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FILED

JAN 11 2008

DEPARTMENT OF REAL ESTATE

BY: *[Signature]*

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of)
)
 SEA SHORE ENTERPRISES INC., doing)
 business as American Cities)
 Financial, Community Fair Lending,)
 ERA Farwest Real Estate,)
 ERA Marina Bay Realty Group,)
 Marina Bay Realty, Marina Bay)
 Realty Group, Sea Shore)
 Enterprises and Tri West)
 Mortgage, and GEORGE W. ANDERSON,)
 individually and as former)
 designated officer of Sea)
 Shore Enterprises Inc.,)
)
 Respondents.)
)
)

No. H-32906. LA

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 SEA SHORE ENTERPRISES INC.'s and GEORGE ANDERSON'S express admissions; (2) affidavits; and (3) Department Audit Report LA 050049 dated October 31, 2005, and (4) other evidence.

FACTUAL FINDINGS

1.

On May 22, 2006, Janice Waddell made the Accusation in her official capacity as a Deputy Real Estate Commissioner of the State of California. The Accusation, Statement to Respondents SEA SHORE ENTERPRISES INC. and GEORGE W. ANDERSON. The Accusation, Statement to Respondent, and Notice of Defense were mailed by certified mail, to Respondent's last known mailing address on file with the Department on May 25, 2006.

2.

On October 30, 2007, no Notice of Defense having been filed herein within the time prescribed by Section 11506 of the Government Code, Respondents SEA SHORE ENTERPRISES INC.'s ("SSEI") and GEORGE W. ANDERSON'S ("ANDERSON") default was entered herein.

3.

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

LICENSE HISTORY

4.

A. SEA SHORE ENTERPRISES INC. At all times material herein, SSEI was licensed by the Department of Real Estate of the State of California (hereinafter "Department"), by and through ANDERSON, as the former designated officer and broker responsible, pursuant to Code Section 10159.2 of the Business and Professions Code for supervising the activities requiring a real estate license conducted on behalf of SSEI by SSEI's officers, agents and employees. SSEI was originally licensed on August 31, 2000. As of September 16, 2005, SSEI has no designated officer.

B. GEORGE W. ANDERSON. ANDERSON was originally licensed as a real estate broker on March 16, 1981. ANDERSON was the designated officer of SSEI from August 31, 2000 until September 16, 2005.

5.

All further references to "Respondents", unless otherwise specified, includes the parties identified in Findings 3 and 4, above, and also includes the officers, directors,

managers, employees, agents and/or real estate licensees employed by or associated with said parties, who at all times material herein were engaged in the furtherance of the business or operations of said parties and who were acting within the course and scope of their authority, agency, or employment.

6.

At all times material herein, Respondent SSEI engaged in the business as a real estate broker as follows:

A. Code Section 10131(a) of the Code. SSEI operated a residential property resale brokerage dba ERA Farwest Real Estate, ERA Marina Bay Realty Group, Marina Bay Realty, Marina Bay Realty Group and Sea Shore Enterprises, and Tri West Mortgage; and

B. Code Section 10131(d) of the Code. SSEI operated a mortgage loan brokerage dba American Cities Financial, Comity Fair Lending and Tri West Mortgage.

FIRST CAUSE OF ACTION

(Audit Violations)

7.

On October 31, 2005, the Department completed an audit examination of the books and records of SSEI pertaining to its residential resale property and mortgage loan broker activities, requiring a real estate license as described in Finding 6. The audit examination covered a period of time beginning May 26, 2005 and ending August 31, 2005. The audit examination revealed violations of the Code and the Regulations as set forth below, and more fully discussed in Audit Report LA 050049 and the exhibits and work papers attached to said audit report.

8.

During the audit period, SSEI did not maintain a trust account.

9.

In the course of activities described in Finding 6, above, and during the examination period described in Finding 7, Respondents SSEI and ANDERSON acted in violation of the Code and the Regulations in that they:

(a) Failed to maintain an adequate control record in the form of a columnar record in chronological order of all

trust funds received, as required by Code Section 10145 and Regulation 2831. SSEI failed to record the receipt and forwarding of earnest money deposits for its resale operation for buyers Washington, Miraftabi, Vazques and Earl.

(b) Failed to forward an earnest money deposit within three days of the receipt from Margaret Washington of the offer, as required by Code Section 10145 and Regulation 2832.

(c) Failed to notify the Department of Real Estate of the employment of two salespersons, Angel Hernandez and Diego Navas within five days of employment, as required by Code Section 10161.8 and Regulation 2752.

DETERMINATION OF ISSUES

1.

The conduct of Respondents SEA SHORE ENTERPRISES INC. and GEORGE W. ANDERSON, as described in Finding 9, herein above, is in violation of Code Sections 10145 and 10161.8 and Regulations 2752, 2831 and 2832. Cause for disciplinary action exists pursuant to Code Sections 10177(d) and 10177(g).

2.

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

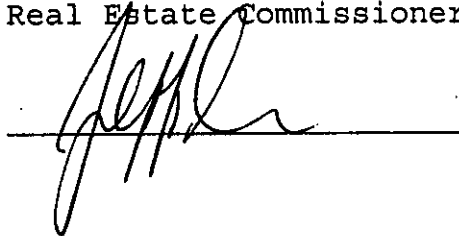
ORDER

The real estate broker license and license rights of Respondent SEA SHORE ENTERPRISES INC. and GEORGE W. ANDERSON, 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 January 31, 2008.

DATED: 12-10, 2007

JEFF DAVI
Real Estate 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: [Signature]

8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 * * *

11	In the Matter of the Accusation of)	No. H-32906 LA
12	SEA SHORE ENTERPRISES INC., doing)	
13	business as American Cities)	
14	Financial, Community Fair Lending,)	
15	ERA Farwest Real Estate,)	
16	ERA Marina Bay Realty Group,)	
17	Marina Bay Realty, Marina Bay)	
18	Realty Group, Sea Shore)	
19	Enterprises and Tri West)	
20	Mortgage, and GEORGE W. ANDERSON,)	
21	individually and as former)	
22	designated officer of Sea)	
23	Shore Enterprises Inc.,)	
24	Respondents.)	

21 DEFAULT ORDER

22 Respondents SEA SHORE ENTERPRISES INC. dba American Cities
23 Financial, Community Fair Lending, ERA Farwest Real Estate, ERA
24 Marina Bay Realty Group, Marina Bay Realty, Marina Bay Realty
25 Group, Sea Shore Enterprises and Tri West Mortgage, and GEORGE W.
26 ANDERSON, individually and as former designated officer of Sea
27

1 Shore Enterprises Inc., having failed to file a Notice of Defense
2 within the time required by Section 11506 of the Government Code,
3 are now in default. It is, therefore, ordered that a default be
4 entered on the record in this matter.

5 IT IS SO ORDERED

October 30, 2007

6 JEFF DAVI
Real Estate Commissioner

7 *M. Dolores Weeks*

8 By: M. DOLORES WEEKS
Regional Manager

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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
MAY 25 2006
DEPARTMENT OF REAL ESTATE

By K. M. Kerkhoff

7
8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 * * *

11 In the Matter of the Accusation of)

No. H-32906 LA

12 SEA SHORE ENTERPRISES INC., doing)
13 business as American Cities)
14 Financial, Community Fair Lending,)
15 ERA Farwest Real Estate,)
16 ERA Marina Bay Realty Group,)
17 Marina Bay Realty, Marina Bay)
18 Realty Group; Sea Shore)
19 Enterprises and Tri West)
20 Mortgage, and GEORGE W. ANDERSON,)
21 individually and as former)
22 designated officer of Sea)
23 Shore Enterprises Inc.,)

A C C U S A T I O N

24 Respondents.)

25 The Complainant, Janice Wadell, a Deputy Real Estate
26 Commissioner of the State of California, for cause of Accusation
27 against SEA SHORE ENTERPRISES INC., American Cities Financial,
Comity Fair Lending, ERA Farwest Real Estate, ERA Marina Bay
Realty Group, Marina Bay Realty, Marina Bay Realty Group, Sea
Shore Enterprises and Tri West Mortgage, and GEORGE W. ANDERSON,

1 individually and as former designated officer of Sea Shore
2 Enterprises Inc., is informed and alleges as follows:

3 1.

4 The Complainant, Janice Wadell, a Deputy Real Estate
5 Commissioner of the State of California makes this Accusation in
6 her official capacity.

7 2.

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

11 3.

12 SEA SHORE ENTERPRISES INC., (hereinafter "SSEI") and
13 GEORGE W. ANDERSON, individually and as former designated officer
14 of Sea Shore Enterprises Inc., (hereinafter "ANDERSON") and
15 (sometimes hereinafter collectively referred to as Respondents)
16 are presently licensed or have license rights under the Real
17 Estate Law (Part 1 of Division 4 of the Business and Professions
18 Code, hereinafter "Code").

19
20 LICENSE HISTORY

21 4.

22 A. SEA SHORE ENTERPRISES INC. At all times material
23 herein, SSEI was licensed by the Department of Real Estate of the
24 State of California (hereinafter "Department"), by and through
25 ANDERSON, as the former designated officer and broker
26 responsible, pursuant to Code Section 10159.2 of the Business and
27

1 Professions Code for supervising the activities requiring a real
2 estate license conducted on behalf of SSEI by SSEI's officers,
3 agents and employees. SSEI was originally licensed on August 31,
4 2000. As of September 16, 2005, SSEI has no designated officer.

5 B. GEORGE W. ANDERSON. ANDERSON was originally
6 licensed as a real estate broker on March 16, 1981. ANDERSON was
7 the designated officer of SSEI from August 31, 2000 until
8 September 16, 2005.

9 5.

10 All further references to "Respondents", unless
11 otherwise specified, includes the parties identified in
12 Paragraphs 3 and 4, above, and also includes the officers,
13 directors, managers, employees, agents and/or real estate
14 licensees employed by or associated with said parties, who at all
15 times material herein were engaged in the furtherance of the
16 business or operations of said parties and who were acting within
17 the course and scope of their authority, agency, or employment.

18 6.

19 At all times material herein, Respondent SSEI engaged in
20 the business as a real estate broker as follows:

21 A. Code Section 10131(a) of the Code. SSEI operated a
22 residential property resale brokerage dba ERA Farwest Real
23 Estate, ERA Marina Bay Realty Group, Marina Bay Realty, Marina
24 Bay Realty Group and Sea Shore Enterprises, and Tri West
25 Mortgage; and
26
27

1 B. Code Section 10131(d) of the Code. SSEI operated a
2 mortgage loan brokerage dba American Cities Financial, Comity
3 Fair Lending and Tri West Mortgage.

4 FIRST CAUSE OF ACTION

5 (Audit Violations)

6 7.

7 On October 31, 2005, the Department completed an audit
8 examination of the books and records of SSEI pertaining to its
9 residential resale property and mortgage loan broker activities,
10 requiring a real estate license as described in Paragraph 4. The
11 audit examination covered a period of time beginning May 26, 2005
12 and ending August 31, 2005. The audit examination revealed
13 violations of the Code and the Regulations as set forth below,
14 and more fully discussed in Audit Report LA 050049 and the
15 exhibits and workpapers attached to said audit report.

16 8.

17 During the audit period, SSEI did not maintain a trust
18 account.
19

20 9.

21 In the course of activities described in Paragraph 6,
22 above, and during the examination period described in
23 Paragraph 7, Respondents SSEI and ANDERSON acted in violation of
24 the Code and the Regulations in that they:

25 (a) Failed to maintain an adequate control record in
26 the form of a columnar record in chronological order of all trust
27

1 funds received, as required by Code Section 10145 and Regulation
2 2831. SSEI failed to record the receipt and forwarding of
3 earnest money deposits for its resale operation for buyers
4 Washington, Miraftabi, Vazques and Earl.

5 (b) Failed to forward an earnest money deposit within
6 three days of the receipt from Margaret Washington of the offer,
7 as required by Code Section 10145 and Regulation 2832.

8 (c) Failed to notify the Department of Real Estate of
9 the employment of two salespersons, Angel Hernandez and Diego
10 Navas within five days of employment, as required by Code Section
11 10161.8 and Regulation 2752.

12 10.

13 The conduct, acts and omissions of Respondents
14 SSEI and ANDERSON as described in Paragraph 9, above, violated
15 the Code and the Regulations as set forth below:

<u>PARAGRAPH</u>	<u>PROVISIONS VIOLATED</u>
18 9(a)	Code Section 10145 and 19 Regulation 2831
22 9(b)	Code Section 10145 and 23 Regulation 2832
25 9(c)	Code Section 10161.8 and 26 Regulation 2752

1 The foregoing violations constitute cause for the suspension or
2 revocation of the real estate license and license rights of SSEI
3 pursuant to Code Section 10177(d) and/or 10177(g).

4 SECOND CAUSE OF ACTION

5 (Failure to supervise)

6 11.

7 The conduct, acts and/or omissions of Respondent
8 ANDERSON, in causing, allowing, or permitting SSEI to violate the
9 Real Estate Law, as described, herein above, constitutes failure
10 on the part of ANDERSON, as the officer designated by a corporate
11 broker licensee, to exercise reasonable supervision and control
12 over the licensed activities of SSEI, as required by Code Section
13 10159.2. Said conduct is cause to suspend or revoke the real
14 estate licenses and license rights of ANDERSON pursuant to the
15 provisions of Code Sections 10177(d) or 10177(g) and 10177(h).
16

17 PRIOR DEPARTMENT ACTION

18 12.

19 On May 17, 2004, in Case No. H-30917 LA, an Accusation
20 was filed against Respondents that resulted in discipline for
21 said respondent for violations of Sections 2840 and 2842(c) of
22 Title 10, Chapter 6, California Code of Regulations per
23 stipulation effective May 25, 2005.
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1 WHEREFORE, Complainant prays that a hearing be
2 conducted on the allegations made by the Accusation and, that
3 upon proof thereof, a decision be rendered imposing disciplinary
4 action against all licenses and license rights of Respondent SEA
5 SHORE ENTERPRISES INC., and GEORGE W. ANDERSON, individually and
6 as former designated officer of Sea Shore Enterprises Inc., under
7 the Real Estate Law (Part 1 of Division 4 of the Business and
8 Professions Code) and for such other and further relief as may be
9 proper under other applicable provisions of law.

10
11 Dated at Los Angeles, California

12 *22 May 2006*

13
14 
15 _____
16 Deputy Real Estate Commissioner
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19
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21
22
23
24

25 cc: Sea Shore Enterprises Inc.
26 c/o George W. Anderson
27 Sacto.
LA Audit Section - Manijeh Khazrai