

1 2.

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

4 LICENSE HISTORY

5 3.

6 Respondent CALCAP FINANCIAL INC ("CALCAP FINANCIAL") presently
7 has license rights under the Real Estate Law, Part 1 of Division 4 of the Code as a corporate
8 real estate broker. CALCAP FINANCIAL also has a company mortgage loan originator license
9 endorsement.

10 4.

11 Respondent MARK ANGELO MOZILO ("MOZILO") presently has license
12 rights as a real estate broker. MOZILO also has an individual mortgage loan originator license
13 endorsement.

14 5.

15 Respondent CALCAP FINANCIAL is licensed by the Department of Real Estate
16 ("Department") as a corporate real estate broker by and through MOZILO, as the designated
17 officer and broker responsible, pursuant to Code section 10159.2, for supervising the activities
18 requiring a real estate license conducted on behalf of CALCAP FINANCIAL, or by CALCAP
19 FINANCIAL'S officers, agents and employees.

20 BROKERAGE

21 CALCAP FINANCIAL INC

22 6.

23 At all times mentioned, in the City of Pasadena, County of Los Angeles,
24 Respondent CALCAP FINANCIAL acted as a real estate broker, conducting licensed activities
25 within the meaning of Code section 10131(d) (solicits borrowers or lenders for or negotiates
26 loans or collects payments or performs services for borrowers or lenders or note owners in
27 connection with loans secured by real property).

Accusation of CALCAP Financial Inc and Mark Angelo Mozilo

1 9.

2 The conduct, acts, or omissions of Respondent CALCAP FINANCIAL,
3 described in Paragraph 8 above, violated the Code and the Regulations as set forth below:

<u>PARAGRAPH</u>	<u>PROVISIONS VIOLATED</u>
8(a)	Code section 10145 and Regulations section 2832.1
8(b)	Code section 10145 and Regulations section 2831.2

7 The foregoing violations constitute cause for the suspension or revocation of all
8 the licenses, license endorsements, and license rights of Respondent CALCAP FINANCIAL
9 under the Real Estate Law pursuant to the provisions of Code sections 10177(d) and/or
10 10177(g).

11 SECOND CAUSE OF ACTION

12 SUPERVISION AND COMPLIANCE

13 10.

14 The conduct, acts, or omissions of Respondent MOZILO, as described in
15 Paragraphs 8 and 9 above, in failing to ensure compliance of the Real Estate Law by
16 Respondent CALCAP FINANCIAL, is in violation of Code section 10159.2 and Regulations
17 section 2725, and subjects all the licenses, license endorsements, and license rights of MOZILO
18 to suspension or revocation pursuant to Code sections 10177(d), 10177(g), and/or 10177(h).

19 11.

20 Code section 10148(b) provides, in pertinent part, that the Real Estate
21 Commissioner shall charge a real estate broker for the cost of any audit if the Commissioner has
22 found in a final decision, following a disciplinary hearing, that the broker has violated Code
23 section 10145 or a Regulation or rule of the Commissioner interpreting said Code section.

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Code Section 10106 provides, in pertinent part, that in any order issued in resolution of a disciplinary proceeding before the Department of Real Estate, the Commissioner may request the administrative law judge to direct a licensee found to have committed a violation of this part to pay a sum not to exceed the reasonable costs of the investigation and enforcement of the case.

WHEREFORE, Complainant prays that a hearing be conducted on the allegations of this Accusation and that upon proof thereof, a decision be rendered imposing disciplinary action against all the licenses, license endorsements, and license rights of Respondents CALCAP FINANCIAL INC and MARK ANGELO MOZILO under the Real Estate Law, for the cost of audit, investigation, and enforcement as permitted by law, and for such other and further relief as may be proper under other applicable provisions of law.

Dated at Sacramento, California

this 15th day of August, 20__


Chika Sunquist
Supervising Special Investigator

cc: CALCAP FINANCIAL INC
MARK ANGELO MOZILO
Chika Sunquist
Sacto.
Audits