

FILED

NOV 30 2022

DEPT. OF REAL ESTATE

By

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of:)
ALVARO SEGUNDO MORA,) DRE No. H-42439 LA
Respondent(s).)
_____)

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 November 9, 2022, and the Findings of Fact set forth herein, which are based on one or more of the following: (1) The express admissions of Respondent, ALVARO SEGUNDO MORA ("Respondent"); (2) affidavits; and (3) other evidence.

This Decision revokes one or more real estate licenses on the grounds of the violation of the Real Estate Law, Part 1 commencing with Section 10000 of the Business and Professions Code ("Code") and/or the Regulations of the Real Estate Commissioner, Title 10, Chapter 6 of the California Code of Regulations ("Regulations").

Pursuant to Government Code Section 11521, the California Department of Real Estate ("the Department") may order reconsideration of this Decision on petition of any party. The party seeking reconsideration shall set forth new facts, circumstances, and evidence, or errors in law or analysis, that show(s) grounds and good cause for the Commissioner to reconsider the Decision. If new evidence is presented, the party shall specifically identify the new evidence and explain why it was not previously presented. 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 Government Code Sections 11521 and 11522 and a copy of the Commissioner's Criteria of Rehabilitation are attached hereto for the information of respondent.

FINDINGS OF FACT

1.

On September 12, 2022, Veronica Kilpatrick made the Accusation in her official capacity as a Supervising Special Investigator of the Department. The Accusation, Statement to Respondent, and Notice of Defense were mailed, by certified mail, return receipt requested, to Respondent's last known mailing address on file with the Department on September 13, 2022.

2.

On November 9, 2022, no Notice of Defense having been received or filed herein within the time prescribed by Section 11506 of the Government Code, Respondent's default was entered herein.

3.

a. Respondent is presently licensed and/or has license rights under the Code, as a real estate broker with Department of Real Estate ("Department") license number 01093656. Respondent's real estate license history is as follows:

Dates	License status
June 1, 2022 to present	Broker license
April 21, 2022 to May 31, 2022	Suspension per AB923
October 25, 2020 to April 20, 2022	Broker license
July 19, 2018 to October 5, 2018	Suspension per AB923
October 25, 2000 to July 18, 2018	Broker license.
October 19, 1994 to October 24, 2000	Salesperson license
April 20, 1992 to June 18, 1992	Conditional suspension
October 19, 1990 to October 18, 1994	Salesperson license.

Respondent has had the fictitious business names of "Home Group Realty" since July 5, 2016 and "Reliable Mortgage" since March 19, 2021.

b. Respondent currently holds a Mortgage Loan Originator ("MLO") license endorsement with the Department with the assigned National Mortgage Licensing System and Registry ("NMLS") number 270822 ("MU4" individual), which was originally issued on or about December 29, 2010. Respondent also holds an MLO license endorsement with the Department with the assigned NMLS number 829272 ("MU1" company), which was originally issued on or about November 14, 2011.

4.

To date the Department has incurred investigation and enforcement costs of \$1,211.45.

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5.

Attached as Exhibit "A" is a true and correct copy of the Accusation filed on September 13, 2022, which is incorporated herein as part of this Decision.

DETERMINATION OF ISSUES

1.

The allegations contained in the Accusation, incorporated herein by reference made in Paragraph 5, above, constitute cause for the suspension or revocation of all the licenses, license endorsements, and license rights of Respondent under the provisions of California Business and Professions Code sections 10166.05, 10166.051(a), 10166.051(b), 10177(d), and 10177(g) and/or 10177(j).

2.

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

ORDER

All licenses and licensing rights of Respondent ALVARO SEGUNDO MORA 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 12/20/2022.

DATED: 11/22/22.

DOUGLAS R. McCAULEY
REAL ESTATE COMMISSIONER


By: Marcus L. McCarther
Chief Deputy Real Estate Commissioner

1 Department of Real Estate
2 320 West Fourth St, Ste 350
3 Los Angeles, CA, 90013
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DEPT. OF REAL ESTATE
By R. POSADA

8 BEFORE THE DEPARTMENT OF REAL ESTATE
9 STATE OF CALIFORNIA

10 * * *

11 In the Matter of the Accusation of:) DRE NO. **H-42439 LA**
12)
13 ALVARO SEGUNDO MORA,) DEFAULT ORDER
14)
15 Respondent.)
16)

17 Respondent ALVARO SEGUNDO MORA, having failed to file a Notice of
18 Defense within the time required by Section 11506 of the Government Code, is now in
19 default. It is, therefore, ordered that a default be entered on the record in this matter.

20 IT IS SO ORDERED NOV 09 2022

21 DOUGLAS R. McCAULEY
22 REAL ESTATE COMMISSIONER

23 By: Chika Sunquist
24 Chika Sunquist (Nov 9, 2022 10:56 PST)
25 CHIKA SUNQUIST
26 Assistant Commissioner, Enforcement
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