

FILED
MAY 26 2009
DEPARTMENT OF REAL ESTATE

1 Department of Real Estate
2 320 West 4th Street, Suite 350
3 Los Angeles, California 90013-1105

4 Telephone: (213) 576-6982

vs. Laura B. Oram

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7
8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 * * *

11 To:)	NO. H-35989 LA
)	
12 ALWAYS HERE INCORPORATED, dba)	<u>ORDER TO DESIST</u>
13 Elite Financial Home Loans; and)	<u>AND REFRAIN</u>
14 RUTH ARIAS, individually and as)	
15 designated broker-officer of)	
)	
Always Here Incorporated.)	

16 The Real Estate Commissioner of the State of
17 California ("Commissioner") has caused an investigation to be
18 made of your activities as a real estate broker and is of the
19 opinion that you are in violation of Sections 10177(d) and
20 10177(f) of the Business and Professions Code of the State of
21 California ("Code") and Section 2742, Title 10, Chapter 6,
22 California Code of Regulations ("Regulations").
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24 1.

25 You, ALWAYS HERE INCORPORATED have license rights as a
26 corporate real estate broker. At all times relevant herein, you
27 were authorized to act by and through RUTH ARIAS as the broker-

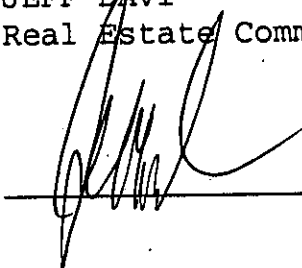
1 officer designated pursuant to Code Section 10159.2 to be
2 responsible for ensuring compliance with the real estate law.

3 2.

4 On or about February 1, 2005, pursuant to the
5 provisions of Section 23302 of the California Revenue and
6 Taxation Code, the rights and privileges of you, ALWAYS HERE
7 INCORPORATED, were suspended by the California Secretary of
8 State. Said suspension is a violation of Sections 10177(d) and
9 10177(f) of the Code in that it would have constituted grounds
10 for the denial of your corporate real estate broker license
11 under Section 2742 of the Regulations.

12
13 NOW, THEREFORE, YOU, ALWAYS HERE INCORPORATED,
14 AND YOUR SUCCESSORS IN INTEREST ARE HEREBY ORDERED TO DESIST AND
15 REFRAIN from performing any acts for which a real estate license
16 is required until you have presented evidence satisfactory to
17 the Commissioner that you are no longer subject to the
18 suspension described in Paragraph 2.

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20 DATED: 5/19/09

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22 JEFF DAVI
23 Real Estate Commissioner
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cc: Always Here Incorporated
Ruth Arias
15901 Hawthorne Blvd. Suite 328
Lawndale, CA 90260-2657