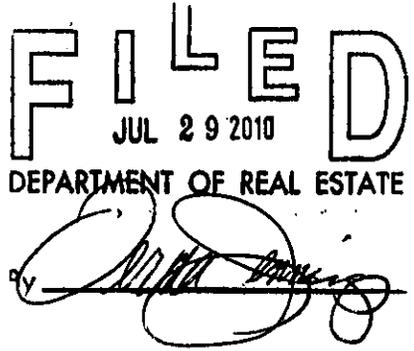


1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27



BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

\* \* \* \*

In the Matter of the Accusation of	)	No. H-35579 LA
	)	
	)	L-2009020911
ROGER GUEVARA RAMIREZ,	)	
	)	
Respondent.	)	

DECISION AFTER REJECTION

Humberto Flores, Administrative Law Judge ("ALJ") Office of Administrative Hearings, State of California, heard this matter on August 3, 2009 and October 26, 2009, in Los Angeles, California.

James R. Peel, Counsel for the Department of Real Estate ("Department"), represented Robin R. Trujillo, Deputy Real Estate Commissioner ("Complainant").

Respondent ROGER GUEVARA RAMIREZ ("Respondent"), was present and testified at hearing. Respondent represented himself on August 3, 2009 and was represented by Louis Anthes, Attorney at Law on October 26, 2009.

Oral and documentary evidence was received. The record was closed and the matter was submitted for decision.



1 a. Respondent testified that he has worked in real estate for twenty-five years.  
2 His individual broker license expired on December 9, 2009. Pursuant to Business and  
3 Professions Code ("Code") section 10201, he retains renewal rights for two years. The  
4 Department retains jurisdiction pursuant to Code Section 10103.

5 b. Beginning at time prior to January 1, 2006 and continuing to the present  
6 time, Respondent was also licensed to conduct real estate business under the fictitious  
7 business name ("dba") Antigua Realty & Mortgage. As of January 1, 2006, Respondent had  
8 several branch offices, including one located at 16782 Arrow Boulevard, Fontana, CA.  
9

10 c. Effective on or about January 18, 2007, Respondent obtained a corporate  
11 broker license for Antigua Real Estate and Mortgage, Inc., with a main and mailing address  
12 of 16782 Arrow Boulevard, Fontana, CA. Respondent continues to be licensed as the broker  
13 officer for Antigua Real Estate and Mortgage, Inc. designated pursuant to Code Section  
14 10159.2 to be responsible for the supervision of the corporation to ensure compliance with  
15 the real estate laws.

16 3. At all times relevant to the Accusation, Respondent was engaged in the  
17 business of, acted in the capacity of, advertised or assumed to act as a real estate broker  
18 within the meaning of Business and Professions Code section 10131, subdivision (d), in that  
19 Respondent solicited borrowers and lenders and negotiated loans on real property.  
20

21 4. At hearing, Respondent described himself as the "broker of record for Antigua  
22 Realty & Mortgage," and based on that testimony, the ALJ made a factual finding to that  
23 effect. However, in truth and fact, "Antigua Realty & Mortgage" was licensed as a fictitious  
24 business name for Respondent for several years. For real estate licensing purposes,  
25 Respondent did not become the designated broker-officer of "Antigua Real Estate and  
26 Mortgage Inc." until that corporation was first licensed by the Department on or about  
27

1 January 18, 2007. At all times relevant herein, therefore, "Antigua Realty & Mortgage" and  
2 "Respondent" were and remain one and the same.

3 5. At all times, for purposes of the real estate license records; Respondent was  
4 the holder of the business name Antigua Realty & Mortgage, as a real estate licensee.  
5 Antigua Realty & Mortgage is not a licensed corporate real estate broker, and Respondent is  
6 not its "broker of record." Respondent testified that "Antigua Realty & Mortgage" was  
7 owned by Luisa Aguila, who also used the name "Luisa Antigua."

8 6. Respondent testified that Ms. Aguila was licensed as a salesperson and worked  
9 as his agent, under his broker's license. Respondent testified that he would supervise and  
10 review all real estate transactions completed by Ms. Aguila. In return respondent would  
11 receive a percentage of the commissions earned on all such transactions. Respondent did not  
12 have any written records of the arrangement to offer for hearing.

13  
14 Martinez Loans

15 7. In October of 2006, Antigua Realty & Mortgage, was compensated for  
16 representing borrower Yolanda Martinez in obtaining two loans on two separate properties.  
17 The first loan was for the purchase, by Ms. Martinez, of real property located at 1229 W.  
18 17th Street, San Bernardino, California. The loan closed on October 17, 2006, with Equifirst  
19 Corporation financing a first and a second mortgage. Ms. Martinez purchased a second  
20 property in October 2006, located at 17945 Rancho Road, Hesperia, California. The loan  
21 on the second property closed on October 27, 2006, with AME Millennium Mortgage  
22 financing a first and a second mortgage.

23  
24 8. The loan application for the Rancho Road property in Hesperia did not  
25 disclose the purchase of the 17th Street property in San Bernardino. In fact, the applications  
26 for both properties purchased by Martinez indicated that each property would be her primary  
27 residence.

1 Perea Loans

2 9. In February of 2007, Antigua Realty & Mortgage was compensated for  
3 representing borrower Adela Perea in obtaining loans secured by real property. The first  
4 loan was for the purchase of real property located at 8826 Niagara Ave., Fontana, California.  
5 The loan closed on February 27, 2007, with ACE Mortgage Funding, LLC, dba Millennium  
6 Funding Group, financing a first and a second mortgage. Ms. Perea purchased a second  
7 property in February 2007, located at 16222 Grevilla Street, Hesperia, California. The loan  
8 on the second property closed on February 28, 2007, with Nationstar Mortgage LLC,  
9 financing a first and a second mortgage. Antigua Realty & Mortgage received a commission  
10 at the closing of each of the above referenced loans.  
11

12 10. The loan application for Niagara property in Fontana did not disclose the  
13 purchase of the Grevilla Street property in Hesperia. In fact, the applications for both  
14 properties purchased by Perea indicated that each property would be her primary residence.

15 Respondent's Supervision of Loan Transactions

16 11. Respondent's name and signature appear on each of the loan applications  
17 for the loans described above, alongside typed versions of his business name, Antigua Realty  
18 & Mortgage. The loan applications for both documents indicate that Respondent interviewed  
19 the purchaser. However, Respondent asserts that he did not sign the documents, and that his  
20 signature may have been forged on the loan applications. The ALJ compared Respondent's  
21 signature on his California Driver's License with the signatures on the loan applications and  
22 determined that Respondent's claim that he did not sign the applications was credible.  
23 Regardless, Respondent himself testified that he would typically allow his employee/agent,  
24 Ms. Aguila, work up files on her own and present them after the fact for review. If  
25 Respondent did not sign his name, there is no indication that he did not authorize or, at  
26  
27

1 minimum, allow his agent of twenty something years to sign it in his absence. In other  
2 words, the signature is one indication of review.

3 12. Respondent testified that he allowed Ms. Aguila to manage the Antigua Realty  
4 & Mortgage office on her own. He did not recognize or remember reviewing the documents  
5 relating to the Martinez and Perea loans. Respondent believes that Ms. Aguila did not  
6 present these documents to Respondent for his review. He did not offer any documentation  
7 as to how he kept track of real estate transactions conducted through his office, or explain  
8 how he could possibly remember whether or not he specifically reviewed the transactions in  
9 question in October of 2006 and February of 2007.

10 Failure to Maintain Records

11  
12 13. Respondent testified that Ms. Aguila owned and operated Antigua Realty &  
13 Mortgage. Indeed, Respondent's<sup>1</sup> submission of bank records for Antigua Realty &  
14 Mortgage in connection with these administrative hearings, underscores that he was not  
15 keeping his own records of transactions and payments made to Ms. Aguila. To the contrary,  
16 Respondent testified that pursuant to his undocumented relationship with Ms. Aguila, she  
17 paid him a percentage of the commission for each transaction, not the other way around.  
18 Respondent testified that Ms. Aguila was licensed as a salesperson, though the evidence did  
19 not clearly establish her licensure status with the Department of Real Estate, and Respondent  
20 did not present any written agreement he had with Ms. Aguila concerning their business  
21 relationship. All of these facts underscore that Respondent shirked his legal responsibilities  
22 as an employing, supervising broker.

23  
24  
25 <sup>1</sup> On January 4, 2010, the ALJ issued an "Order Reopening the Record and Evidentiary Ruling," pursuant  
26 to which bank records for Antigua Realty & Mortgage and Ms. Aguila were admitted into the record. The  
27 ALJ left the record open for Respondent and Complainant to submit further written argument as to the  
significance of these documents. Respondent did not explain why they were relevant, or how they  
establish his defense.



1 the records for all of the real estate transactions conducted during the period between 2005  
2 and 2008 at the office controlled by Ms. Aguila. No explanation of any attempts to recover  
3 those records was offered. Having walked away, Respondent may not abdicate his legal  
4 responsibilities under the Real Estate Law without consequence to his license.

5  
6 LEGAL CONCLUSIONS  
7

8  
9 1. Cause does not exist to suspend or revoke the real estate broker license and  
10 licensing rights of Respondent ROGER GUEVARA RAMIREZ, based on the First and  
11 Second Causes of the Accusation, which alleges that respondent violated Business and  
12 Professions Code sections 10176, subdivisions (a) and (i), 10177, subdivisions (f) and (j), by  
13 engaging in fraud and misrepresentation in connection with the Martinez and Peraya real  
14 estate transactions. Complainant did not prove by clear and convincing evidence that  
15 Respondent engaged in misrepresentation or that he reviewed or had any knowledge of the  
16 real estate transactions and underlying loans.

17 2. Cause does exist to suspend or revoke the real estate broker license and  
18 licensing rights of Respondent ROGER GUEVARA RAMIREZ, based in the Third Cause of  
19 the Accusation, which alleges that Respondent violated Business and Professions Code  
20 sections 10148, subdivision (a) and 10177(d), by failing to retain copies of documents and  
21 records of the real estate transactions conducted under his license from 2005 through 2008.  
22

23 ORDER

24 WHEREFORE, THE FOLLOWING ORDER is hereby made:

25 All licenses and licensing rights of Respondent ROGER GUEVARA  
26 RAMIREZ under the Real Estate Law are revoked; provided, however, a restricted real estate  
27

1 broker license shall be issued to Respondent pursuant to Section 10156.5 of the Business and  
2 Professions Code if Respondent makes application therefor and pays to the Department of Real  
3 Estate the appropriate fee for the restricted license within 90 days from the effective date of  
4 this Decision. The restricted license issued to Respondent shall be subject to all of the  
5 provisions of Section 10156.7 of the Business and Professions Code and to the following  
6 limitations, conditions and restrictions imposed under authority of Section 10156.6 of that  
7 Code:

8           1. The restricted license issued to Respondent may be suspended prior to  
9 hearing by Order of the Real Estate Commissioner in the event of Respondent's conviction or  
10 plea of nolo contendere to a crime which is substantially related to Respondent's fitness or  
11 capacity as a real estate licensee.

12           2. The restricted license issued to Respondent may be suspended prior to  
13 hearing by Order of the Real Estate Commissioner on evidence satisfactory to the  
14 Commissioner that Respondent has violated provisions of the California Real Estate Law, the  
15 Subdivided Lands Law, Regulations of the Real Estate Commissioner or conditions attaching  
16 to the restricted license.

17           3. Respondent shall not be eligible to apply for the issuance of an unrestricted  
18 real estate license nor for the removal of any of the conditions, limitations or restrictions of a  
19 restricted real estate license nor for the removal of any of the conditions, limitations or  
20 restrictions of a restricted license until two years have elapsed from the effective date of this  
21 Decision.

22           4. Respondent shall, within nine months from the effective date of this  
23 Decision, present evidence satisfactory to the Real Estate Commissioner that Respondent has,  
24 since the most recent issuance of an original or renewal real estate license, taken and  
25 successfully completed the continuing education requirements of Article 2.5 of Chapter 3 of  
26 the Real Estate Law for renewal of a real estate license. If Respondent fails to satisfy this  
27 condition, the Commissioner may order the suspension for the restricted license until the

1 Respondent presents such evidence. The Commissioner shall afford Respondent the  
2 opportunity for a hearing pursuant to the Administrative Procedure Act to present such  
3 evidence.

4           5. Respondent shall, within six months from the effective date of this Decision,  
5 take and pass the Professional Responsibility Examination administered by the Department  
6 including the payment of the appropriate examination fee. If Respondent fails to satisfy this  
7 condition, the Commissioner may order suspension of Respondent's license until Respondent  
8 passes the examination.

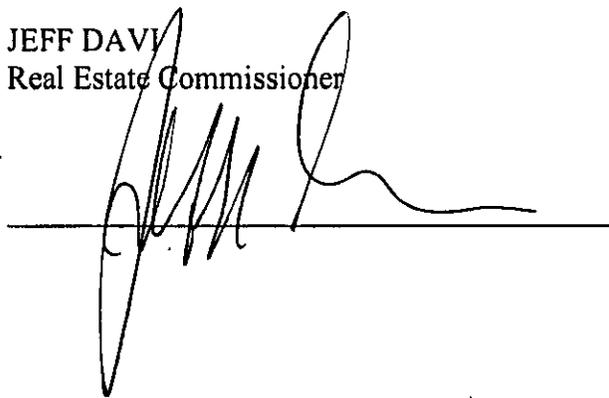
9           6. For the duration of any restricted broker license issued pursuant to the terms  
10 of this Order, Respondent shall not act as a supervising broker and may not employ or  
11 supervise licensees under his individual broker or corporate officer broker license.

12           This Decision shall become effective at 12 o'clock noon on **AUG 18 2010**

13 IT IS SO ORDERED 7-27-2010

14           JEFF DAVIS  
15           Real Estate Commissioner

16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27



5/20/10  
File

**FILED**  
MAR. 23 2010

DEPARTMENT OF REAL ESTATE

By 

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27

BEFORE THE DEPARTMENT OF REAL ESTATE  
STATE OF CALIFORNIA  
\* \* \*

In the Matter of the Accusation of	)	
	)	
ROGER GUEVARA RAMIREZ,	)	No. H-35579 LA
	)	
Respondent.	)	L-2009020911

NOTICE

TO: ROGER GUEVARA RAMIREZ, Respondent, and LOUIS ANTHES, his Counsel.

YOU ARE HEREBY NOTIFIED that the Proposed Decision herein dated February 8, 2010, of the Administrative Law Judge is not adopted as the Decision of the Real Estate Commissioner. A copy of the Proposed Decision dated February 8, 2010, is attached for your information.

In accordance with Section 11517(c) of the Government Code of the State of California, the disposition of this case will be determined by me after consideration of the record herein including the transcript of the proceedings held on August 3, and November 26, 2009, any written argument hereafter submitted on behalf of Respondent and Complainant.

Written argument of Respondent to be considered by me must be submitted within 15 days after receipt of the transcript of the proceedings of August 3, and November 26, 2009, at

///

1 the Los Angeles office of the Department of Real Estate unless an extension of the time is  
2 granted for good cause shown.

3 Written argument of Complainant to be considered by me must be submitted  
4 within 15 days after receipt of the argument of Respondent at the Los Angeles office of the  
5 Department of Real Estate unless an extension of the time is granted for good cause shown.

6 DATED: 3/11/10

7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27

JEFF DAVI  
Real Estate Commissioner

*William E. Moran*

By WILLIAM E. MORAN  
Assistant Commissioner, Enforcement

**BEFORE THE  
DEPARTMENT OF REAL ESTATE  
STATE OF CALIFORNIA**

In the Matter of the Accusation of:

**ROGER GUEVARA RAMIREZ,**

Respondent.

Case No. H-35579 LA  
OAH No. 2009020911

**PROPOSED DECISION**

This matter was heard by Humberto Flores, Administrative Law Judge with the Office of Administrative Hearings on August 3 and November 26, 2009, in Los Angeles, California.

James R. Peel, Counsel for the Department of Real Estate, represented complainant.

Roger Guevara Ramirez (respondent) appeared personally at the hearing and represented himself on the first day of hearing, and was represented by Louis Anthes, Attorney at Law, on November 26, 2009.

Evidence was received and the matter was submitted for decision.

On January 4, 2009, the undersigned issued an "Order Reopening the Record and Evidentiary Ruling." Pursuant to this order, the administrative law judge admitted subpoenaed bank records from Bank of America of an account established by the owner of Antigua Realty and Mortgage. The order to reopen the record was marked as exhibit B for identification and made part of the record. The bank records were marked and admitted as exhibit C. The administrative law judge left the record open until January 14, 2009, to allow the parties to submit a written statement regarding the significance and/or weight to be given the bank records. The record was closed and the matter was deemed submitted on January 14, 2009.

**FACTUAL FINDINGS**

1. Complainant Robin R. Trujillo made the Accusation in her official capacity as Deputy Real Estate Commissioner of the State of California.
2. Respondent is presently licensed or has license rights as a real estate broker under the Real Estate Law (Part 1 of Division 4 of the California Business and Professions Code).

3. At all times relevant to the Accusation, respondent was engaged in the business of, acted in the capacity of, advertised or assumed to act as a real estate broker within the meaning of Business and Professions Code section 10131, subdivision (c), in that respondent solicited borrowers and lenders, and negotiated loans on real property.

4. At all time relevant to the Accusation, respondent was the broker of record for Antigua Realty & Mortgage (Antigua). However, Antigua was owned and operated by Luisa Antigua.<sup>1</sup>

5. Pursuant to an agreement with Ms. Antigua, respondent would supervise and review all real estate transactions completed by Ms. Antigua. In return respondent would receive a percentage of the commissions earned on all such transactions.

#### Martinez Loans

6. Ms. Antigua originated two loans for borrower Yolanda Martinez. The first loan was for the purchase, by Ms. Martinez, of real property located at 1229 W. 17th Street, San Bernardino, California. The loan closed on October 17, 2006, with Equifirst Corporation financing a first and a second mortgage. Ms. Martinez purchased a second property in October 2006, located at 17945 Rancho Road, Hesperia, California. The loan on the second property closed on October 27, 2006, with AME Millennium Mortgage financing a first and a second mortgage. Antigua received a commission at the closing of each of the above referenced loans.

7. The loan application for Rancho Road property in Hesperia did not disclose the purchase of the 17th Street property in San Bernardino. In fact, the applications for both properties purchased by Martinez indicated that each property would be her primary residence.

#### Peraya Loans

8. Ms. Antigua originated two loans for borrower Adela Peraya. The first loan was for the purchase, by Ms. Peraya, of real property located at 8826 Niagara Ave., Fontana, California. The loan closed on February 27, 2007, with ACE Mortgage Funding, LLC, dba Millennium Funding Group, financing a first and a second mortgage. Ms. Peraya purchased a second property in February 2007, located at 16222 Grevilla Street, Hesperia, California. The loan on the second property closed on February 28, 2007, with Nationstar Mortgage LLC, financing a first and a second mortgage. Antigua received a commission at the closing of each of the above referenced the loan.

9. The loan application for Niagara property in Fontana did not disclose the purchase of the Greville Street property in Hesperia. In fact, the applications for both properties purchased by Peraya indicated that each property would be her primary residence.

---

<sup>1</sup> Respondent testified that Ms. Antigua's last name was actually Aguila.

### Respondent

10. The loan applications for both documents indicate that respondent interviewed the purchaser. However, respondent asserts that he did not sign the documents and that his signature was forged on the loan applications. A comparison of respondent's actual signature with the signature on the loan applications supports his testimony.<sup>2</sup>

11. Respondent testified that he generally reviewed the all documents relating to real estate transactions completed by Antigua on a monthly basis from 2005 through 2008. However, he did not recognize or remember reviewing the documents relating to the Martinez and Peraya loans. Respondent believes that Ms. Antigua/Aguila did not present these documents to respondent for his review.

### Failure to Maintain Records

12. Respondent testified that Ms. Antigua/Aguila owned and operated Antigua. The evidence did not clearly establish her licensure status with the department and respondent did not present any written agreement he had with Ms. Antigua/Aguila concerning their business relationship. However, a review of the bank records for Antigua, supports respondent's assertion that Ms. Antigua/Aguila owned and operated Antigua.

13. The Third Cause of the Accusation alleges that respondent failed to retain copies of all real estate transaction and loan documents and records relating to the Martinez and Peraya transactions. Respondent testified that Ms. Antigua/Aguila maintained all of the real estate transaction records for Antigua, and in 2008, Ms. Antigua/Aguila suddenly closed the office without respondent's knowledge. Under Business and Professions Code section 10148, subdivision (a), respondent, as the designated broker of Antigua, had a duty to insure that all supporting documentation of real estate transactions were properly maintained for three years following the closing date of each transaction. In this case, complainant did not prove that respondent reviewed or had been made aware of the existence of the records for the Martinez and Peraya transactions.

### **DISCUSSION**

14. Respondent's testimony that he was unaware of the Martinez and Peraya real estate transactions; that he did not sign the underlying loan applications; and that Ms. Antigua had never shown him the loan documents is supported by the documentary evidence in this case. Further, complainant did not present testimony from any percipient witness, including Ms. Martinez, Ms. Peraya, or Ms Antigua/Aguila to rebut respondent's testimony.

---

<sup>2</sup> Evidence Code section 1417 allows the trier of fact to determine authentication of handwriting by comparison with a genuine exemplar.

## LEGAL CONCLUSIONS

1. Cause does not exist to suspend or revoke the real estate broker's license and licensing rights of respondent Roger Guevara Ramirez, based on the First and Second Causes of the Accusation, which alleges that respondent violated Business and Professions Code sections 10176, subdivisions (a) and (i), 10177, subdivisions (f) and (j), by engaging in fraud and misrepresentation in connection with the Martinez and Peraya real estate transactions. Complainant did not prove by clear and convincing evidence that respondent engaged in misrepresentation or that he reviewed or had any knowledge of the real estate transactions and underlying loans set forth in Factual Findings 6, 7, 8 and 9.

2. Cause does not exist to suspend or revoke the real estate broker's license and licensing rights of respondent Roger Guevara Ramirez, based in the Third Cause of the Accusation, which alleges that respondent violated Business and Professions Code section 10148, subdivisions (a), by failing to retain copies of documents and records of the Martinez and Peraya real estate transactions. Complainant did not prove by clear and convincing evidence that respondent reviewed or had any knowledge of the real estate transactions and underlying loans set forth in Factual Findings 6, 7, 8 and 9. Therefore, he cannot be held responsible for maintaining such records.

### ORDER

The Accusation is dismissed.

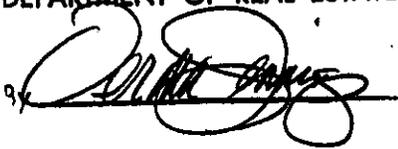
DATED: February 8, 2010

*Humberto Flores*  
HUMBERTO FLORES  
Administrative Law Judge  
Office of Administrative Hearings

*not adopted*

SAB.  
Play

1 JAMES R. PEEL, Counsel (SBN 47055)  
2 Department of Real Estate  
3 320 West Fourth Street, Suite 350  
4 Los Angeles, CA 90013-1105  
5 Telephone: (213) 576-6982  
6 -or- (213) 576-6913 (Direct)

FILED  
DEC 31 2008  
DEPARTMENT OF REAL ESTATE  


8 BEFORE THE DEPARTMENT OF REAL ESTATE  
9 STATE OF CALIFORNIA

10 \* \* \*

11 In the Matter of the Accusation of ) No. H-35579 LA  
12 )  
13 )  
14 )  
15 )  
16 )  
17 )  
18 )  
19 )  
20 )  
21 )  
22 )  
23 )  
24 )  
25 )  
26 )  
27 )  
ROGER GUEVARA RAMIREZ,  
Respondent.

16 The Complainant, Robin L. Trujillo, a Deputy Real  
17 Estate Commissioner of the State of California, for cause of  
18 accusation against ROGER GUEVARA RAMIREZ, alleges as follows:

19 1. The Complainant, Robin L. Trujillo, acting in her  
20 official capacity as a Deputy Real Estate Commissioner of the  
21 State of California, makes this Accusation against ROGER GUEVARA  
22 RAMIREZ.

23 2. ROGER GUEVARA RAMIREZ (hereinafter referred to as  
24 "Respondent") is presently licensed and/or has license rights  
25 under the Real Estate Law (Part 1 of Division 4 of the Business  
26 and Professions Code, hereinafter Code).



1           11. Based on the above, it can reasonably be determined  
2 that Respondent knew Martinez closed on two properties under the  
3 premise that each property would be her primary residence.

4           12. Due to the higher risk related to investment  
5 properties it is unlikely that either lender would have approved  
6 these loans for the granted terms had Respondent disclosed that  
7 the subject properties were investment properties.

8           13. The conduct, acts, and/or omissions of Respondent,  
9 as alleged above, subjects his real estate licenses and license  
10 rights to suspension or revocation pursuant to Code Sections  
11 10176(a), 10176(i), 10177(f) and (j).

12  
13                                   SECOND CAUSE OF ACCUSATION

14           14. Complainant incorporates by references Paragraphs 1  
15 through 4 of her First Cause of Accusation.

16           15. Respondent originated loans on two properties for  
17 borrower, Adela Perea.

18           16. Perea purchased a property located at 8826 Niagara  
19 Ave., Fontana, California. The loan closed on February 27, 2007  
20 with ACE Mortgage Funding, LLC dba Millennium Funding Group  
21 financing a first mortgage and a second mortgage.

22           17. Perea purchased another property located at 16222  
23 Grevilla St., Hesperia, California. The loan closed on Feb. 28,  
24 2007 with Nationstar Mortgage LLC financing the loan.

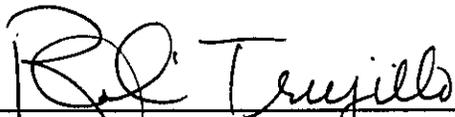
25           18. Respondent acted as the mortgage broker and  
26 received a commission at closing for both loans.

27



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 licenses and license rights of Respondent  
5 ROGER GUEVARA RAMIREZ 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 18 day of December, 2008.

11  
12  
13   
14 ROBIN L. TRUJILLO  
15 Deputy Real Estate Commissioner  
16  
17  
18  
19  
20  
21  
22

23 cc: Roger Guevara Ramirez  
24 Robin L. Trujillo  
25 Sacto.  
26  
27