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**FILED**

JAN 24 2014

BUREAU OF REAL ESTATE

By J. Aronoff

BEFORE THE BUREAU OF REAL ESTATE  
STATE OF CALIFORNIA

\* \* \* \* \*

In the Matter of the Accusation of

No. H-36615 LA

ORACLE 4 INVESTMENTS INC. doing,  
business as America 1<sup>st</sup> Realty,  
and Millennium Mortgage; and  
JUDITH GALLARDO, individually  
and as designated officer of  
Oracle 4 Investments Inc.

Respondents.

ORDER SUSPENDING REAL ESTATE LICENSES

TO: ORACLE 4 INVESTMENTS INC. and  
JUDITH GALLARDO  
8043 2<sup>nd</sup> Street, Suite 101  
Downey, California 90241

On December 16, 2011 you entered into a Stipulation and Agreement  
("Stipulation") with the Bureau that became effective February 3, 2012. Certain conditions of  
that Stipulation included the following:

1                   1. Pursuant to Section 10148 of the Business and Professions Code, Respondents  
2 shall pay the Commissioner's reasonable cost for (a) the audit which led to this disciplinary  
3 action and (b) a subsequent audit to determine if Respondents are in compliance with the Real  
4 Estate Law.

5                   2. The cost of the audit which led to this disciplinary action is \$7, 258.05. The  
6 total balance due for the original audit costs is \$7,000, as of March 19, 2013.

7                   3. Respondents were to pay said amount on March 19, 2013 pursuant to a  
8 deferred payment plan with the Bureau.

9                   4. If payment has not been timely made as aforesaid, or as provided in a  
10 subsequent agreement, the Commissioner may suspend Respondents' licenses.

11                   5. The suspension shall remain in effect until payment is made in full or until  
12 Respondents enter into an agreement to provide for payment, or until a decision providing  
13 otherwise is adopted following a hearing.

14                   The Commissioner has determined that as of this date, Respondents have failed  
15 to satisfy these conditions, and as such, are in violation of the terms and conditions as described  
16 above.

17                   NOW, THEREFORE, IT IS ORDERED that the real estate broker licenses of  
18 Respondents ORACLE 4 INVESTMENTS INC. and JUDITH GALLARDO are suspended  
19 until such time as Respondents provide proof satisfactory to the Bureau of compliance with the  
20 conditions referred to above, or pending final determination made after hearing (see "Hearing  
21 Rights" set forth below).

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1 IT IS FURTHER ORDERED that all license certificates and identification cards  
2 issued by the Bureau which are in the possession of Respondents be immediately surrendered  
3 by personal delivery or by mailing in the enclosed, self-addressed envelope to:

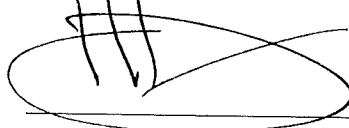
4 Bureau of Real Estate  
5 Attention: Flag Section  
6 P. O. Box 137013  
7 Sacramento, CA 95813

8 Hearing Rights: You have the right to a hearing to contest the Commissioner's  
9 determination that you are in violation of the Stipulation and Agreement. If you desire a  
10 hearing, you must submit a written request. The request may be in any form, as long as it is in  
11 writing and indicates that you want a hearing. Unless a written request for a hearing, signed by  
12 or on behalf of you, is delivered or mailed to the Bureau at 320 W. Fourth St., Room 350, Los  
13 Angeles, CA. 90013, within 20 days after the date that this Order was mailed to or served on  
14 you, the Bureau will not be required to furnish you a hearing.

15 This Order shall be effective immediately.

16 DATED: January 22, 2014.

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19 Real Estate Commissioner

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22 By: JEFFREY MASON  
23 Chief Deputy Commissioner  
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