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FILED

NOV 27 2013

BUREAU OF REAL ESTATE

By *[Signature]*

BEFORE THE BUREAU OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of)	No. H-38198 LA
STEVE MARK HUFSTEDLER,)	
)	
)	
Respondent.)	

ORDER ACCEPTING VOLUNTARY SURRENDER OF REAL ESTATE LICENSE

On June 13, 2012, an Accusation was filed in this matter against Respondent STEVE MARK HUFSTEDLER.

On October 30, 2013, Respondent petitioned the Commissioner to voluntarily surrender his real estate broker license and license rights pursuant to Section 10100.2 of the Business and Professions Code.

IT IS HEREBY ORDERED that Respondent STEVE MARK HUFSTEDLER's petition for voluntary surrender of his real estate broker license and license rights is accepted as of the effective date of this Order as set forth below, based upon the understanding and agreement expressed in Respondent's Declaration dated October 30, 2013 (attached as Exhibit "A" hereto).

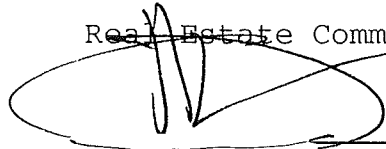
1 Respondent's license certificates, pocket cards and any branch
2 office license certificate shall be sent to the below listed
3 address so that they reach the Bureau on or before the effective
4 date of this Order:

5 BUREAU OF REAL ESTATE
6 Attn: Licensing Flag Section
7 P. O. Box 137013
8 Sacramento, CA 95813-7013

8 This Order shall become effective at 12 o'clock noon
9 on DEC 18 2013, 2013.

10 DATED: NOVEMBER 20, 2013

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13 ~~Real Estate Commissioner~~

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16 **By: JEFFREY MASON**
17 **Chief Deputy Commissioner**

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EXHIBIT "A"

BEFORE THE BUREAU OF REAL ESTATE
STATE OF CALIFORNIA

...

In the Matter of the Accusation of)	NO. H-38198 EA
STEVE MARK HUFSTEDLER,)	
)	
)	
Respondent.)	

DECLARATION

My name is STEVE MARK HUFSTEDLER, and I am currently licensed as a real estate broker and/or have license rights with respect to said license.

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), I wish to voluntarily surrender my real estate license, issued by the Bureau of Real Estate ("Bureau"), pursuant to Business and Professions Code Section 10100.2.

I understand that by so voluntarily surrendering my license, I may be relicensed as a broker or as a salesperson, or

SAK

1 issued a new mortgage loan originator endorsement, only by
2 petitioning for reinstatement pursuant to Section 11522 of the
3 Government Code. I also understand that by so voluntarily
4 surrendering my license, I agree to the following:

5 1. The filing of this Declaration shall be deemed as
6 my petition for voluntary surrender.

7 2. It shall also be deemed to be an understanding and
8 agreement by me that I waive all rights I have to require the
9 Commissioner to prove the allegations contained in the Accusation
10 filed in this matter at a hearing held in accordance with the
11 provisions of the Administrative Procedure Act (Government Code,
12 Sections 11400 et seq.), and that I also waive other rights
13 afforded to me in connection with the hearing such as the right
14 to discovery, the right to present evidence in defense of the
15 allegations in the Accusation and the right to cross-examine
16 witnesses.

17 3. I further agree that upon acceptance by the
18 Commissioner, as evidenced by an appropriate order, all
19 affidavits and all relevant evidence obtained by the Bureau in
20 this matter prior to the Commissioner's acceptance, and all
21 allegations contained in the Accusation filed in the Bureau Case
22 No. R-38198 LA, may be considered by the Bureau to be true and
23 correct for the purpose of deciding whether to grant relicensure
24 or reinstatement pursuant to Government Code Section 11522.

25 4. I freely and voluntarily surrender all my licenses
26 and license rights under the Real Estate Law.

27

1 5. A copy of the Commissioner's Criteria of
 2 Rehabilitation is attached hereto. If and when a petition
 3 application is made for reinstatement of a surrendered license or
 4 endorsement, the Real Estate Commissioner will consider as one of
 5 the criteria of rehabilitation, whether or not restitution has
 6 been made to any person who has suffered monetary losses through
 7 "substantially related" acts or omissions of Respondent, whether
 8 or not such persons are named in the investigation file in this
 9 case.

10 6. I further agree to pay the Commissioner's
 11 reasonable cost for the audit which led to this action in the
 12 amount of \$7,200. In calculating the amount of the
 13 Commissioner's reasonable cost, the Commissioner may use the
 14 estimated average hourly salary for all persons performing audits
 15 of real estate brokers, and shall include an allocation for
 16 travel time to and from the auditor's place of work. I will pay
 17 cost within 50 days of receiving an invoice from the Commissioner
 18 detailing the activities performed during the audit and the
 19 amount of time spent performing those activities.
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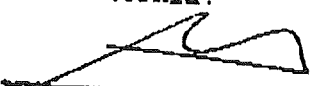
21 I am aware that if I petition for reinstatement in the
 22 future, that payment of the audit costs will be a condition of
 23 reinstatement.

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I declare under penalty of perjury under the laws of
the State of California that the above is true and correct and
that this declaration was executed 30 October, 2013,
at ORANGE, California.



STEVE MARK HOFSTEDLER

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FILED

NOV 27 2013

BUREAU OF REAL ESTATE

By *J. [Signature]*

BEFORE THE BUREAU OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of)	No. H-38198 LA
)	
AMERICAN TEAM MORTGAGE, INC.,)	
)	
)	
Respondent.)	

ORDER ACCEPTING VOLUNTARY SURRENDER OF REAL ESTATE LICENSE

On June 13, 2012, an Accusation was filed in this matter against Respondent AMERICAN TEAM MORTGAGE, INC.

On October 30, 2013, Respondent petitioned the Commissioner to voluntarily surrender its real estate broker license and license rights pursuant to Section 10100.2 of the Business and Professions Code.

IT IS HEREBY ORDERED that Respondent AMERICAN TEAM MORTGAGE, INC.'s petition for voluntary surrender of its real estate broker license and license rights is accepted as of the effective date of this Order as set forth below, based upon the understanding and agreement expressed in Respondent's Declaration

1 dated October 30, 2013 (attached as Exhibit "A" hereto).
2 Respondent's license certificates, pocket cards and any branch
3 office license certificate shall be sent to the below listed
4 address so that they reach the Bureau on or before the effective
5 date of this Order:

6 BUREAU OF REAL ESTATE
7 Attn: Licensing Flag Section
8 P. O. Box 137013
9 Sacramento, CA 95813-7013

9 This Order shall become effective at 12 o'clock noon
10 on DEC 18 2013, 2013.

11 DATED: NOVEMBER 20, 2013

13 Real Estate Commissioner

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16 **By: JEFFREY MASON**
17 **Chief Deputy Commissioner**

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EXHIBIT "A"

BEFORE THE BUREAU OF REAL ESTATE
STATE OF CALIFORNIA

In the Matter of the Accusation of
AMERICAN TEAM MORTGAGE, INC.,

NO. H-38198 LA

Respondent.

DECLARATION

My name is STEVE MARK HUFSTEDLER and I am currently an officer of AMERICAN TEAM MORTGAGE, INC., which is licensed as a real estate broker and/or has license rights with respect to said license. I am authorized and empowered to sign this declaration on behalf of AMERICAN TEAM MORTGAGE, INC. I am acting on behalf of AMERICAN TEAM MORTGAGE, INC. in this matter.

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) AMERICAN TEAM MORTGAGE, INC. wishes to voluntarily surrender its real estate license, issued by the Bureau of Real Estate ("Bureau"), pursuant to Business and Professions Code Section 10100.2.

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1
2 I understand that AMERICAN TEAM MORTGAGE, INC., by so
3 voluntarily surrendering its license, can only have it reinstated
4 in accordance with the provisions of Section 11522 of the
5 Government Code. I also understand that by so voluntarily
6 surrendering its license, AMERICAN TEAM MORTGAGE, INC. agrees to
7 the following:

8 The filing of this Declaration shall be deemed as its
9 petition for voluntary surrender. It shall also be deemed to be
10 an understanding and agreement by AMERICAN TEAM MORTGAGE, INC.
11 that, it waives all rights it has to require the Commissioner to
12 prove the allegations contained in the Accusation filed in this
13 matter at a hearing held in accordance with the provisions of the
14 Administrative Procedure Act (Government Code Sections 11400 et
15 seq.), and that it also waives other rights afforded to it in
16 connection with the hearing such as the right to discovery, the
17 right to present evidence in defense of the allegations in the
18 Accusation and the right to cross-examine witnesses. I further
19 agree on behalf of AMERICAN TEAM MORTGAGE, INC. that upon
20 acceptance by the Commissioner, as evidenced by an appropriate
21 order, all affidavits and all relevant evidence obtained by the
22 Bureau in this matter prior to the Commissioner's acceptance, and
23 all allegations contained in the Accusation filed in the Bureau
24 Case No. K-38198 LA, may be considered by the Bureau to be true
25 and correct for the purpose of deciding whether or not to grant
26 reinstatement of AMERICAN TEAM MORTGAGE, INC.'s license pursuant
27 to Government Code Section 11522.

1 A copy of the Commissioner's Criteria of Rehabilitation
 2 is attached hereto. If and when a petition application is made
 3 for reinstatement of a surrendered license, the Real Estate
 4 Commissioner will consider as one of the criteria of
 5 rehabilitation, whether or not restitution has been made to any
 6 person who has suffered monetary losses through "substantially
 7 related" acts or omissions of Respondent, whether or not such
 8 persons are named in the investigation file in this case.

9 I further agree on behalf of AMERICAN TEAM MORTGAGE,
 10 INC. to pay the Commissioner's reasonable cost for the audit
 11 which led to this action in the amount of \$7,200. In calculating
 12 the amount of the Commissioner's reasonable cost, the
 13 Commissioner may use the estimated average hourly salary for all
 14 persons performing audits of real estate brokers, and shall
 15 include an allocation for travel time to and from the auditor's
 16 place of work. I will pay such cost within 60 days of receiving
 17 an invoice from the Commissioner detailing the activities
 18 performed during the audit and the amount of time spent
 19 performing those activities.

20 I am aware that if AMERICAN TEAM MORTGAGE, INC.
 21 petitions for reinstatement in the future, that payment of the
 22 audit costs will be a condition of reinstatement.

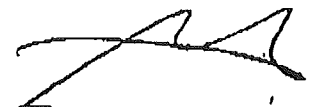
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I declare under penalty of perjury under the laws of the State of California that the above is true and correct and that I am acting freely and voluntarily on behalf of AMERICAN TEAM MORTGAGE, INC. to surrender its license and all license rights attached thereto.

30 OCTOBER 2013
Date and Place



AMERICAN TEAM MORTGAGE, INC.
By: Steve Mark Hufstedler