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OCT 16 2018

DEPT. OF REAL ESTATE
By Angie Danner

BEFORE THE DEPARTMENT¹ OF REAL ESTATE
STATE OF CALIFORNIA

* * *

In the Matter of the Application of) No. H-41112 LA
RICARDO SALAS FLORES,)
Respondent.)

ORDER DENYING APPLICATION FOR A
MORTGAGE LOAN ORIGINATOR LICENSE ENDORSEMENT

The Real Estate Commissioner, in conformity with Section 10152, Division 4, Business and Professions Code of the State of California, required further proof of the honesty and truthfulness of RICARDO SALAS FLORES, (hereinafter "Respondent"), in connection with Respondent's application for Mortgage Loan Originator License Endorsement filed on January 24, 2017, and in relation thereto, filed a Statement of Issues on July 17, 2018.

Said Statement of Issues was properly served on Respondent on or about July 17, 2018.

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¹ "Between July 1, 2013 and July 1, 2018, the Department of Real Estate operated as the Bureau of Real Estate under the Department of Consumer Affairs."

1 On August 1, 2018, a Notice of Defense having been filed herein within the time
2 prescribed by Section 11506 of the Government Code, the matter was set for hearing at
3 September 13, 2018 at 1:30 p.m., in the Office of Administrative Hearings, 320 West Fourth
4 Street, Suite 630, Los Angeles, California.

5 On August 23, 2018, a Notice of Hearing stating the date, time and location of
6 the hearing was served on Respondent by first class mail.

7 No appearance having been made by Respondent or by anyone on his behalf at
8 the noticed time, date and location of the hearing, and upon evidence of compliance with the
9 provisions of Sections 11506 and 11509 of the Government Code, Respondent's default was
10 declared; Order of Remand was issued by the Administrative Law Judge on September 13,
11 2018.

12 IT IS THEREFORE ORDERED, pursuant to the authority granted under
13 Section 11520 of the Government Code of the State of California, that the application of
14 RICARDO SALAS FLORES for a Mortgage Loan Originator License Endorsement is hereby
15 denied.

16 This Order is effective immediately.

17 DATED: October 11, 2018

18 DANIEL J. SANDRI
19 ACTING REAL ESTATE COMMISSIONER

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