.2 and Regulation 2725. This conduct is cause for the suspension or revocation of the real estate license and license rights of CENIZA pursuant to the provisions of Code Sections 10177(h), 10177(d) and/or 10177(g).

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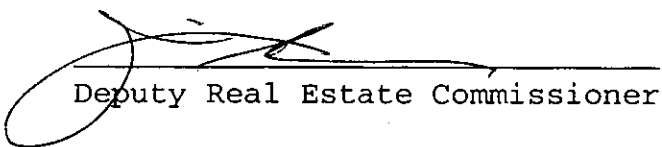
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2 WHEREFORE, Complainant prays that a hearing be
3 conducted on the allegations of this Accusation and that upon
4 proof thereof, a decision be rendered imposing disciplinary
5 action against the license and license rights of Respondents
6 SOLID FINANCIAL GROUP and DOLORES ESPINA CENIZA, individually and
7 as designated officer of Solid Financial Group, under the Real
8 Estate Law (Part 1 of Division 4 of the Business and Professions
9 Code) and for such other and further relief as may be proper
10 under other applicable provisions of law.
11

12 Dated at Los Angeles, California

13 this 10 August 2005
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15 
16 Deputy Real Estate Commissioner
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24 cc: Solid Financial Group
25 c/o Anthony Dolores Espina Ceniza Waddell
26 Sacto
Audits - Milad Farag
JN
27