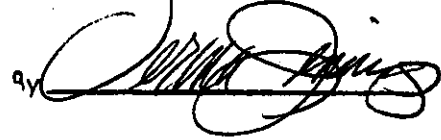


1 Department of Real Estate
2 320 West Fourth Street, Suite 350
3 Los Angeles, California 90013-1105
4
5 Telephone: (213) 576-6982
6
7

FILED
JAN - 9 2008
DEPARTMENT OF REAL ESTATE

9y 

8 BEFORE THE DEPARTMENT OF REAL ESTATE
9 STATE OF CALIFORNIA

10 * * *

11 TO:	)	NO. H-34631 LA
	)	
12 CALIFORNIA PACIFIC	)	<u>ORDER TO DESIST</u>
13 MORTGAGE, INC.; and	)	
14 LAURIE ANN LIBROJO,	)	<u>AND REFRAIN</u>
15 individually and as	)	
16 designated officer	)	
17 of California Pacific	)	
18 Mortgage, Inc.	)	

17 The Real Estate Commissioner of the State of
18 California has caused an investigation to be made of your
19 activities as a real estate broker and based on the findings
20 of that investigation is of the opinion that you, CALIFORNIA
21 PACIFIC MORTGAGE, INC., and you, LAURIE ANN LIBROJO,
22 individually and as designated officer of California Pacific
23 Mortgage, Inc., have violated Sections 10235, 14701 and 14702
24 of the Business and Professions Code (hereinafter "Code") as
25 well as Regulations 2731 and 2848 (all references herein to
26 regulations refer to the California Code of Regulations, Title
27 10, Chapter 6); and you, LAURIE ANN LIBROJO, have violated

1 Section 10159.2 of the Code.

2 I

3 At all times herein mentioned, you, CALIFORNIA
4 PACIFIC MORTGAGE, INC., were licensed by the Department of
5 Real Estate of the State of California (hereinafter
6 "Department") as a corporate real estate broker with you,
7 LAURIE ANN LIBROJO, as the designated officer of California
8 Pacific Mortgage, Inc.

9 II

10 You, CALIFORNIA PACIFIC MORTGAGE, INC., knowingly
11 advertised, printed, displayed, published, distributed, or
12 caused or permitted to be advertised, printed, displayed,
13 published, distributed, statements or representations with
14 regard to the rates, terms or conditions for making,
15 purchasing or negotiating loans on real property which were
16 false, misleading or deceptive.

17 III

18 Your conduct, CALIFORNIA PACIFIC MORTGAGE, INC., and
19 LAURIE ANN LIBROJO, is in violation of Sections 10235, 14701
20 and 14702 of the Code and Regulations 2731 and 2848.

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22 ///

23 ///

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25 ///

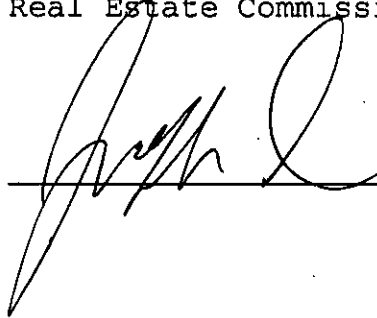
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27 ///

1 NOW, THEREFORE, YOU, CALIFORNIA PACIFIC MORTGAGE,
2 INC., AND YOU, LAURIE ANN LIBROJO, ARE ORDERED TO DESIST AND
3 REFRAIN from performing any and all activities for which a
4 real estate broker license is required until you comply with
5 all provisions of the Real Estate Law as discussed in this
6 Order.

7 DATED: 1 - 2 - 08

8 JEFF DAVI
9 Real Estate Commissioner

10 
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21

22 cc: California Pacific Mortgage, Inc.
23 2741 Walnut Avenue, #120
Tustin, California 92780

24 Laurie Ann Librojo
25 4041 Glenwood
Irvine, CA 92604

26 JRP:FP:vj
27