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JUL 24 2013

DEPARTMENT OF REAL ESTATE
BY: C. A.

BEFORE THE BUREAU OF REAL ESTATE
STATE OF CALIFORNIA

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11 In the Matter of the Accusation of)
12 CALSTAR LENDING INC.,) DRE No. H-38452 LA
13 a corporate real estate broker;) OAH No. 2013010751
14 and MICHAEL LAWRENCE ACUNA,)
15 individually and as)
16 designated broker-officer)
17 of Calstar Lending Inc.,)
18 Respondents.)

ORDER ACCEPTING VOLUNTARY SURRENDER OF REAL ESTATE LICENSE

19 On October 1, 2012, an Accusation was filed in this
20 matter against Respondents CALSTAR LENDING INC. and MICHAEL
21 LAWRENCE ACUNA.

22 On June 18, 2013, Respondent CALSTAR LENDING INC.
23 petitioned the Commissioner to voluntarily surrender its
24 corporate real estate broker license, and MICHAEL LAWRENCE ACUNA
25 petitioned the Commissioner to voluntarily surrender his real
26 estate broker license pursuant to Section 10100.2 of the
27 Business and Professions Code.

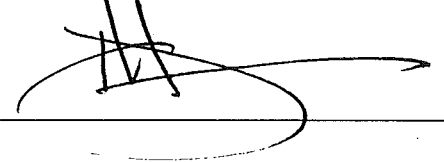
1 IT IS HEREBY ORDERED that Respondent CALSTAR LENDING
2 INC.'s petition for voluntary surrender of its corporate real
3 estate broker license, and Respondent MICHAEL LAWRENCE ACUNA's
4 petition of his real estate broker license is accepted as of the
5 effective date of this Order as set forth below, based upon the
6 understanding and agreement expressed in Respondents' Declaration
7 dated June 18, 2013 (attached as Exhibit "A" hereto).
8 Respondents' license certificates and pocket cards shall be sent
9 to the below listed address so that they reach the Bureau on or
10 before the effective date of this Order:

11 Bureau of Real Estate
12 Attn: Licensing Flag Section
13 P.O. Box 137007
 Sacramento, CA 95813-7007

14 This Order shall become effective at 12 o'clock noon
15 on August 13, 2013.

16 DATED: July 19, 2013.

18 REAL ESTATE COMMISSIONER

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22 **By: JEFFREY MASON**
23 **Chief Deputy Commissioner**
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BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of

CALSTAR LENDING INC. a corporate real
estate broker; and
MICHAEL LAWRENCE ACUNA,
individually and as designated broker-officer
of Calstar Lending Inc.,

Respondents.

) DRE No. H- 38452 LA

) OAH No. 2013010751

DECLARATION

My name is MICHAEL LAWRENCE ACUNA, and I am currently licensed as an individual real estate broker and as the designated officer of CALSTAR LENDING, INC., a corporate real estate broker, and have license rights with respect to said licenses. I am represented in this matter by attorney Bruce Boice, Esq.

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 and license rights, as well as the license and license

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

3 I understand that by so voluntarily surrendering my license, and the license of
4 CALSTAR LENDING, INC., we may be relicensed as a broker or as a salesperson, or issued a
5 new mortgage loan originator endorsement, only by petitioning for reinstatement pursuant to
6 Section 11522 of the Government Code. I also understand that by so voluntarily surrendering
7 my license and the license of CALSTAR LENDING, INC., I, MICHAEL LAWRENCE
8 ACUNA, individually and on behalf of CALSTAR LENDING, INC., agree to the following:

9 1. The filing of this Declaration shall be deemed as a petition for voluntary
10 surrender filed on behalf of myself and CALSTAR LENDING, INC.

11 2. I, MICHAEL LAWRENCE ACUNA, acting individually and on behalf of
12 CALSTAR LENDING, INC., waive all rights I and this entity have to require the Commissioner
13 to prove the allegations contained in the Accusation filed in this matter at a hearing held in
14 accordance with the provisions of the Administrative Procedure Act (Government Code Sections
15 11400 et seq.), and also waive other rights afforded to us in connection with the hearing such as
16 the right to discovery, the right to present evidence in defense of the allegations in the
17 Accusation and the right to cross-examine witnesses.

18 3. I further agree that upon acceptance by the Commissioner, as evidence by an
19 appropriate order, all affidavits and all relevant evidence obtained by the Department in this
20 matter prior to the Commissioner's acceptance of this petition for voluntary surrender, and all
21 allegations contained in the Accusation filed in Department's Case No. H-38452 LA, may be
22 considered by the Department to be true and correct for all purposes, including deciding whether
23 to grant relicensure or reinstatement pursuant to Government Code Section 11522.


24 4. I freely and voluntarily surrender all my licenses and license rights, and the
25 licenses and license rights of CALSTAR LENDING, INC. under the Real Estate Law.

26 5. A copy of the Commissioner's Criteria of Rehabilitation is attached hereto. If
27 and when application is made for reinstatement of a surrendered license or endorsement, the Real

1 Estate Commissioner will consider as one of the criteria of rehabilitation, whether or not
 2 restitution has been made to any person who has suffered monetary losses through substantially
 3 related acts or omissions of Respondents, whether or not such persons are named in the
 4 investigation file in this case.

5 I declare under penalty of perjury under the laws of the State of California that the
 6 above is true and correct and that I am acting voluntarily individually and on behalf of
 7 CALSTAR LENDING, INC., to surrender my licenses and the corporate real estate broker
 8 licenses issued to CALSTAR LENDING, INC., and all license rights attached thereto.

9 This declaration was executed June 19, 2013, at
 10 Newport Beach, California.

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 14 MICHAEL LAWRENCE ACUNA, individually
 15 and as President and Designated Officer of
 16 CALSTAR LENDING, INC.
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