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FILED

NOV 15 2019

DEPT. OF REAL ESTATE

By *[Signature]*

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BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

In the Matter of the Accusation against)	
)	DRE No. H-41455 LA
CAL LOANS DIRECT INC and)	
THOMAS JESUS NAVARRO,)	
individually and as designated officer for Cal)	
Loans Direct, Inc.,)	
Respondents.)	

ORDER VACATING DECISION AND SETTING ASIDE DEFAULT

On October 21, 2019, a Decision was rendered revoking the real estate broker licenses of Respondents, CAL LOANS DIRECT INC. and THOMAS JESUS NAVARRO, effective November 18, 2019.

On November 6, 2019, good cause was presented to vacate the Decision of October 21, 2019, and to have the matter remanded to the Office of Administrative Hearings as a contested matter.

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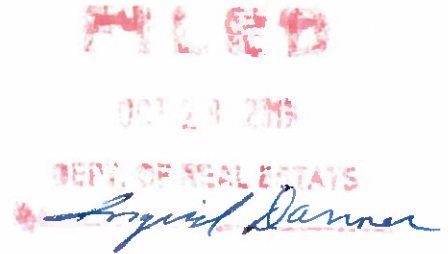
NOW, THEREFORE, IT IS ORDERED that the Decision of October 21, 2019, is vacated and that the Matter of the Accusation filed on August 07, 2019, is remanded to the Office of Administrative Hearings.

This Order shall be effective immediately.

DATED: *November 15, 2019.*

DANIEL SANDRI
ACTING REAL ESTATE COMMISSIONER





BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

In the Matter of the Accusation against

DRE No. H-41455 LA

CAL LOANS DIRECT, INC. and
THOMAS JESUS NAVARRO, individually
and as designated officer for Cal Loans Direct,
Inc.,

Respondents.

DECISION

This Decision is being issued in accordance with the provisions of Section 11520 of the Government Code, on evidence of compliance with Section 11505 of the Government Code and pursuant to the Order of Default filed on October 1, 2019. The findings of fact set forth herein are based on one or more of the following: (1) Respondents' express admissions; (2) affidavits; and/or, (3) other evidence.

Pursuant to Government Code section 11521, the Department of Real Estate ("Department") may order reconsideration of this Decision on petition of any party. The Department's power to order reconsideration of this Decision shall expire 30 days after mailing of this Decision, or on the effective date of this Decision, whichever occurs first. The right to reinstatement of a revoked real estate license or to the reduction of a penalty is controlled by Section 11522 of the Government Code. A copy of Sections 11521 and 11522 and a copy of the Commissioner's Criteria of Rehabilitation are attached hereto for the information of respondents.

FINDINGS OF FACT

1.

On July 30, 2019, Maria Suarez made the Accusation in her official capacity as a Supervising Special Investigator of the State of California. The Accusation, Statement to Respondent, and Notice of Defense were mailed to Respondents' last known addresses of record by regular mail and by certified mail, return receipt requested, on August 6, 2019.

2.

On October 1, 2019, no Notice of Defense having been filed herein within the time prescribed by Section 11506 of the Government Code, Respondents' default were entered herein.

3.

From September 4, 2012, through the present, CAL LOANS DIRECT, INC. ("Respondent CLDI") has been licensed by the Department as a real estate corporation, License ID 01920217. Respondent CLDI holds a Mortgage Loan Originator ("MLO") license endorsement, National Mortgage Licensing System and Registry ("NMLS") No. 957353.

4.

From June 6, 2012, through the present, THOMAS JESUS NAVARRO ("Respondent NAVARRO") has been licensed by the Department as a real estate broker, License ID 01749223. Respondent NAVARRO holds a MLO license endorsement, ("NMLS") No. 364860.

5.

Attached as Exhibit "A" is a true and correct copy of the Accusation filed on August 7, 2019, which is incorporated herein as part of this Decision.

6.

All references to the "Code" are to the California Business and Professions Code and all references to "Regulations" are to Title 10, Chapter 6, California Code of Regulations.

DETERMINATION OF ISSUES

1.

The conduct of Respondent CLDI, as described in Exhibit "A" Paragraphs 10 through 33, violated the Code and the Regulations as set forth below:

PARAGRAPH	PROVISIONS VIOLATED
18-19	Code Sections <u>10145</u> , <u>10176(e)</u> , and Regulation <u>2832</u>
20	Code Section <u>10145</u> and Regulation <u>2831</u>
21	Code Section <u>10145</u> and Regulation <u>2831.1</u>
22	Code Section <u>10166.07(a)</u>
23-24	Code Section <u>10240</u> and Regulation <u>2840</u>
25	Code Section <u>10236.4(b)</u>
26	Code Section <u>10140.6(b)</u> and Regulation <u>2773</u>
27	Regulation <u>2726</u>
28-29	Health and Safety Code Section <u>35380</u>

2.

The foregoing violations constitute cause for the suspension or revocation of the real estate license and license rights of Respondent CLDI under the provisions of Code Sections 10176(e) and 10177(d).

3.

Cause for disciplinary action against Respondent THOMAS JESUS NAVARRO exists for violations of Code sections 10159.2, 10177(h), and Regulation 2725, which constitutes cause for discipline pursuant to Code sections 10166.051, subdivision (b), 10165, and 10177, subdivisions (d), and (h).

4.

The standard of proof applied was clear and convincing proof to a reasonable certainty.

5.

The Department incurred audit costs of \$5,294.26, investigation costs of \$5,634.50, and enforcement costs of \$1,602.00 in this matter.

ORDER

All licenses and licensing rights of Respondents CAL LOANS DIRECT, INC. and THOMAS JESUS NAVARRO, individually and as designated officer of Cal Loans Direct, Inc., under the provisions of Part I of Division 4 of the Business and Professions Code are revoked.

This Decision shall become effective at 12 o'clock noon on **NOV 18 2019**

DATED: October 21, 2019

DANIEL J. SANDRI
ACTING REAL ESTATE COMMISSIONER



1 Department of Real Estate
2 320 West Fourth St, Ste 350
3 Los Angeles, CA, 90013

FILED

DEPARTMENT OF REAL ESTATE
By R. Posada

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8 BEFORE THE DEPARTMENT OF REAL ESTATE
9 STATE OF CALIFORNIA

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11 In the Matter of the Accusation of:) DRE NO. *H-41455 LA*
12 CAL LOANS DIRECT INC ,) DEFAULT ORDER
13 Respondent.)
14 _____)

15 Respondent CAL LOANS DIRECT INC , having failed to file a Notice of
16 Defense within the time required by Section 11506 of the Government Code, is now in
17 default. It is, therefore, ordered that a default be entered on the record in this matter.

18 IT IS SO ORDERED OCT 01 2019

19 DANIEL J. SANDRI
20 ACTING REAL ESTATE COMMISSIONER

21
22 By: 
23 JEFFREY OBOYSKI
24 Assistant Commissioner, Enforcement
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1 Department of Real Estate
2 320 West Fourth St, Ste 350
3 Los Angeles, CA, 95815

FILED

DEPARTMENT OF REAL ESTATE
By R. Rosca

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8 **BEFORE THE DEPARTMENT OF REAL ESTATE**
9 **STATE OF CALIFORNIA**

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11 In the Matter of the Accusation of:) DRE NO. *H-41455 LA*
12)
13 THOMAS JESUS NAVARRO,) DEFAULT ORDER
14 Respondent.)

15 Respondent THOMAS JESUS NAVARRO, having failed to file a Notice of
16 Defense within the time required by Section 11506 of the Government Code, is now in
17 default. It is, therefore, ordered that a default be entered on the record in this matter.

OCT 01 2019

18 IT IS SO ORDERED _____

19 DANIEL J. SANDRI
20 ACTING REAL ESTATE COMMISSIONER

21
22 By: 
23 JEFFREY OBOYSKI
24 Assistant Commissioner, Enforcement
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