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**FILED**

OCT -1 2013

BUREAU OF REAL ESTATE

By Homa Smirnov

BEFORE THE BUREAU OF REAL ESTATE

STATE OF CALIFORNIA

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In the Matter of the Accusation of )  
CAL ESTATE MORTGAGE CORP, ) DRE No: H-39003 LA  
Respondent. )

ORDER ACCEPTING VOLUNTARY SURRENDER OF REAL ESTATE LICENSE

On August 13, 2013, an Accusation was filed in this matter.

On September 9, 2013, Respondent CAL ESTATE MORTGAGE CORP petitioned the Commissioner to voluntarily surrender its corporate real estate broker license pursuant to Section 10100.2 of the Business and Professions Code.

IT IS HEREBY ORDERED that Respondent CAL ESTATE MORTGAGE CORP's petition for voluntary surrender of its corporate real estate broker license 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 September 9, 2013 (attached as Exhibit "A" hereto). Respondent's

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

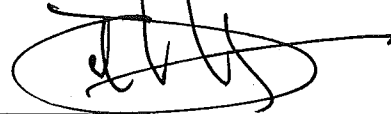
5 Bureau of Real Estate  
6 Attn: Licensing Flag Section  
7 P.O. Box 137013  
8 Sacramento, CA 95813-7013

9 This Order shall become effective at 12 o'clock noon

10 on OCT 21 2013.

11 DATED: SEPTEMBER 19, 2013.

12 Real Estate Commissioner

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15 **By: JEFFREY MASON**  
16 **Chief Deputy Commissioner**  
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BEFORE THE BUREAU OF REAL ESTATE  
STATE OF CALIFORNIA

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In the Matter of the Accusation of ) BRE NO: H-39003 LA  
CAL ESTATE MORTGAGE CORP, )  
Respondent. )  
\_\_\_\_\_ )

DECLARATION

My name is Rossana Carmen Salas. I am authorized and empowered to sign this declaration on behalf of CAL ESTATE MORTGAGE CORP, which is licensed as a corporate real estate broker and/or has 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) CAL ESTATE MORTGAGE CORP 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.

I understand that CAL ESTATE MORTGAGE CORP, by so voluntarily surrendering its license, can only have it reinstated in accordance with the provisions of Section 11522 of the

1 Government Code. I also understand that by so voluntarily  
2 surrendering its license, CAL ESTATE MORTGAGE CORP agrees to the  
3 following:

4         The filing of this Declaration shall be deemed as its  
5 petition for voluntary surrender. It shall also be deemed to be  
6 an understanding and agreement by CAL ESTATE MORTGAGE CORP that  
7 it waives all rights it has to require the Commissioner to prove  
8 the allegations contained in the Accusation filed in this matter  
9 at a hearing held in accordance with the provisions of the  
10 Administrative Procedure Act (Government Code Sections 11400 et  
11 seq.), and that it also waives other rights afforded to it in  
12 connection with the hearing such as the right to discovery, the  
13 right to present evidence in defense of the allegations in the  
14 Accusation and the right to cross-examine witnesses. I further  
15 agree on behalf of CAL ESTATE MORTGAGE CORP that upon acceptance  
16 by the Commissioner, as evidenced by an appropriate order, all  
17 affidavits and all relevant evidence obtained by the Bureau in  
18 this matter prior to the Commissioner's acceptance, and all  
19 allegations contained in the Accusation filed in the Bureau Case  
20 No. H-39003 LA, may be considered by the Bureau to be true and  
21 correct for the purpose of deciding whether or not to grant  
22 reinstatement of CAL ESTATE MORTGAGE CORP's license(s) pursuant  
23 to Government Code Section 11522.

24         A copy of the Commissioner's Criteria of Rehabilitation  
25 is attached hereto. If and when a petition application is made  
26 for reinstatement of a surrendered license or endorsement, the  
27 Real Estate Commissioner will consider as one of the criteria of

1 rehabilitation, whether or not restitution has been made to any  
2 person who has suffered monetary losses through "substantially  
3 related" acts or omissions of Respondent(s), whether or not such  
4 persons are named in the investigation file in this case.

5 I declare under penalty of perjury under the laws of  
6 the State of California that the above is true and correct and  
7 that I am acting freely and voluntarily on behalf of CAL ESTATE  
8 MORTGAGE CORP to surrender its license and all license rights  
9 attached thereto.

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September 09, 2013 Anaheim  
Date and Place

  
CAL ESTATE MORTGAGE CORP, by  
ROSSANA CARMEN SALAS