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FILED

OCT 15 2012

DEPARTMENT OF REAL ESTATE
BY: *Laura B. [Signature]*

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BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of)	No. H-37695 LA
)	
<u>CALIFORNIA FINANCE GROUP</u>)	
<u>INCORPORATED</u> ; and JULIO ENRIQUE)	
GONZALEZ JR., individually and)	
formerly as designated officer of)	
CALIFORNIA FINANCE GROUP)	
INCORPORATED)	
)	
)	
Respondents.)	

ORDER ACCEPTING VOLUNTARY SURRENDER OF REAL ESTATE LICENSE

On November 28, 2011, an Accusation was filed in this matter against Respondent CALIFORNIA FINANCE GROUP INCORPORATED .

On August 13, 2012, Respondent petitioned the Commissioner to voluntarily surrender its real estate broker license pursuant to Section 10100.2 of the Business and Professions Code.

IT IS HEREBY ORDERED that Respondent CALIFORNIA FINANCE GROUP INCORPORATED 's petition for voluntary surrender of its real estate license is accepted as of the effective date of this Order

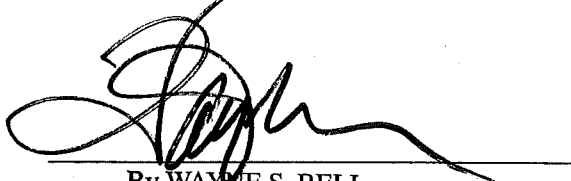
1 as set forth below, based upon the understanding and agreement
2 expressed in Respondent's Declaration dated August 13, 2012,
3 (attached as Exhibit "A" hereto). Respondent's license
4 certificate and pocket card shall be sent to the below listed
5 address so that they reach the Department on or before the
6 effective date of this Order:

7 DEPARTMENT OF REAL ESTATE
8 Attn: Licensing Flag Section
9 P. O. Box 187000
Sacramento, CA 95818-7000

10 This Order shall become effective at 12 o'clock noon
11 on NOV - 5 2012

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13 DATED: 9/10/2012
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15 Real Estate Commissioner

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18 By WAYNE S. BELL
19 Chief Counsel

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BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of)	
)	DRE No: H-37695 LA
)	OAH No: 2011120950
<u>CALIFORNIA FINANCE GROUP</u>)	
<u>INCORPORATED</u> ; and <u>JULIO ENRIQUE</u>)	
<u>GONZALEZ JR.</u> , individually and)	
formerly as designated officer of)	
CALIFORNIA FINANCE GROUP)	
INCORPORATED,)	
)	
Respondents,)	

DECLARATION

My name is JULIO ENRIQUE GONZALEZ JR. and I am authorized and empowered to sign this declaration on behalf of CALIFORNIA FINANCE GROUP INCORPORATED. CALIFORNIA FINANCE GROUP INCORPORATED is represented in this matter by Frank M. Buda, Attorney at Law.

In lieu of proceeding in this matter in accordance with the provisions of the Administrative Procedure Act (Sections 11400 et seq., of the Government Code) CALIFORNIA FINANCE GROUP INCORPORATED wishes to voluntarily surrender its real estate

1 license issued by the Department of Real Estate ("Department"),
2 pursuant to Business and Professions Code Section 10100.2.

3 I understand that CALIFORNIA FINANCE GROUP
4 INCORPORATED, by so voluntarily surrendering its license, can
5 only have it reinstated in accordance with the provisions of
6 Section 11522 of the Government Code. I also understand that by
7 so voluntarily surrendering its license, CALIFORNIA FINANCE GROUP
8 INCORPORATED agrees to the following:

9 The filing of this Declaration shall be deemed as its
10 petition for voluntary surrender. It shall also be deemed to be
11 an understanding and agreement by CALIFORNIA FINANCE GROUP
12 INCORPORATED that it waives all rights it has to require the
13 Commissioner to prove the allegations contained in the Accusation
14 filed in this matter at a hearing held in accordance with the
15 provisions of the Administrative Procedure Act (Government Code
16 Sections 11400 et seq.), and that it also waives other rights
17 afforded to it in connection with the hearing such as the right
18 to discovery, the right to present evidence in defense of the
19 allegations in the Accusation and the right to cross-examine
20 witnesses. I further agree on behalf of CALIFORNIA FINANCE GROUP
21 INCORPORATED that upon acceptance by the Commissioner, as
22 evidenced by an appropriate order, all affidavits and all
23 relevant evidence obtained by the Department in this matter prior
24 to the Commissioner's acceptance, and all allegations contained
25 in the Accusation filed in the Department Case No. H-37695 LA,
26 may be considered by the Department to be true and correct for
27 the purpose of deciding whether or not to grant reinstatement of

1 CALIFORNIA FINANCE GROUP INCORPORATED's license pursuant to
2 Government Code Section 11522.

3 I agree to pay the Commissioner's reasonable cost for
4 the audit which led to this action. In calculating the amount of
5 the Commissioner's reasonable cost, the Commissioner may use the
6 estimated average hourly salary for all persons performing audits
7 of real estate brokers, and shall include an allocation for
8 travel time to and from the auditor's place of work. I will pay
9 such cost within 60 days of receiving an invoice from the
10 Commissioner detailing the activities performed during the audit
11 and the amount of time spent performing those activities.

12 I am aware that if I petition for reinstatement in the
13 future, that payment of the audit costs will be a condition of
14 reinstatement.

15 I declare under penalty of perjury under the laws of
16 the State of California that the above is true and correct and
17 that I am acting freely and voluntarily on behalf of CALIFORNIA
18 FINANCE GROUP INCORPORATED to surrender its license and all
19 license rights attached thereto.

20 08-13-12
21 Date and Place

Julio Enrique B.
CALIFORNIA FINANCE GROUP
INCORPORATED by JULIO ENRIQUE
GONZALEZ JR.

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