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1 Department of Real Estate
2 320 W. 4TH Street, Suite 350
3 Los Angeles, CA 90013-1105

4 Telephone: (213) 576-6982

FILED

JUN 14 2010

DEPARTMENT OF REAL ESTATE
BY: *[Signature]*

9 BEFORE THE DEPARTMENT OF REAL ESTATE

10 STATE OF CALIFORNIA

11 * * *

12 In the Matter of the Accusation of)
13)
14 CRISTINA AMELIA DE LORENZO, doing)
15 business as Montebello Financial)
16 Services; and AIME LIMON-JIMENEZ)
17 Respondent,)

No. H-35663 LA
L-2009120480

STIPULATION
AND
AGREEMENT

17 It is hereby stipulated by and between Respondent
18 CRISTINA AMELIA DE LORENZO, (sometimes referred to as
19 "Respondent"), and the Complainant, acting by and through Elliott
20 Mac Lennan, Counsel for the Department of Real Estate, as follows
21 for the purpose of settling and disposing of the Accusation filed
22 on January 30, 2009, in this matter:

23
24 1. All issues which were to be contested and all
25 evidence which was to be presented by Complainant and Respondent
26 at a formal hearing on the Accusation, which hearing was to be
27 held in accordance with the provisions of the Administrative

1 Procedure Act ("APA"), shall instead and in place thereof be
2 submitted solely on the basis of the provisions of this
3 Stipulation and Agreement ("Stipulation").

4 2. Respondent has received, read and understands the
5 Statement to Respondent, the Discovery Provisions of the APA and
6 the Accusation filed by the Department of Real Estate in this
7 proceeding.

8 3. Respondent filed a Notice of Defense pursuant to
9 Section 11506 of the Government Code for the purpose of
10 requesting a hearing on the allegations in the Accusation.
11 Respondent hereby freely and voluntarily withdraws said Notice of
12 Defense. Respondent acknowledges that she understands that by
13 withdrawing said Notice of Defense she thereby waives her right
14 to require the Commissioner to prove the allegations in the
15 Accusation at a contested hearing held in accordance with the
16 provisions of the APA and that she will waive other rights
17 afforded to her in connection with the hearing such as the right
18 to present evidence in her defense the right to cross-examine
19 witnesses.
20

21 4. This Stipulation is based on the factual
22 allegations contained in the Accusation. In the interest of
23 expedience and economy Respondent chooses not to contest these
24 allegations but to remain silent and understands that, as a
25 result thereof, these factual allegations, without being admitted
26 or denied, will serve as a prima facie basis for the disciplinary
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1 action stipulated to herein. The Real Estate Commissioner shall
2 not be required to provide further evidence to prove said factual
3 allegations.

4 5. This Stipulation is made for the purpose of
5 reaching an agreed disposition of this proceeding and is
6 expressly limited to this proceeding and any other proceeding or
7 case in which the Department of Real Estate ("Department"), or
8 another licensing agency of this state, another state or if the
9 federal government is involved, and otherwise shall not be
10 admissible in any other criminal or civil proceeding.

11 6. It is understood by the parties that the Real
12 Estate Commissioner may adopt this Stipulation as his Decision in
13 this matter thereby imposing the penalty and sanctions on
14 Respondent's real estate licenses and license rights as set forth
15 in the below "Order". In the event that the Commissioner in his
16 discretion does not adopt the Stipulation, the Stipulation shall
17 be void and of no effect and Respondent shall retain the right to
18 a hearing and proceeding on the Accusation under the provisions
19 of the APA and shall not be bound by any stipulation or waiver
20 made herein.
21

22 7. The Order or any subsequent Order of the Real
23 Estate Commissioner made pursuant to this Stipulation shall not
24 constitute an estoppel, merger or bar to any further
25 administrative or civil proceedings by the Department of Real
26 Estate with respect to any matters which were not specifically
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1 alleged to be causes for accusation in this proceeding.

2 DETERMINATION OF ISSUES

3 By reason of the foregoing, it is stipulated and agreed
4 that the following determination of issues shall be made:

5 I.

6 The conduct of CRISTINA AMELIA DE LORENZO, as described
7 in Paragraph 4, above, is in violation of Sections 10137,
8 10176(g), 10145, 10236.4(b) and 10240 of the Business and
9 Professions Code ("Code") and Sections 2831, 2831.1 and 2840 of
10 Title 10, Chapter 6 of the California Code of Regulations
11 ("Regulations") and is a basis for discipline of Respondent's
12 license and license rights as a violation of the Real Estate Law
13 pursuant to Code Sections 10177(d) and 10177(g).

14 II.

15 The conduct, acts and omissions of CRISTINA AMELIA DE
16 LORENZO, as described in Paragraph 4, above, constitutes a
17 failure to ensure that her brokerage, Montebello Financial
18 Services, was in compliance with the Real Estate Law and is a
19 basis for the suspension or revocation of Respondent's license
20 pursuant to Code Sections 10177(d), and 10177(g) and 10177(h).

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ORDER

WHEREFORE, THE FOLLOWING ORDER is hereby made:

I.

The real estate broker license of Respondent

CRISTINA AMELIA DE LORENZO under the Real Estate Law is revoked;
provided, however, a restricted real estate salesperson license
shall be issued to Respondent, pursuant to Section 10156.5 of the
Business and Professions Code, if Respondent:

A. Makes application therefor and pays to the
Department of Real Estate the appropriate fee for the restricted
license within ninety (90) days from the effective date of this
Decision.

B. Respondent shall, prior to and as a condition of
the issuance of the restricted license, submit proof satisfactory
to the Commissioner of having taken and successfully completed
the continuing education course on trust fund accounting and
handling specified in paragraph (3) of subdivision (a) of Section
10170.5 of the Business and Professions Code. Proof of
satisfaction of this requirement includes evidence that
respondent has successfully completed the trust fund account and
handling continuing education course within 120 days prior to the
effective date of the Decision in this matter.

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1 The restricted license issued to Respondent shall be
2 subject to all of the provisions of Section 10156.7 of the Code
3 and the following limitations, conditions and restrictions
4 imposed under authority of Section 10156.6 of that Code.

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

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

17 3. Respondent shall not be eligible to apply for the
18 issuance of an unrestricted real estate license nor for the
19 removal of any of the conditions, limitations or restrictions of
20 a restricted license until two (2) years has elapsed from the
21 effective date of the issuance of the restricted license.

22 4. Respondent shall submit with any application for
23 license under an employing broker, or any application for
24 transfer to a new employing broker, a statement signed by the
25 prospective employing real estate broker on a form approved by
26 the Department of Real Estate which shall certify:
27

1 (a) That the employing broker has read the
2 Decision of the Commissioner which granted
3 the right to a restricted license; and

4 (b) That the employing broker will exercise
5 close supervision over the performance by the
6 restricted licensee relating to activities
7 for which a real estate license is required.

8 5. Respondent shall, within nine (9) months from the
9 effective date of this Decision, present evidence satisfactory to
10 the Real Estate Commissioner that Respondent has, since the most
11 recent issuance of an original or renewal real estate license,
12 taken and successfully completed the continuing education
13 requirements of Article 2.5 of Chapter 3 of the Real Estate Law
14 for renewal of a real estate license. If Respondent fails to
15 satisfy this condition, the Commissioner may order the suspension
16 of the restricted license until Respondent presents such
17 evidence. The Commissioner shall afford Respondent the
18 opportunity for a hearing pursuant to the Administrative
19 Procedure Act to present such evidence.
20

21 6. Respondent shall within six (6) months from the
22 effective date of the Decision herein, take and pass the
23 Professional Responsibility Examination administered by the
24 Department including the payment of the appropriate examination
25 fee. If Respondent fails to satisfy this condition, the
26 Commissioner may order suspension of Respondent's license until
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Respondent passes the examination.

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DATED: 5-10-10

E.L.

ELLIOTT MAC LENNAN, Counsel for
the Department of Real Estate

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EXECUTION OF THE STIPULATION

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I have read the Stipulation and Agreement. Its terms are understood by me and are agreeable and acceptable to me. I understand that I am waiving rights given to me by the California Administrative Procedure Act (including but not limited to Sections 11506, 11508, 11509 and 11513 of the Government Code), and I willingly, intelligently and voluntarily waive those rights, including the right of requiring the Commissioner to prove the allegations in the Accusation at a hearing at which I would have the right to cross-examine witnesses against me and to present evidence in defense and mitigation of the charges.

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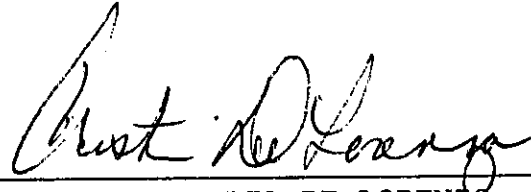
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FACSIMILE

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2 Respondent can signify acceptance and approval of the
3 terms and conditions of this Stipulation by faxing a copy of the
4 signature page, as actually signed by Respondent, to the
5 Department at the following facsimile number: Elliott Mac Lennan
6 at (213) 576-6917. Respondent agrees, acknowledge and understand
7 that by electronically sending to the Department a fax copy of
8 Respondent' actual signature as they appear on the Stipulation,
9 that receipt of the faxed copy by the Department shall be as
10 binding on Respondent as if the Department had received the
11 original signed Stipulation.

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14
15 DATED:

5/10/2010



CRISTINA AMELIA DE LORENZO,
Respondent

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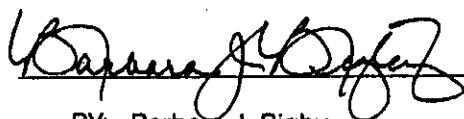
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The foregoing Stipulation and Agreement is hereby
adopted as my Decision as to Respondent CRISTINA AMELIA DE
LORENZO and shall become effective at 12 o'clock noon on
July 14, 2010.

IT IS SO ORDERED 6/1, 2010.

JEFF DAVI
Real Estate Commissioner



BY: Barbara J. Bigby
Chief Deputy Commissioner

facto

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FILED

JUN 14 2010

DEPARTMENT OF REAL ESTATE

BY: 

BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

* * *

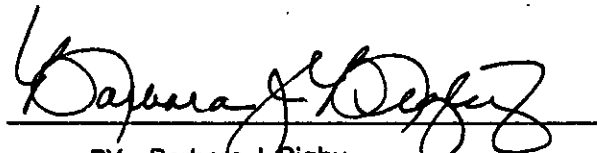
In the Matter of the Accusation of)	No. H-35663 LA
)	
CRISTINA AMELIA DE LORENZO, doing)	
business as Montebello Financial)	
Services; and <u>AIME LIMON-JIMENEZ,</u>)	
Respondents.)	

DISMISSAL

The Accusation filed against AIME LIMON-JIMENEZ on
January 30, 2009 is dismissed.

IT IS SO ORDERED this 1st day of June, 2010.

JEFF DAVI
Real Estate Commissioner



BY: Barbara J. Bigby
Chief Deputy Commfssioner

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

JAN 30 2009

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-35663 LA
12	CRISTINA AMELIA DE LORENZO,)	<u>A C C U S A T I O N</u>
13	doing business as Montebello)	
14	Financial Services; and)	
15	AIME LIMON-JIMENEZ,)	
16	Respondents.)	

17 The Complainant, Robin Trujillo, a Deputy Real Estate
18 Commissioner of the State of California, acting in her official
19 capacity, for cause of Accusation against CRISTINA AMELIA DE
20 LORENZO dba Montebello Financial Services; and AIME LIMON-JIMENEZ
21 is informed and alleges as follows:

22 1.

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

26 ///

27

1 LICENSE HISTORY

2 2.A

3 At all times mentioned, CRISTINA AMELIA DE LORENZO
4 ("DE LORENZO"), was licensed or had license rights issued by the
5 Department of Real Estate ("Department") as a real estate broker.
6 On August 7, 2000, DE LORENZO was originally licensed as a real
7 estate broker. Pursuant to Code Section 10177(h), DE LORENZO is
8 responsible for the supervision over the activities of her
9 salespersons.

10 2.B

11 At all times mentioned, AIME LIMON-JIMENEZ
12 ("LIMON-JIMENEZ"), was licensed or had license rights issued by
13 the Department of Real Estate ("Department") as a real estate
14 broker. On July 23, 2005, LIMON-JIMENEZ was originally licensed
15 as a real estate salesperson and was employed by D-L at all times
16 material.

17 LICENSED ACTIVITIES AND BROKERAGE

18 3.

19 A. At all times mentioned, in the City of Montebello,
20 County of Los Angeles, DE LORENZO acted as a real estate broker
21 and conducted licensed activities within the meaning of Code
22 Section 10131(d). DE LORENZO, dba Montebello Financial Services,
23 engaged in activities with the public wherein lenders and
24 borrowers were solicited for loans secured directly or
25 collaterally by liens on real property, wherein such loans were
26 arranged, negotiated, processed and consummated on behalf of
27 others for compensation or in expectation of compensation and for

1 fees.

2 B. LIMON-JIMENEZ was employed by DE LORENZO to act
3 pursuant to Code Section 10132. LIMON-JIMENEZ was employed by DE
4 LORENZO as a loan officer.

5 FIRST CAUSE OF ACTION

6 AUDIT OF CRISTINA AMELIA DE LORENZO

7 4.

8 On December 12, 2006, the Department completed an audit
9 examination of the books and records of DE LORENZO, pertaining to
10 the mortgage and loan activities of Montebello Financial Services
11 described in Paragraph 3, that require a real estate license.
12 The audit examination covered a period of time beginning on
13 January 1, 2005 to July 31, 2006. The audit examination revealed
14 violations of the Code and the Regulations as set forth below,
15 and more fully discussed in Audit Report LA 060004 and the
16 exhibits and workpapers attached to said audit report.
17

18 TRUST ACCOUNT

19 5.

20 During the audit period DE LORENZO did not maintain a
21 trust account.

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VIOLATIONS OF THE REAL ESTATE LAW

6.

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2
3 With respect to the licensed activities referred to in
4 Paragraph 3, and the audit examination including the exhibits and
5 workpapers referred to in Paragraph 4, it is alleged that DE
6 LORENZO:

7 (a) Permitted and/or caused the disbursement of trust
8 funds to a loan appraiser on the representation that the amount
9 was needed to pay for loan appraisals, which payment exceeded the
10 actual cost of the service.

11 (1) DE LORENZO did not disclose these "mark-up(s)" of
12 appraisal fees to borrowers Ramirez and Jimenez who were
13 collectively charged \$8,00 for loan appraisals that were not
14 charged or invoiced, violation of Code Section and 10176(g).

15 (2) DE LORENZO did not disclose these "mark-up(s)" of
16 credit report fees to borrowers Ramirez, Jimenez, Alvarado,
17 Grijalva and Macias, for credit report fees that were not charged
18 or invoiced, in violation of Code Section and 10176(g).

19 (b) Mixed and commingled trust funds and personal funds
20 by depositing appraisal and credit report fees received from
21 escrow into DE LORENZO's general operating account dba Montebello
22 Financial Services at Union Bank of California Account No.
23 1160020233, and issuing checks from said account to the loan
24 appraisers or credit report companies after the escrow checks
25 were deposited, in violation of Code Sections 10145 and 10176(e).
26
27

1 (c) Failed to maintain a control record in the form of
2 a columnar record in chronological order of all "Trust Funds
3 Received, Not Placed Broker's Trust Account", including appraisal
4 and credit report fees collected at the close of escrow, in
5 violation of Code Section 10145 and Regulation 2831.

6 (d) Failed to maintain a separate record for all trust
7 funds including appraisal and credit report fees collected at the
8 close of escrow, in violation of Code Section 10145 and
9 Regulation 2831.1.

10 (e) Employed and compensated Julio Baez, Larry Felix,
11 Jorge Limon, Walter Rivas, William Rivas, Robert Salas, Juan
12 Rosa, Sergio Rubilar, Fred Valdivia and Yanira Zazueta, as loan
13 agents who DE LORENZO knew were not licensed by the Department as
14 a real estate broker or as a real estate salesperson employed by
15 a real estate broker for performing acts for which a real estate
16 license is required, including soliciting mortgage loans, in
17 violation of Code Section 10137.

18 (f) (1) Failed to provide, maintain or retain a true,
19 complete and correct copy of a Department of Real Estate approved
20 Mortgage Loan Disclosure Statement signed by the broker for
21 borrowers Roman, Jaramillo, Ramirez, Lopez, Grijalva, Arriola and
22 Juarez, in violation of Code Section 10240 and Regulation 2840;
23 and
24

25 (f) (2) Failed to disclose yield spread premiums from
26 lenders on the approved Mortgage Loan Disclosure Statements for
27

1 borrowers Roman, Felix, Ramirez, Lopez, Suavez, Grijalva,
2 Arriola, Rivera, Jimenez and Macias and Juarez, in violation of
3 Code Section 10240 and Regulation 2840.

4 (g) 10236.4(b) Failed to display DE LORENZO's, or the
5 loan representative's license number on the Roman, Felix,
6 Jaramillo, Ramirez, Lopez, Suarez, Grijalva, Arriola and Juarez,
7 on the Mortgage Loan Disclosure Statements, as required by Code
8 Section 10236.4(b).

9 CRISTINA AMELIA DE LORENZO

10 DISCIPLINARY STATUTES AND REGULATIONS

11 7.

12 The conduct of Respondent DE LORENZO, described in
13 Paragraph 6, violated the Code and the Regulations as set forth:

14 <u>PARAGRAPH</u>	15 <u>PROVISIONS VIOLATED</u>
16 6(a)	17 Code Section 10176(g)
18 6(b)	19 Code Sections 10145 and 10176(e)
20 6(c)	21 Code Section 10145 and Regulation 2831
22 6(d)	23 Code Section 10145 and Regulation 2831.1

1 6(e) Code Section 10137

2
3 6(f) Code Section 10240 and Regulation 2840

4
5 6(g) Code Section 10236.4(b)

6 Each of the foregoing violations constitute cause for the
7 suspension or revocation of the real estate license and license
8 rights of DE LORENZO under the provisions of Code Sections
9 10176(e) for commingling, 10177(d) for willful disregard or
10 violation of the Real Estate Law and/or 10177(g) for negligence
11 or incompetence.
12

13 SECOND CAUSE FOR ACCUSATION:

14 PRIMARY RESIDENCE LOAN AND LENDER FRAUD SCHEME

15 AIME LIMON-JIMENEZ

16 General Allegation

17 8.

18 Respondent LIMON-JIMENEZ represented borrower Monique
19 Heredia in fraudulent loan scheme involving the obtaining of
20 loans secured by two separate parcels of real property located in
21 Southern California claiming both as primary residences. The
22 scheme involved in obtaining these loans, LIMON-JIMENEZ prepared
23 and signed loan applications misrepresenting that that borrower
24 Monique Heredia was purchasing each property as her primary
25 residence and misrepresenting her income in order to qualify for
26 said loans.
27

Specific Allegations

11110 Redhill Road, Moreno Valley

9.

On or around January 4, 2007, LIMON-JIMENEZ represented Monique Sandoval in obtaining loans to purchase residential property located at 11110 Redhill Road, in Moreno Valley, California ("Redhill Road"). Both loans, which were secured by the Redhill Road property, included a first loan in the amount of \$310,400 and a second (subordinate) loan in the amount of \$77,600.

10.

On or about December 28, 2006, LIMON-JIMENEZ signed a Uniform Residential Loan Application. Respondent signed the application as the interviewer, and indicated that she met face-to-face with the borrower, Monique Heredia. The loans, which were secured by Redhill Road included a first loan in the amount of \$310,400 and a second (subordinate) loan in the amount of \$77,600, for a total purchase price \$388,000 for Redhill Road.

11.

LIMON-JIMENEZ originated the Redhill Road loans to finance the \$388,000 purchase price. Heredia stated her income as \$7,000 per month and stated that Redhill Road would be her primary residence. This statement was false.

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Specific Allegations

479 Margaret Ave., Los Angeles

12.

Respondent LIMON-JIMENEZ represented Monique Heredia in obtaining loans to purchase residential property located at 479 Margaret Ave., ("Margaret Ave") Los Angeles. The loan, which were secured by Margaret Ave., included a loan in the amount of \$424,000.00, for a purchase price \$530,000 for Margaret Ave.

13.

On or about January 5, 2007, Respondent signed a Uniform Residential Loan Application for a loan in the amount of \$424,000 for the purchase of the Margaret Ave. Respondent signed the application as the interviewer, and indicated that she met face-to-face with borrower Monique Heredia, who also signed the application.

14.

The Margaret Ave. application represented that Monique Heredia intended to reside in the property as her primary residence and that she had not had any other ownership interest in property in the previous three years. This statement was false. The purchase of the Redhill Road property closed escrow on January 4, 2007, one day before the signing of the Margaret Ave. loan application.

15.

Monique Heredia stated her income as \$9,500 per month on the Margaret Ave. loan application. This statement was false. She has stated on December 28, 2006, her income to be \$7,000 per

1 month.

2 16.

3 Respondent submitted both the Redhill Road and the
4 Margaret Ave. loan applications and related documentation to
5 lenders. In reliance on the information contained in the loan
6 application and representations made therein, lenders financed
7 both loans.

8 17.

9 In connection with the mortgage broker activities
10 related to the Redhill Road and the Margaret Ave, Respondent
11 received a commission at the closing, for Redhill Road on January
12 4, 2007, and for Margaret Ave., on January 26, 2007.

13 18.

14 The applications for mortgage loans in relation to the
15 purchase of the Redhill Road and Margaret Ave. properties
16 described above contained material misrepresentations of fact
17 regarding the borrower's intent to reside in each of the
18 properties as his "primary residence." At the time the
19 representations were made, Respondent knew, or should reasonably
20 have known, that they were false and/or misleading, and that the
21 loans were being made in reliance on those misrepresentations.

22 19.

23 In making misrepresentations of material fact in the
24 loan applications for the purchases of the Redhill Road and
25 Margaret Ave. properties, and in failing to otherwise disclose
26 the borrower's true financial situation including her income as a
27 party planner of respectively \$7,000 and \$9, 5000, Respondent

1 intended to mislead and/or deceive the lenders and to induce
2 their reliance on the representations made in the application to
3 grant the loans. The lenders did, in fact, rely on the
4 representations made in the loan applications and related
5 documentation and funded the loans. The lenders would not have
6 made the loans if they had known the true facts. Respondent
7 received compensation as a result of the loans being funded.

8 20.

9 Respondent's dishonest conduct, in making
10 representations which she knew were false and/or misleading,
11 and/or in omitting material facts, in the loan applications set
12 forth above, constitutes grounds to suspend or revoke
13 Respondent's real estate salesperson license pursuant to Business
14 and Professions Code Sections 10176(a), 10176(i) and/or 10177(g).

15 Misrepresentation

16 21.

17 LIMON-JIMENEZ and LORENZO intentionally engaged in the
18 conduct above set forth in Paragraphs 8 and 9. In the
19 alternative, LIMON-JIMENEZ and LORENZO engaged in negligence in
20 transactions for which real estate licenses are required,
21 violation of Code Sections 10176(a), 10176(i) and/or 10176(g)

22 VIOLATIONS OF THE REAL ESTATE LAW BY LIMON-JIMENEZ

23 22.

24 A. 10176(a) for misrepresenting to lenders the income
25 and false primary purchase status of borrower Monique Heredia, in
26 connection with the Redhill and Margaret Avenue properties.
27

1 B. 10176(i) for fraud and dishonest dealing in
2 connection with the Redhill and Margaret Avenue fraud upon the
3 funding lenders of said properties.

4 C. 10177(g) for negligence or incompetence for which a
5 real estate license is required, in connection with the Redhill
6 and Margaret Avenue properties.

7 VIOLATIONS OF THE REAL ESTATE LAW BY DE LORENZO

8 23.

9 10176(c) for a continued and flagrant course of
10 misrepresentations or making of false promises through real
11 estate salesperson LIMON-JIMENEZ, in connection with the Redhill
12 and Margaret Avenue property transactions.

13 NEGLIGENCE

14 24.

15 The overall conduct of LIMON-JIMENEZ and DE LORENZO
16 constitutes negligence or incompetence and is cause for
17 discipline of the real estate license and license rights of DE
18 LORENZO pursuant to Code Section 10177(g).

19 LACK OF SUPERVISION AND COMPLIANCE

20 54.


21 The overall conduct of DE LORENZO constitutes a failure
22 to exercise supervision and control over the licensed activities
23 of her brokerage. Nor did DE LORENZO maintain a system in place
24 for regularly monitoring her compliance with the Real Estate Law
25 or for loan agent LIMON-JIMENEZ, in violation of Code Sections
26
27

10177(d) and/or 10177(g) and 10177(h).

1
2 WHEREFORE, Complainant prays that a hearing be
3 conducted on the allegations of this Accusation and that upon
4 proof thereof, a decision be rendered imposing disciplinary
5 action against the license and license rights of Respondent
6 CRISTINA AMELIA DE LORENZO and AIME LIMON-JIMENEZ, under the Real
7 Estate Law (Part 1 of Division 4 of the Business and Professions
8 Code) and for such other and further relief as may be proper
9 under other applicable provisions of law.

10 Dated at Los Angeles, California

11 this 26 day of January 2009.

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14 Deputy Real Estate Commissioner

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24 cc: Cristina Amelia De Lorenzo
25 Aime Limon-Jimenez
26 Robin Trujillo
27 Sacto
Audits - Jennifer Lin