

DEPARTMENT OF REAL ESTATE

Attention: Licensing Flag Section

P. O. Box 137013

Sacramento, CA 95813-7013

This Order shall become effective at 12 o'clock noon on 11/30/2021.

DATED: 10.26.21

DOUGLAS R. McCAULEY
REAL ESTATE COMMISSIONER

Douglas R. McCauley

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8 BEFORE THE DEPARTMENT OF REAL ESTATE
9 STATE OF CALIFORNIA

10 * * *

11 In the Matter of the Accusation of) No. H-41837 LA
12 MERIT ONE LENDING, INC.,)
13 DONALD THEODORE SPEAKMAN,)
14 individually and as designated officer)
of MERIT ONE Lending, Inc., and)
15 ROGER DUZIAN,)
16 Respondents.)

17 DECLARATION

18 My name is DONALD THEODORE SPEAKMAN and I am the designated officer
19 of MERIT ONE LENDING, INC. ("MERIT ONE"), which is currently licensed as a real estate
20 corporation and/or has licensed rights with respect to said license. I am authorized and empowered
21 to sign this declaration on behalf of MERIT ONE. I am acting on behalf of MERIT ONE, in this
22 matter. MERIT ONE is represented by Lucy McAllister, Esq.

23 In lieu of proceeding in this matter in accordance with the provisions of the
24 Administrative Procedure Act (Sections 11400 et seq., of the Government Code), MERIT ONE
25 wishes to voluntarily surrender its real estate licenses issued by the Department of Real Estate
26 ("Department"), pursuant to Business and Professions Code ("Code") section 10100.2.

27 I understand that MERIT ONE, by so voluntarily surrendering its licenses, can be
28 relicensed as a broker, or issued a new mortgage loan originator endorsement, only by petitioning

1 for reinstatement pursuant to Section 11522 of the Government Code. I also understand that by so
2 voluntarily surrendering its licenses, MERIT ONE agrees to the following:

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

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

12 3. It shall also be deemed to be an understanding and agreement by MERIT
13 ONE that upon acceptance by the Commissioner, as evidenced by an appropriate order, all
14 affidavits and all relevant evidence obtained by the Department in this matter prior to the
15 Commissioner's acceptance, and all allegations contained in the Accusation filed in Department
16 Case No. H-41837 LA, may be considered by the Department to be true and correct for the purpose
17 of deciding whether to grant relicensure or reinstatement pursuant to Government Code section
18 11522.

19 4. MERIT ONE LENDING, INC. freely and voluntarily surrenders all of its
20 licenses and license rights under the Real Estate Law.

21 I declare under penalty of perjury under the laws of the State of California that the
22 above is true and correct and that this declaration was executed on 8/25/, 2021,
23 at Pasadena, California.

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26 
27 MERIT ONE LENDING, INC.
28 By: Donald Theodore Speakman

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

10 * * *

11 **In the Matter of the Accusation of**

DRE No. H-41837 LA

12 **ROGER DUZIAN,**

13 **Respondent.**
14

15 **DECLARATION**

16 **My name is ROGER DUZIAN, and I am currently licensed as a real estate**
17 **salesperson and/or have license rights with respect to said license. I am representing myself in this**
18 **matter.**

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

23 **I understand that by so voluntarily surrendering my license(s), I may be relicensed**
24 **as a broker or a salesperson, or issued a new mortgage loan originator endorsement, only by**
25 **petitioning for reinstatement pursuant to Section 11522 of the Government Code. A copy of the**
26 **Commissioner's Criteria of Rehabilitation is attached hereto. If and when a petition application is**
27 **made for reinstatement of a surrendered license or endorsement, the Real Estate Commissioner**
28 **will consider as one of the criteria of rehabilitation, whether or not restitution has been made to**

1 any person who has suffered monetary losses through "substantially related" acts or omissions
2 engaged in by me, Roger Duzian, whether or not such persons are named in the investigation file
3 in this case. I also understand that if and when a petition application is made for reinstatement of a
4 surrendered license, I will be required to pay part or all of the investigation and enforcement costs
5 incurred by the Department in this matter. I further understand that by so voluntarily surrendering
6 my license(s), I agree to the following:

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

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

15 3. I further agree that upon acceptance by the Commissioner, as evidenced by an
16 appropriate order, all affidavits and all relevant evidence obtained by the Department in this matter
17 prior to the Commissioner's acceptance, and all allegations contained in the Accusation filed in
18 the Department Case No. H-41837 LA, may be considered by the Department to be true and
19 correct for the purpose of deciding whether to grant relicensure or reinstatement pursuant to
20 Government Code Section 11522.

21 4. I freely and voluntarily surrender all my licenses and license rights under the Real
22 Estate Law.

23 I declare under penalty of perjury under the laws of the State of California that the
24 above is true and correct and that this declaration was executed August 18TH, 2021, at
25 PASADENA, California.

26
27 
28 ROGER DUZIAN