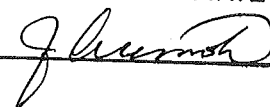


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FILED

APR 15 2014

BUREAU OF REAL ESTATE

By 

BEFORE THE BUREAU OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of)
) CalBRE No. H-38271 LA
BLUESTONE MORTGAGE, INC.,)
LORENZO LAZARO, individually and) OAH No. 2012110909
as former designated officer of)
Bluestone Mortgage, Inc., and)
ANA E. LAZARO,)
)
)
Respondents.)

ORDER ACCEPTING VOLUNTARY SURRENDER OF REAL ESTATE LICENSE

On January 24, 2013, a First Amended Accusation was
filed in this matter against LORENZO LAZARO.

On February 11, 2014, Respondent LORENZO LAZARO
petitioned the Commissioner to voluntarily surrender his real
estate broker license pursuant to Section 10100.2 of the
Business and Professions Code.

IT IS HEREBY ORDERED that Respondent LORENZO LAZARO's
petition for voluntary surrender of his real estate broker
license is accepted as of the effective date of this Order as
set forth below, based upon the understanding and agreement

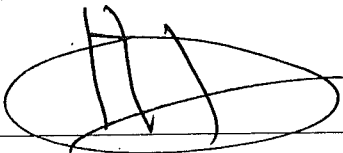
1 expressed in Respondent's Declaration dated February 11, 2014,
2 (attached as Exhibit "A" hereto). Respondent's license
3 certificate, pocket card and any branch office license
4 certificate shall be sent to the below listed address so that
5 they reach the Bureau on or before the effective date of this
6 Order:

7
8 Bureau of Real Estate
9 Attn: Licensing Flag Section
10 P.O. Box 137013
11 Sacramento, CA 95813-7013

12 This Order shall become effective at 12 o'clock noon
13 on **MAY 06 2014**.

14 DATED: APR 11 2014.

15 REAL ESTATE COMMISSIONER

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18 By: JEFFREY MASON
19 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	)	
	)	CalBRE No. H-38271 LA
BLUESTONE MORTGAGE, INC.,	)	
<u>LORENZO LAZARO</u> , individually and	)	OAH No. 2012110909
as former designated officer of	)	
Bluestone Mortgage, Inc., and	)	
ANA E. LAZARO,	)	
	)	
Respondents.	)	

DECLARATION

My name is LORENZO LAZARO, and I am currently licensed as a real estate broker and/or have license rights with respect to said license. I am represented by Frank M. Buda, Esq. 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), I wish to

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

4 I understand that by so voluntarily surrendering my
5 license, I may be relicensed as a broker or as a salesperson, or
6 issued a mortgage loan originator endorsement, only by
7 petitioning for reinstatement pursuant to Section 11522 of the
8 Government Code. I also understand that by so voluntarily
9 surrendering my real estate broker license, I agree to the
10 following:

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

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

23 3. I further agree that upon acceptance by the
24 Commissioner, as evidenced by an appropriate order, all

1 affidavits and all relevant evidence obtained by the Bureau in
2 this matter prior to the Commissioner's acceptance, and all
3 allegations contained in the Accusation filed in the Bureau Case
4 No. H-38271 LA, may be considered by the Bureau to be true and
5 correct for the purpose of deciding whether to grant relicensure
6 or reinstatement pursuant to Government Code Section 11522.

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

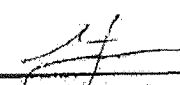
9 5. A copy of the Commissioner's Criteria of
10 Rehabilitation is attached hereto. If and when a petition
11 application is made for reinstatement of a surrendered license
12 or endorsement, the Real Estate Commissioner will consider as
13 one of the criteria of rehabilitation, whether or not
14 restitution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

18 6. I further agree to pay the Commissioner's
19 reasonable cost for the audit which led to this action. In
20 calculating the amount of the Commissioner's reasonable cost,
21 the Commissioner may use the estimated average hourly salary for
22 all persons performing audits of real estate brokers, and shall
23 include an allocation for travel time to and from the auditor's
24 place of work. I will pay the cost within 60 days of receiving

1 an invoice from the Commissioner detailing the activities .
2 performed during the audit and the amount of time spent
3 performing those activities.

4 7. I am aware that if I petition for reinstatement in
5 the future, payment of the audit costs will be a condition of
6 reinstatement.

7 I declare under penalty of perjury under the laws of
8 the State of California that the above is true and correct and
9 that this declaration was executed February 11th, 2014,
10 at Simi Valley, California.

11
12 
LORENZO LAZARO