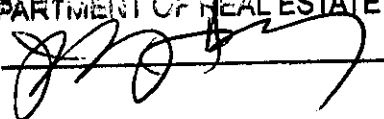


2/26

1 Department of Real Estate  
2 320 West Fourth Street, Ste. 350  
3 Los Angeles, California 90013

**FILED**

JAN 11 2008

DEPARTMENT OF REAL ESTATE  
BY: 

4 (213) 576-6982

8 DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 \* \* \* \* \*

11 To:	)	No. H-34634 LA
	)	
12 JOSEPH ARNOLD DE NUNZIO,	)	<u>ORDER TO DESIST</u>
13 individually, and doing	)	<u>AND REFRAIN</u>
14 business as Amex Financial	)	
Services,	)	

15 The Real Estate Commissioner of the State of California  
16 has caused an investigation to be made of your activities as a  
17 real estate broker, and based on the findings of that  
18 investigation is of the opinion that you, JOSEPH ARNOLD DE  
19 NUNZIO, individually, and doing business as Amex Financial  
20 Services, have violated Section 10085 of the Business and  
21 Professions Code (hereafter "Code") and Section 2970 of Chapter  
22 6, Title 10, California Code of Regulations (hereafter  
23 "Regulations").

24 1.

25 At all times mentioned herein, you, JOSEPH ARNOLD DE  
26 NUNZIO, individually, and doing business as Amex Financial  
27 Services, were and still are licensed by the Department of Real

1 Estate of the State of California (hereafter "Department") as a  
2 real estate broker.

3 2.

4 At all times material herein, in the State of  
5 California, you engaged in the business of claiming, demanding,  
6 charging, receiving, collecting or contracting for the collection  
7 of advance fees, within the meaning of Code Sections 10026 and  
8 10131.2, including, but not limited to, the following activities.

9 3.

10 On or about January 19, 2005, you obtained the  
11 agreement of Jan Gilbert (hereafter "Gilbert") to pay you an  
12 advance fee in exchange for your proposal to negotiate on  
13 Gilbert's behalf a mobile home construction loan secured by a  
14 lien on real property and/or to make such a loan to Gilbert.  
15 Thereafter, you received the following sums from Gilbert:

<u>DATE</u>	<u>ADVANCE FEE</u>
January 20, 2005	\$1,000.00
March 28, 2005	\$1,000.00

16  
17  
18  
19 3.

20 Said advance fees were collected pursuant to a written  
21 agreement which constituted an advance fee agreement within the  
22 meaning of Code Section 10085.

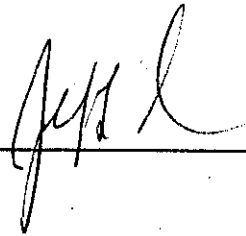
23 4.

24 You failed to submit the agreement referred to in  
25 Paragraph 2, above, to the Commissioner ten days before using it  
26 in violation of Code Section 10085 and Regulation 2970.  
27

1  
2 NOW, THEREFORE, YOU, JOSEPH ARNOLD DE NUNZIO, ARE  
3 ORDERED TO DESIST AND REFRAIN from collecting advance fees within  
4 the meaning of Code Section 10026 unless and until you are in  
5 compliance with Code Section 10085 and Regulation 2970.

6 DATED: \_\_\_\_\_ 1-9, 2008.

7  
8 JEFF DAVI  
9 Real Estate Commissioner

10  
11   
12 \_\_\_\_\_

13  
14  
15 cc: Joseph Arnold De Nunzio  
16 13210 Wells Fargo Drive  
17 Groveland, California 95321  
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26  
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