

FILED

DEC 19 2007

DEPARTMENT OF REAL ESTATE

BY: 

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

\* \* \*

In the Matter of the Accusation of ) No. H-34280 LA  
VAN THU THI PHAM, )  
Respondent. )

ORDER ACCEPTING VOLUNTARY SURRENDER OF REAL ESTATE LICENSE

On September 6, 2007, an Accusation was filed in this matter against Respondent VAN THU THI PHAM.

On November 9, 2007, Respondent petitioned the Commissioner to voluntarily surrender her real estate broker license(s) pursuant to Section 10100.2 of the Business and Professions Code.

IT IS HEREBY ORDERED that Respondent VAN THU THI PHAM's petition for voluntary surrender of her 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 November 9, 2007 (attached as

1 Exhibit "A" hereto). Respondent's license certificate(s), pocket  
2 card(s) and any branch office license certificate(s) shall be  
3 sent to the below listed address so that they reach the  
4 Department on or before the effective date of this Order:

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

10 This Order shall become effective at 12 o'clock noon  
11 on January 8, 2008.

12  
13 DATED: 12-10, 2007

14 JEFF DAVI  
15 Real Estate Commissioner

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BEFORE THE DEPARTMENT OF REAL ESTATE.  
STATE OF CALIFORNIA

\* \* \*

In the Matter of the Accusation of ) Case No. H- 34280 LA  
VAN THU THI PHAM, )  
Respondent. )

DECLARATION

My name is VAN THU THI PHAM, and I am currently  
licensed as a real estate broker and/or have license rights with  
respect to said license.

In lieu of proceeding in this matter in accordance with  
the provisions of the Administrative Procedure Act (Sections  
11400 et seq., of the Government Code), I wish to voluntarily  
surrender my real estate license(s) issued by the Department of  
Real Estate ("Department"), pursuant to Business and Professions  
Code Section 10100.2.

1 I understand that by so voluntarily surrendering my  
2 license, I may be relicensed as a broker or as a salesperson only  
3 by petitioning for reinstatement pursuant to Section 11522 of the  
4 Government Code. I also understand that by so voluntarily  
5 surrendering my license, I agree to the following:


6 1. The filing of this Declaration shall be deemed as  
7 my petition for voluntary surrender.

8 2. It shall also be deemed to be an understanding and  
9 agreement by me that I waive all rights I have to require the  
10 Commissioner to prove the allegations contained in the Accusation  
11 filed in this matter at a hearing held in accordance with the  
12 provisions of the Administrative Procedure Act (Government Code  
13 Sections 11400 et seq.), and that I also waive other rights  
14 afforded to me in connection with the hearing such as the right  
15 to discovery, the right to present evidence in defense of the  
16 allegations in the Accusation and the right to cross-examine  
17 witnesses.

18 3. I further agree that upon acceptance by the  
19 Commissioner, as evidenced by an appropriate order, all  
20 affidavits and all relevant evidence obtained by the Department  
21 in this matter prior to the Commissioner's acceptance, and all  
22 allegations contained in the Accusation filed in the Department  
23 Case No. H-34280 LA, may be considered by the Department to be  
24 true and correct for the purpose of deciding whether to grant  
25 relicensure or reinstatement pursuant to Government Code Section  
26 11522.

1 4. I freely and voluntarily surrender all my licenses  
2 and license rights under the Real Estate Law.

3  
4 I declare under penalty of perjury under the laws of  
5 the State of California that the above is true and correct and  
6 that this declaration was executed Nov 09, 2007, at  
7 Irvine, California.

8   
9 VAN THU THI PHAM

DEC 19 2007

BY: [Signature]

## STATE OF CALIFORNIA

\* \* \*

In the Matter of the Accusation of ) No. H-34280 LA  
VTP/TBN, INC., dba Bankers Realty, )  
and Bankers First National, )  
Respondent. )

ORDER ACCEPTING VOLUNTARY SURRENDER OF REAL ESTATE LICENSE

On September 6, 2007, an Accusation was filed in this matter against Respondent VTP/TBN, INC., dba Bankers Realty and Bankers First National.

On November 9, 2007, Respondent petitioned the Commissioner to voluntarily surrender its real estate corporation license pursuant to Section 10100.2 of the Business and Professions Code.

IT IS HEREBY ORDERED that Respondent VTP/TBN, INC.'s petition for voluntary surrender of its real estate corporation 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 November 9, 2007 (attached as

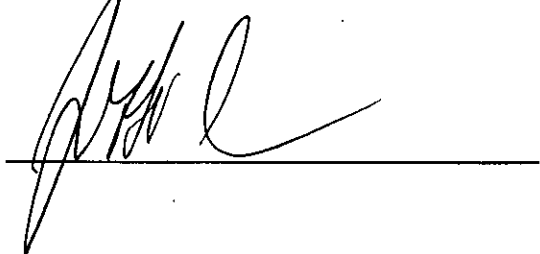
1 Exhibit "A" hereto). Respondent's license certificate(s), pocket  
2 card(s) and any branch office license certificate(s) shall be  
3 sent to the below listed address so that they reach the  
4 Department on or before the effective date of this Order:

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

10 This Order shall become effective at 12 o'clock noon  
11 on January 8, 2008.

12 DATED: 12-11, 2007

13 JEFF DAVI  
14 Real Estate Commissioner  
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A handwritten signature in black ink, appearing to read 'Jeff Davi', is written over a horizontal line.

\* \* \*

## DECLARATION

My name is VAN THU THI PHAM and I am currently an officer of VTP/TBN, INC., dba Bankers Realty, and Bankers First National, which is licensed as a real estate broker and/or has license rights with respect to said license. I am authorized to sign this declaration on behalf of VTP/TBN, INC. I am acting on behalf of VTP/TBN, INC. in this matter.

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1           In lieu of proceeding in this matter in accordance with  
2 the provisions of the Administrative Procedures Act (Sections  
3 11400 et seq., of the Government Code), VTP/TBN, INC. wishes to  
4 voluntarily surrender its real estate license issued by the  
5 Department of Real Estate ("Department"), pursuant to Business  
6 and Professions Code Section 10100.2.

7           I understand that VTP/TBN, INC., by so voluntarily  
8 surrendering its license, can only have it reinstated in  
9 accordance with the provisions of Section 11522 of the Government  
10 Code. I also understand that by so voluntarily surrendering its  
11 license(s), VTP/TBN, INC. agrees to the following:

12           The filing of this Declaration shall be deemed as its  
13 petition for voluntary surrender. It shall also be deemed to be  
14 an understanding and agreement by VTP/TBN, INC. that, it waives  
15 all rights it has to require the Commissioner to prove the  
16 allegations contained in the Accusation filed in this matter at a  
17 hearing held in accordance with the provisions of the  
18 Administrative Procedures Act (Government Code Sections 11400 et  
19 seq.), and that it also waives other rights afforded to it in  
20 connection with the hearing such as the right to discovery, the  
21 right to present evidence in defense of the allegations in the  
22 Accusation and the right to cross examine witnesses. I further  
23 agree on behalf of VTP/TBN, INC. that upon acceptance by the  
24 Commissioner, as evidenced by an appropriate order, all  
25 affidavits and all relevant evidence obtained by the Department  
26 in this matter prior to the Commissioner's acceptance, and all  
27 allegations contained in the Accusation filed in the Department

1 Case No. H-34280 LA, may be considered by the Department to be  
2 true and correct for the purpose of deciding whether or not to  
3 grant reinstatement of VTP/TBN, INC. license pursuant to  
4 Government Code Section 11522.

5 I declare under penalty of perjury under the laws of  
6 the State of California that the above is true and correct and  
7 that I am acting freely and voluntarily on behalf of VTP/TBN,  
8 INC. to surrender its license and all license rights attached  
9 thereto.

10 11/09/07, IRVINE  
11 Date and Place

  
VAN THU THI PHAM

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**

SEP - 6 2007

DEPARTMENT OF REAL ESTATE

BY: [Signature]

BEFORE THE DEPARTMENT OF REAL ESTATE  
STATE OF CALIFORNIA

\* \* \*

In the Matter of the Accusation of ) No. H- 34280 LA  
)  
VTP/TBN, INC., dba Bankers )  
Realty, and Bankers First )  
National; and VAN THU THI PHAM, )  
individually as designated )  
broker-officer of VTP/TBN, Inc., )

A C C U S A T I O N

Respondents. )

The Complainant, Robin Trujillo, a Deputy Real Estate  
Commissioner of the State of California, for cause of Accusation  
against VTP/TBN, Inc., dba Bankers Realty, and Bankers First  
National (hereinafter referred to as "Respondent VTP/TBN,  
Inc."); and VAN THU THI PHAM, individually and as designated  
broker-officer of VTP/TBN, Inc. (hereinafter referred to as  
"Respondent PHAM"); is informed and alleges as follows:

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1.

The Complainant, Robin Trujillo, a Deputy Real Estate Commissioner of the State of California, makes this Accusation in her official capacity.

2.

Respondent VTP/TBN, Inc. is presently licensed and/or has license rights under the Real Estate Law (Part 1 of Division 4 of the Business and Professions Code, hereinafter "Code"), as a real estate corporation.

3.

Respondent VAN THU THI PHAM is presently licensed and/or has license rights under the Real Estate Law (Part 1 of Division 4 of the Code.), as a designated broker-officer.

4.

At all times herein mentioned, Respondent VTP/TBN, Inc. was licensed by the Department of Real Estate of the State of California as a real estate corporation acting by and through Respondent PHAM as its designated broker-officer.

5.

At all times herein mentioned, Respondent PHAM was licensed by the Department of Real Estate of the State of California as a real estate broker and as the broker-officer of Respondent VTP/TBN, Inc.

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6.

The current mailing address maintained by Respondent VTP/TBN, Inc. and Respondent PHAM with the Department is 8832 Marylee Drive, Garden Grove, California 92841. The current business address maintained by Respondent VTP/TBN, Inc. with the Department is 851 E. Willow Street, Signal Hill, California 90755. Respondent VTP/TBN, Inc. and Respondent Pham are no longer at either address nor have Respondents informed the Real Estate Commissioner of any new address nor are Respondents presently maintaining any definite place of business in the State of California, which shall serve as its office for the transaction of business requiring a real estate license.

7.

On or about May 2, 2007, Department Representatives went to the address of Respondent's principal place of business in Signal Hill, as indicated in Paragraph 6, above to perform an examination of Respondents' books and records pertaining to its activities as a real estate licensee. The Department representatives determined that Respondents VTP/TBN, Inc. and PHAM did not occupy or maintain a place of business.

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8.

On or about May 2, 2007, Department Representatives went to Respondent's mailing address in Garden Grove, California, as indicated in Paragraph 6, above to perform an examination of Respondents' books and records pertaining to its activities as a real estate licensee. The Department representatives determined that Respondents VTP/TBN, Inc. and PHAM did not occupy or maintain a place of business.

9.

At a time known to Respondent VTP/TBN, Inc. and Respondent PHAM, but unknown to the Department, Respondents left and/or abandoned its principal place of business, as set forth in Paragraph 6, above; and thereafter, Respondents failed to maintain on file with the Commissioner of the Department a new address for the principal place of business for its real estate brokerage activities, in violation of Title 10, Chapter 6, Section 2715 California Code of Regulations ("Regulations") and Code Section 10162.

10.

The conduct, acts and/or omissions of Respondent VTP/TBN, Inc. and Respondent PHAM, as set forth above, are cause for suspension or revocation of the licenses and license rights of Respondent VTP/TBN, Inc. and Respondent Pham pursuant to Code Sections 10165, 10177(d), and/or 10177(g).

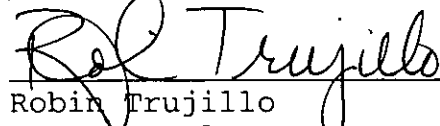
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1 WHEREFORE, Complainant prays that a hearing be  
2 conducted on the allegations of this Accusation and that upon  
3 proof thereof, a decision be rendered imposing disciplinary  
4 action against all the licenses and license rights of VTP/TBN,  
5 Inc. and VAN THU THI PHAM, under the Real Estate Law (Part 1 of  
6 Division 4 of the Business and Professions Code) and for such  
7 other and further relief as may be proper under other applicable  
8 provisions of law.

9 Dated at Los Angeles, California

10 this 4th day of September, 2007.

11   
12 Robin Trujillo  
13 Deputy Real Estate Commissioner  
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26 cc: VTP/TBN, Inc.  
27 VAN THU THI PHAM  
Robin Trujillo  
Sacto.