

*Sacto*  
*Jan 15*

**FILED**

FEB 15 2011

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

DEPARTMENT OF REAL ESTATE  
BY: James B. Olson

4 Telephone: (213) 576-6982

8 BEFORE THE DEPARTMENT OF REAL ESTATE  
9 STATE OF CALIFORNIA

10 \* \* \*

11 In the Matter of the Accusation of ) No. H-36573 LA  
12 )  
13 J & R LENDING INC, )  
14 d.b.a. Quality Mortgage Funding, )  
15 and JUSTIN ALDI, individually, and )  
16 as former designated officer of )  
J & R Lending Inc, and ANTONIO )  
ESTRADA JR., )  
Respondents. )

STIPULATION  
AND  
AGREEMENT

17 It is hereby stipulated by and between Respondent  
18 ANTONIO ESTRADA JR., and the Complainant, acting by and through  
19 James A. Demus, Counsel for the Department of Real Estate, as  
20 follows for the purpose of settling and disposing of the  
21 Accusation ("Accusation") filed on April 8, 2010, in this matter:

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

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 timely filed a Notice of Defense  
9 pursuant to Section 11506 of the Government Code for the purpose  
10 of requesting a hearing on the allegations in the Accusation.  
11 Respondent hereby freely and voluntarily withdraws said Notice of  
12 Defense. Respondent acknowledges that he understands that by  
13 withdrawing said Notice of Defense he thereby waives the right to  
14 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 he will waive other rights  
17 afforded to him in connection with the hearing such as the right  
18 to present evidence in his defense of the allegations in the  
19 Accusation and the right to cross-examine 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  
27

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"), the  
8 state or federal government, or any agency of this state, another  
9 state or federal government is a party.

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

21 7. The Order or any subsequent Order of the Real  
22 Estate Commissioner made pursuant to this Stipulation shall not  
23 constitute an estoppel, merger or bar to any further  
24 administrative or civil proceedings by the Department of Real  
25 Estate with respect to any matters which were not specifically  
26 alleged to be causes for Accusation in this proceeding but do  
27

1 constitute a bar, estoppel and merger as to any allegations  
2 actually contained in the Accusation against Respondent herein.

3 DETERMINATION OF ISSUES

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

6 The conduct of ANTONIO ESTRADA JR. as described in  
7 Paragraph 4, hereinabove, is a basis for discipline of  
8 Respondent's license and license rights as violations of the Real  
9 Estate law pursuant to Business and Professions Code ("Code")  
10 Sections 10137, 10177(d) and 10177(g).

11 ORDER

12 WHEREFORE, THE FOLLOWING ORDER is hereby made:

13 I.

14 All licenses and licensing rights of Respondent ANTONIO  
15 ESTRADA JR. under the Real Estate Law are suspended for a period  
16 of sixty (60) days from the effective date of this Decision;  
17 provided, however, that sixty (60) days of said suspension, shall  
18 be stayed for one (1) year upon the followings terms and  
19 conditions:

20 A.

21  
22 1. Respondent shall obey all laws, rules and  
23 regulations governing the rights, duties and responsibilities of  
24 a real estate licensee in the State of California; and

25 2. That no final subsequent determination be made,  
26 after hearing or upon stipulation, that cause for disciplinary  
27

1 action occurred within one (1) year of the effective date of this  
 2 Decision. Should such a determination be made, the Commissioner  
 3 may, in his discretion, vacate and set aside the stay order and  
 4 reimpose all or a portion of the stayed suspension. Should no  
 5 such determination be made, the stay imposed herein shall become  
 6 permanent.

7 B.

8 Respondent ANTONIO ESTRADA JR. shall within six (6)  
 9 months from the effective date of this Decision, take and pass  
 10 the Professional Responsibility Examination administered by the  
 11 Department including the payment of the appropriate examination  
 12 fee. If Respondent ANTONIO ESTRADA JR. fails to satisfy this  
 13 condition, the Commissioner may order suspension of Respondent  
 14 ANTONIO ESTRADA JR.'s license until Respondent passes the  
 15 examination.  
 16

17 DATED:

12/23/10

18 James A. Demus  
 19 JAMES A. DEMUS, Counsel for  
 the Department of Real Estate

20 \* \* \*


21 EXECUTION OF THE STIPULATION

22 I have read the Stipulation. Its terms are understood  
 23 by me and are agreeable and acceptable to me. I understand that  
 24 I am waiving rights given to me by the California Administrative  
 25 Procedure Act (including but not limited to Sections 11506,  
 26 11508, 11509 and 11513 of the Government Code), and I willingly,  
 27

1 intelligently and voluntarily waive those rights, including the  
 2 right of requiring the Commissioner to prove the allegations in  
 3 the Accusation at a hearing at which I would have the right to  
 4 cross-examine witnesses against me and to present evidence in  
 5 defense and mitigation of the charges.

6 Respondent can signify acceptance and approval of the  
 7 terms and conditions of this Stipulation by faxing a copy of its  
 8 signature page, as actually signed by Respondent, to the  
 9 Department at the following telephone/fax number: James A. Demus  
 10 at (213) 576-6917. Respondent agrees, acknowledges and  
 11 understands that by electronically sending to the Department a  
 12 fax copy of Respondent's actual signature as it appears on the  
 13 Stipulation, that receipt of the faxed copy by the Department  
 14 shall be as binding on Respondent as if the Department had  
 15 received the original signed Stipulation.

16  
 17  
 18 DATED: 12-22-10

  
 ANTONIO ESTRADA JR. Respondent

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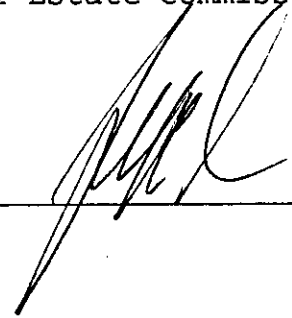
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The foregoing Stipulation and Agreement is hereby  
adopted as my Decision as to Respondent ANTONIO ESTRADA JR. and  
shall become effective at 12 o'clock noon on

MAR 7 2011

IT IS SO ORDERED 2/1/2011

JEFF DAVI  
Real Estate Commissioner

  
\_\_\_\_\_

S.A.C.T.O.  
Flag

**FILED**

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

OCT - 7 2010

4 Telephone: (213) 576-6982

DEPARTMENT OF REAL ESTATE  
BY: Laura B. Cron

8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

11 \* \* \*

In the Matter of the Accusation of	)	No. H-36573 LA
	)	
<u>J &amp; R LENDING INC,</u>	)	<u>STIPULATION</u>
d.b.a. Quality Mortgage Funding,	)	<u>AND</u>
<u>JUSTIN ALDI</u> , individually and as	)	<u>AGREEMENT</u>
former designated officer of	)	
J & R Lending Inc, and ANTONIO	)	
ESTRADA JR.,	)	
	)	
<u>Respondents.</u>	)	

17 It is hereby stipulated by and between Respondents  
18 J&R LENDING INC and JUSTIN ALDI, represented by Jozef Magyar,  
19 Esq. and the Complainant, acting by and through James A. Demus,  
20 Counsel for the Department of Real Estate, as follows for the  
21 purpose of settling and disposing of the Accusation

22 ("Accusation") filed on April 8, 2010, in this matter:

- 23 1. All issues which were to be contested and all
- 24 evidence which was to be presented by Complainant and Respondent
- 25 at a formal hearing on the Accusation, which hearing was to be
- 26
- 27



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

5 2. Respondents have received, read and understand the  
6 Statement to Respondent, the Discovery Provisions of the APA and  
7 the Accusation filed by the Department of Real Estate in this  
8 proceeding.

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

21 4. This Stipulation is based on the factual  
22 allegations contained in the Accusation. In the interest of  
23 expedience and economy, Respondents choose not to contest these  
24 allegations, but to remain silent and understand that, as a  
25 result thereof, these factual allegations, without being admitted  
26  
27

1 or denied, will serve as a prima facie basis for the disciplinary  
2 action stipulated to herein. The Real Estate Commissioner shall  
3 not be required to provide further evidence to prove said factual  
4 allegations.

5 5. This Stipulation is made for the purpose of  
6 reaching an agreed disposition of this proceeding and is  
7 expressly limited to this proceeding and any other proceeding or  
8 case in which the Department of Real Estate ("Department"), the  
9 state or federal government, or any agency of this state, another  
10 state or federal government is a party.

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 Respondents' real estate licenses and license rights as set forth  
15 in the "Order" herein below. In the event that the Commissioner  
16 in his discretion does not adopt the Stipulation, it shall be  
17 void and of no effect and Respondents shall retain the right to a  
18 hearing and proceeding on the Accusation under the provisions of  
19 the APA and shall not be bound by any stipulation or waiver made  
20 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  
27

1 alleged to be causes for Accusation in this proceeding but do  
2 constitute a bar, estoppel and merger as to any allegations  
3 actually contained in the Accusations against Respondents herein.

4 DETERMINATION OF ISSUES

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

7 The conduct of J&R LENDING INC and JUSTIN ALDI as  
8 described in Paragraph 4, hereinabove, is a basis for discipline  
9 of Respondents' licenses and license rights as violations of the  
10 Real Estate law pursuant to Business and Professions Code  
11 ("Code") Sections 10137, 10177(d) and 10177(g). The conduct of  
12 JUSTIN ALDI is also a basis for discipline of his license and  
13 license rights as a violation of the Real Estate law pursuant to  
14 Code Section 10177(h).

15 ORDER

16 WHEREFORE, THE FOLLOWING ORDER is hereby made:

17 I.

18 All licenses and licensing rights of Respondents J&R  
19 LENDING INC and JUSTIN ALDI, under the Real Estate Law are  
20 suspended for a period of thirty (30) days from the effective  
21 date of this Decision; provided, however, that thirty (30) days  
22 of said suspension, shall be stayed for one (1) year upon the  
23 followings terms and condition:

24  
25 1. No further cause for disciplinary action against  
26 the real estate licenses of Respondents occurs within one (1)  
27

1 year from the effective date of the Decision in this matter.

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

9  
10 DATED: \_\_\_\_\_

11 \_\_\_\_\_  
12 JAMES A. DEMUS, Counsel for  
13 the Department of Real Estate

14 \* \* \*

15 EXECUTION OF THE STIPULATION

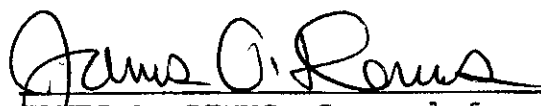
16 I have read the Stipulation and discussed it with my  
17 counsel. Its terms are understood by me and are agreeable and  
18 acceptable to me. I understand that I am waiving rights given to  
19 me by the California Administrative Procedure Act (including but  
20 not limited to Sections 11506, 11508,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

27 Respondents can signify acceptance and approval of the

1 year from the effective date of the Decision in this matter.

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

9  
10 DATED: 8/12/10

  
11 JAMES A. DEMUS, Counsel for  
the Department of Real Estate

12 \* \* \*

13 EXECUTION OF THE STIPULATION

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

25  
26 Respondents can signify acceptance and approval of the  
27

1 terms and conditions of this Stipulation by faxing a copy of its  
2 signature page, as actually signed by Respondents, to the  
3 Department at the following telephone/fax number: James A. Demus  
4 at (213) 576-6917. Respondents agree, acknowledge and understand  
5 that by electronically sending to the Department a fax copy of  
6 Respondents' actual signatures as they appear on the Stipulation,  
7 that receipt of the faxed copy by the Department shall be as  
8 binding on Respondents as if the Department had received the  
9 original signed Stipulation.

10  
11  
12 DATED: 8/2/10

J. Aldi  
JUSTIN ALDI Respondent

13  
14  
15 DATED: 8/2/10

J. Aldi  
Authorized Representative of  
Respondent J&R Lending Inc.

16  
17  
18 DATED: 8/6/10

J. Magyar  
JOZEF MAGYAR  
Attorney for Respondents

19  
20 \* \* \*

21 ///  
22 ///  
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27 ///

1 terms and conditions of this Stipulation by faxing a copy of its  
2 signature page, as actually signed by Respondents, to the  
3 Department at the following telephone/fax number: James A. Demus  
4 at (213) 576-6917. Respondents agree, acknowledge and understand  
5 that by electronically sending to the Department a fax copy of  
6 Respondents' actual signatures as they appear on the Stipulation,  
7 that receipt of the faxed copy by the Department shall be as  
8 binding on Respondents as if the Department had received the  
9 original signed Stipulation.

10  
11  
12 DATED: \_\_\_\_\_

\_\_\_\_\_  
JUSTIN ALDI Respondent

13  
14  
15 DATED: \_\_\_\_\_

\_\_\_\_\_  
Authorized Representative of  
Respondent J&R Lending Inc.

16  
17  
18 DATED: \_\_\_\_\_

\_\_\_\_\_  
JOZEF MAGYAR  
Attorney for Respondents

19  
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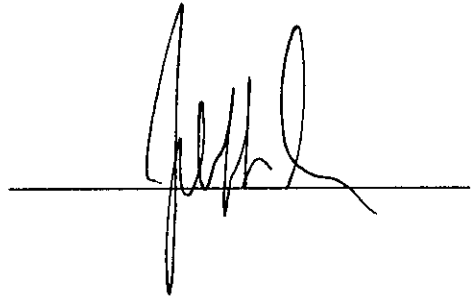
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The foregoing Stipulation and Agreement is hereby  
adopted as my Decision as to Respondents J&R LENDING INC and  
JUSTIN ALDI and shall become effective at 12 o'clock noon on  
OCT 27 2010, 2010.

IT IS SO ORDERED \_\_\_\_\_ *9/8*, 2010.

JEFF DAVI  
Real Estate Commissioner



A handwritten signature in black ink, appearing to read 'Jeff Davi', is written over a horizontal line.



*Photo*

**FILED**

APR - 8 2010

JAMES DEMUS, Counsel (SBN 225005)  
1 Department of Real Estate  
320 West Fourth St., #350  
2 Los Angeles, CA 90013

3 (213) 576-6982  
4 (213) 576-6910 (direct)

DEPARTMENT OF REAL ESTATE  
BY: *R. McDeerhold*

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

\* \* \*

In the Matter of the Accusation of )

No. H-36573 LA

J & R LENDING INC,  
d.b.a. Quality Mortgage Funding,  
JUSTIN ALDI, individually and as  
former designated offer of J & R  
Lending Inc, and ANTONIO  
ESTRADA JR.,

A C C U S A T I O N

Respondents.

The Complainant, Robin L. Trujillo, a Deputy Real Estate Commissioner of the State of California, for cause of Accusation against J & R LENDING INC, d.b.a. Quality Mortgage Funding, JUSTIN ALDI, individually and as former designated officer of J & R Lending Inc, and ANTONIO ESTRADA JR., alleges as follows:

I

The Complainant, Robin L. Trujillo, acting in her official capacity as a Deputy Real Estate Commissioner of the State of California, makes this Accusation against J & R LENDING

1 INC. d.b.a. Quality Mortgage Funding, JUSTIN ALDI, individually  
2 and as former designated officer of J & R Lending Inc, and  
3 ANTONIO ESTRADA JR.

4 II

5 J & R LENDING INC ("J & R ") is presently licensed  
6 and/or has license rights under the Real Estate Law (Part 1 of  
7 Division 4 of the Business and Professions Code, hereinafter  
8 "Code") as a corporate broker. J&R was first licensed by the  
9 Department of Real Estate for the State of California  
10 ("Department") on or about September 21, 1999.

11 III

12 JUSTIN ALDI ("ALDI") is presently licensed and/or has  
13 license rights under the Real Estate Law as a broker. From  
14 September 21, 1999 to September 9, 2009, ALDI was a designated  
15 officer for J & R.

16 IV

17 ANTONIO ESTRADA JR. ("ESTRADA") is presently licensed  
18 and/or has license rights under the Real Estate Law as a  
19 salesperson. From August 16, 2004 to April 24, 2007, ESTRADA was  
20 registered with the Department as employed under broker Van M.  
21 Agakanian. ESTRADA was registered with the Department as  
22 employed by J&R from November 13, 2007 to November 28, 2007.

23 V

24 On or about March 7, 2007, for or in expectation of  
25 compensation, Estrada signed as the interviewer on a Uniform  
26 Residential Loan Application for real property located at 9767  
27 Foothill Place, Lake View Terrace, CA. This loan application,

1 which was submitted on behalf of purchaser Hector Vera, listed  
2 the interviewer's employer as "Quality Mortgage Funding". At the  
3 time ESTRADA completed this loan application, he was registered  
4 with the Department as employed by Van M. Agakanian. Escrow  
5 closed on this transaction on or about April 27, 2007.

6 V

7 On or about April 27, 2007, ESTRADA received a  
8 commission of \$4,476.50 from J&R as proceeds from the transaction  
9 described in paragraph IV above. ESTRADA received this  
10 compensation nearly seven months prior to being registered with  
11 the Department as employed by J&R.

12 VI

13 Under Code Sections 10132 and 10137, ESTRADA may only  
14 perform the activities described above when he is employed and  
15 compensated by the real estate broker under whom he is licensed  
16 at the time of the transaction.

17 VII

18 The conduct, acts, or omissions of Respondents J & R,  
19 ALDI and ESTRADA, as alleged above, subjects their real estate  
20 licenses and license rights to suspension or revocation pursuant  
21 to Sections 10137, 10177(d) and/or 10177(g) of the Code.

22 VIII

23 Respondent ALDI, as the officer then designated by J&R  
24 as the person responsible for the supervision and control of the  
25 activities conducted on behalf of the corporation by its officers  
26 and employees as necessary to secure full compliance with Real  
27 Estate Law as set forth in Code Section 10159.2, failed in said

1 duties as set forth herein above. This is further cause for  
2 suspension or revocation of the license and license rights of  
3 Respondent ALDI, pursuant to Code Section 10177(d), 10177(g) and  
4 10177(h).

5 WHEREFORE, Complainant prays that a hearing be  
6 conducted on the allegations of this Accusation and that upon  
7 proof thereof, a decision be rendered imposing disciplinary  
8 action against all licenses and license rights of Respondents  
9 J & R LENDING INC, d.b.a. Quality Mortgage Funding, JUSTIN ALDI,  
10 individually and as former designated officer of J & R Lending  
11 Inc, and ANTONIO ESTRADA JR, under the Real Estate Law (Part 1 of  
12 Division 4 of the Business and Professions Code) and for such  
13 other and further relief as may be proper under other applicable  
14 provisions of law.

15 Dated at Los Angeles, California  
16 this 6 day of April, 2010.

17  
18   
19 ROBIN L. TRUJILLO  
20 Deputy Real Estate Commissioner  
21  
22  
23  
24

25 cc: J & R Lending Inc  
26 Justin Aldi  
27 Antonio Estrada Jr.  
Robin L. Trujillo  
Sacto.