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**FILED**

APR 02 2014

BUREAU OF REAL ESTATE

By *J. [Signature]*

BEFORE THE BUREAU OF REAL ESTATE  
STATE OF CALIFORNIA

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In the Matter of the Accusation of )  
 )  
ATLANTIC FUNDING CORP. doing )  
business as California Realty; and )  
 )  
YOUNG EUN KWON, formerly known as )  
Young Eun Woo, individually )  
and as former designated officer of )  
Atlantic Funding Corp., and )  
doing business as AFC Loans Center, )  
 )  
Respondents. )

No. H-38927 LA

ORDER ACCEPTING VOLUNTARY SURRENDER OF REAL ESTATE LICENSE

On February 2, 2014, a Second Amended Accusation ("Accusation") was filed in this matter against Respondent YOUNG EUN KWON.

On February 3, 2014, Respondent petitioned the Commissioner to voluntarily surrender her real estate broker license rights pursuant to Section 10100.2 of the Business and Professions Code.

IT IS HEREBY ORDERED that Respondent YOUNG EUN KWON's petition for voluntary surrender of her real estate broker license rights is accepted as of the effective date of this Order as set forth below, based upon the understanding and agreement expressed in

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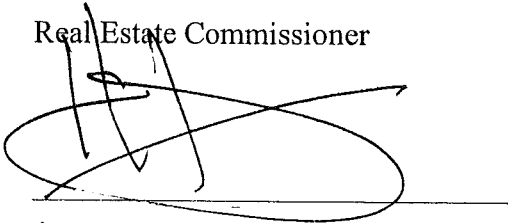
Respondent's Declaration dated February 3, 2014, (attached as Exhibit "A" hereto).  
Respondent's license certificate, pocket card and any branch office license certificate shall be  
sent to the below listed address so that they reach the Bureau on or before the effective date of  
this Order:

Bureau of Real Estate  
Atten: Licensing Flag Section  
P.O. Box 137013  
Sacramento, CA 95813-7013

This Order shall become effective at 12 o'clock noon on APR 23 2014, 2014.

DATED: MARCH 14, 2014

Real Estate Commissioner



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

1 Miranda McCroskey, SBN 189152  
2 Law Office of Miranda McCroskey  
3 1432 Edinger Ave., St. 240  
4 Tustin, CA 92780

EXHIBIT "A"

4 Telephone: (714) 389-2257  
5 Facsimile: (714) 248-7095

8 BEFORE THE BUREAU OF REAL ESTATE

9 STATE OF CALIFORNIA

10 \* \* \*

11 In the Matter of the Accusation of )

No. H-38927 LA

12 ATLANTIC FUNDING CORP. doing )  
13 business as California Realty; and )

14 YOUNG EUN KWON, formerly known as )  
15 Young Eun Woo, individually )  
16 and as former designated officer of )  
17 Atlantic Funding Corp., and )  
doing business as AFC Loans Center, )

Respondents. )

18 DECLARATION

19 My name is YOUNG EUN KWON and I am currently licensed as a real estate  
20 broker and/or have license rights with respect to said license.

21 In lieu of proceeding in this matter in accordance with the provisions of the  
22 Administrative Procedure Act (Sections 11400 et seq., of the Government Code), I wish to  
23 voluntarily surrender my real estate license and license rights issued by the Bureau of Real  
24 Estate ("Bureau") pursuant to Business and Professions Code Section 10100.2.  
25

26 I understand that by so voluntarily surrendering my license rights, I may be  
27 relicensed as a broker or as a salesperson by petitioning for reinstatement pursuant to Section

1 11522 of the Government Code. I also understand that by so voluntarily surrendering my  
2 license(s), I agree to the following:

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

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

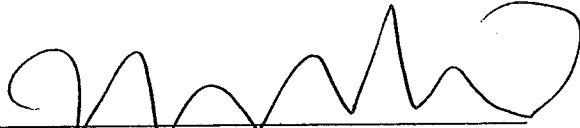
13 3. This Declaration is made for the purpose of reaching a resolution of allegations  
14 contained in the DRE Case number H-38927 LA, and is expressly limited to this proceeding and  
15 any other proceeding or case in which the Bureau of Real Estate is a party and shall not otherwise  
16 be admissible or relied upon by any third parties for any purpose.  
17

18 4. I further agree that upon acceptance by the Commissioner, as evidenced by an  
19 appropriate order, all affidavits and all relevant evidence obtained by the Bureau in this matter  
20 prior to the Commissioner's acceptance, and all allegations contained in the Accusation filed in  
21 the Bureau Case No. H-38927 LA, with respect to me may be considered by the Bureau when  
22 deciding whether to grant re-licensure or reinstatement pursuant to Government Code Section  
23 11522.  
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25 5. I freely and voluntarily surrender all my licenses and license rights under the  
26 Real Estate Law.  
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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 on Feb 3, 2014,  
at Tustin California.

  
\_\_\_\_\_  
YOUNG EUN KWON

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**FILED**

APR 02 2014

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-38927 LA
<u>ATLANTIC FUNDING CORP.</u> doing	)	
business as California Realty; and	)	
	)	
YOUNG EUN KWON, formerly known as	)	
Young Eun Woo, individually	)	
and as former designated officer of	)	
Atlantic Funding Corp., and	)	
doing business as AFC Loans Center,	)	
	)	
Respondents.	)	

ORDER ACCEPTING VOLUNTARY SURRENDER OF REAL ESTATE LICENSE

On February 2, 2014, a Second Amended Accusation ("Accusation") was filed in this matter against Respondent ATLANTIC FUNDING CORP.

On February 3, 2014, Respondent petitioned the Commissioner to voluntarily surrender its real estate broker license rights pursuant to Section 10100.2 of the Business and Professions Code.

IT IS HEREBY ORDERED that Respondent ATLANTIC FUNDING CORP.'s petition for voluntary surrender of its real estate broker license rights is accepted as of the effective date of this Order as set forth below, based upon the understanding and agreement

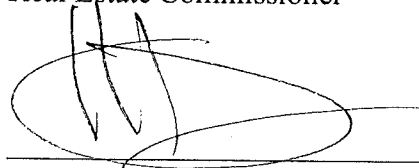
1 expressed in Respondent's Declaration dated February 3, 2014 (attached as Exhibit "A" hereto).  
2 Respondent's license certificate, pocket card and any branch office license certificate shall be  
3 sent to the below listed address so that they reach the Bureau on or before the effective date of 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

5  
6 Bureau of Real Estate  
7 Atten: Licensing Flag Section  
8 P.O. Box 137013  
9 Sacramento, CA 95813-7013

10 This Order shall become effective at 12 o'clock noon on APR 23 2014, 2014.

11 DATED: March 14, 2014

12 Real Estate Commissioner

13   
14

15 **JEFFREY MASON**  
16 **Chief Deputy Commissioner**

1 Miranda McCroskey, SBN 189152  
2 Law Office of Miranda McCroskey  
3 1432 Edinger Ave., St. 240  
4 Tustin, CA 92780

EXHIBIT "A"

5 Telephone: (714) 389-2257  
6 Facsimile: (714) 248-7095  
7

8 BEFORE THE BUREAU OF REAL ESTATE  
9 STATE OF CALIFORNIA

10 \* \* \*

11 In the Matter of the Accusation of )

No. H-38927 LA

12 ATLANTIC FUNDING CORP. doing )  
13 business as California Realty; and )

14 YOUNG EUN KWON, formerly known as )  
15 Young Eun Woo, individually )  
16 and as former designated officer of )  
17 Atlantic Funding Corp., and )  
18 doing business as AFC Loans Center, )

19 Respondents. )

20 DECLARATION

21 My name is YOUNG EUN KWON, formerly known as Young Eun Woo, and I am  
22 currently licensed as an individual real estate broker. I am also the President and former  
23 designated officer of ATLANTIC FUNDING CORP., which is licensed as a corporate real estate  
24 broker. The abovementioned licenses are current and have license rights. I am acting  
25 individually and on behalf of ATLANTIC FUNDING CORP. in this matter and I am authorized  
26 to sign this declaration on its behalf.

27 In lieu of proceeding in this matter in accordance with the provisions of the  
Administrative Procedure Act (Government Code sections 11400 et seq.), ATLANTIC

1 FUNDING CORP. wishes to voluntarily surrender its real estate license issued by the Bureau of  
2 Real Estate ("Bureau") pursuant to Business and Professions Code section 10100.2.

3 I understand that by voluntarily surrendering its license ATLANTIC FUNDING CORP.  
4 can only have that license reinstated in accordance with the provisions of section 11522 of the  
5 Government Code. I, YOUNG EUN KWON, individually and on behalf of ATLANTIC  
6 FUNDING CORP. agree to the following:

7 1. The filing of this Declaration shall be deemed as a petition for voluntary surrender  
8 filed on behalf of ATLANTIC FUNDING CORP.

9 2. I, YOUNG EUN KWON, acting on behalf of ATLANTIC FUNDING CORP. waive  
10 all rights it may have to require the Commissioner to prove the allegations contained in the  
11 Second Amended Accusation ("Accusation") filed in this matter at a hearing held in accordance  
12 with the provisions of the Administrative Procedure Act (Government Code sections 11400 et  
13 seq.) and that it also waives other rights afforded to it in connection with the hearing such as the  
14 right to discovery, the right to present evidence in defense of the allegations in the Accusation  
15 and the right to cross-examine witnesses.

16 3. This Declaration is made for the purpose of reaching a resolution of allegations  
17 contained in the BRE Case number H-38927 LA, and is expressly limited to this proceeding and  
18 any other proceeding or case in which the Bureau of Real Estate is a party and shall not otherwise  
19 be admissible or relied upon by any third parties for any purpose.


20 4. Respondent ATLANTIC FUNDING CORP. stipulates that all affidavits and all  
21 relevant evidence obtained by the Bureau in this matter prior to the Commissioner's acceptance  
22 of this petition for voluntary surrender, and all allegations contained in the Accusation filed in  
23 the Bureau's Case No. H-38927 LA may be considered by the Bureau when deciding whether or  
24 not to grant reinstatement of the real estate licenses of Respondent pursuant to Government Code  
25 Section 11522.

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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 ATLANTIC  
FUNDING CORP. to surrender the corporate real estate broker license issued to ATLANTIC  
FUNDING CORP., and all license rights attached thereto.



ATLANTIC FUNDING CORP. by  
YOUNG EUN KWON,  
President and former Designated Officer

2/3/14  
Dated