

MAY 15 2025

DEPT. OF REAL ESTATE

By

## STATE OF CALIFORNIA

\* \* \*

In the Matter of the Accusation of: )  
 ) DRE No. H-43045 LA  
RENE ROMAN, )  
 )  
Respondent(s). )

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 April 29, 2025, and the Findings of Fact set forth herein, which are based on one or more of the following: (1) The express admissions of Respondent, RENE ROMAN (“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.

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## FINDINGS OF FACT

1.

On March 18, 2025, Ray Dagnino made the Accusation in his 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 March 19, 2025.

On April 29, 2025, 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.

2.

Respondent is presently licensed and/or has license rights under the Real Estate Law, Part 1 of Division 4 of the Code as a real estate salesperson.

3.

At all times mentioned, Respondent was licensed and/or had licensing rights issued by the Department of Real Estate as a real estate salesperson.

4.

Attached as Exhibit "A" is a true and correct copy of the Accusation filed on March 19, 2025, which is incorporated herein as part of this Decision.

## DETERMINATION OF ISSUES

5.

The allegations contained in the Accusation, incorporated herein by reference made in Paragraph 4, above, constitute cause for the suspension or revocation of all the licenses, license endorsements, and license rights of Respondent under the provisions of Section 10177(g) of the Business and Professions Code.

6.

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

7.

The total amount of investigation and enforcement costs incurred in the instant case and collectible by the Department is \$3,097.50.

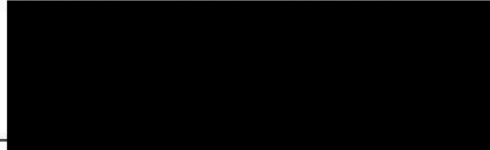
ORDER

All licenses and licensing rights of Respondent RENE ROMAN 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 JUN 16 2025.

DATED: 5/12/2025.

CHIKA SUNQUIST  
REAL ESTATE COMMISSIONER



By: \_\_\_\_\_  
Marcus L. McCarther  
Chief Deputy Real Estate Commissioner

1 Department of Real Estate  
2 651 Bannon St., Ste. 507  
3 Sacramento, CA 95811

**FILED**

**APR 29 2025**

By- 

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7  
8 BEFORE THE DEPARTMENT OF REAL ESTATE  
9 STATE OF CALIFORNIA

10 \* \* \*

11 In the Matter of the Accusation of: )

DRE NO. *H-43045 LA*

12 RENE ROMAN, )

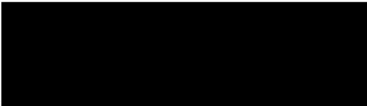
DEFAULT ORDER

13 Respondent. )  
14 \_\_\_\_\_ )

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

18 IT IS SO ORDERED 04/28/2025.

19 CHIKA SUNQUIST  
20 REAL ESTATE COMMISSIONER

21   
22 \_\_\_\_\_  
23 By: SHANNAN WEST  
24 Deputy Real Estate Commissioner  
25  
26  
27

# EXHIBIT "A"

1 Julie L. To (SBN 219482)  
2 Department of Real Estate  
3 320 West 4th Street, Suite 350  
4 Los Angeles, California 90013-1105  
5 (213) 559-5990 (office)  
6 (213) 443-9264 (direct)  
7 [julie.to@dre.ca.gov](mailto:julie.to@dre.ca.gov)  
8 *Counsel for Complainant*

**FILED**

**MAR 19 2025**



9  
10 DEPARTMENT OF REAL ESTATE  
11 STATE OF CALIFORNIA

12 \* \* \* \* \*

13 In the Matter of the Accusation against	)	No. H-43045 LA
	)	
14 RENE ROMAN;	)	<u><b>ACCUSATION</b></u>
	)	
15 GABRIELA PENA; and	)	
	)	
16 DREAM LIFE ASSETS INC.,	)	
	)	
17 Respondents.	)	
	)	

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19  
20 The Complainant, Ray Dagnino, acting in his official capacity as a Supervising  
21 Special Investigator of the State of California, for cause of Accusation against RENE ROMAN,  
22 GABRIELA PENA and DREAM LIFE ASSETS INC. is informed and alleges as follows:

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25 H-43045 LA: DRE Accusation against Rene Roman, Gabriela Pena & Dream Life Assets, Inc.

1.

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

**DRE LICENSE HISTORY**

2.

**RENE ROMAN**

According to DRE records to date and publicly accessible online at the DRE's website (<https://pplinfo2.dre.ca.gov/PPLInfo/PplInfoStart?LicenseID=01308519>), Respondent RENE ROMAN (ROMAN) is presently licensed and/or has license rights under the Real Estate Law (Part 1 of Division 4 of the Code) as a real estate salesperson (RES), Department of Real Estate (DRE) license ID 01308519.

3.

According to DRE records to date and publicly accessible online at the aforementioned DRE website, ROMAN was originally licensed on or about May 19, 2001 and ROMAN's mailing address of record is 21202 Snow Creek, Walnut, California, 91789.

4.

According to DRE records to date and publicly accessible online at the aforementioned DRE website, ROMAN's license is affiliated with responsible real estate broker (REB) of record Top Producers Realty Partners, Inc. (DRE license ID 02072854). According to the aforementioned DRE website, ROMAN's former responsible REB of record affiliations were DREAM LIFE ASSETS INC., from June 21, 2022 to August 25, 2024 and GABRIELA PENA, from January 7, 2019 to June 20, 2022.

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1 5.

2 According to DRE records to date and publicly accessible online at the  
3 aforementioned DRE website, Respondent's RES license will expire on July 22, 2026. Upon  
4 license expiration and pursuant to Code Section 10201, Respondent retains renewal rights, and  
5 pursuant to Code Section 10103, the DRE retains jurisdiction.

6 6.

7 GABRIELA PENA

8 According to DRE records to date and publicly accessible online at the DRE's  
9 website (<https://pplinfo2.dre.ca.gov/PPLInfo/PplInfoStart?LicenseID=01933007>), Respondent  
10 GABRIELA PENA (PENA) f.k.a. Gabriela Lopez is presently licensed and/or has license rights  
11 under the Real Estate Law (Part 1 of Division 4 of the Code) as a REB, DRE license  
12 ID 01933007.

13 7.

14 According to DRE records to date and publicly accessible online at the  
15 aforementioned DRE website, PENA was originally licensed as a RES on or about August 15,  
16 2013 and as a REB on or about January 5, 2015, and PENA's mailing address of record is  
17 9269 Tamarind Ave., Fontana, California 92335.

18 8.

19 According to DRE records to date and publicly accessible online at the  
20 aforementioned DRE website, PENA's license is affiliated with real estate corporation DREAM  
21 LIFE ASSETS INC. and REB associate John Edward Morrison (DRE license ID 01248368).

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25 H-43045 LA: DRE Accusation against Rene Roman, Gabriela Pena & Dream Life Assets, Inc.  
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1 9.

2 According to DRE records to date and publicly accessible online at the  
3 aforementioned DRE website, PENA (as Gabriela Lopez) also holds a mortgage loan originator  
4 (MLO) license endorsement, Nationwide Multistate Licensing System & Registry (NMLS)  
5 ID 1185140. According to NMLS records to date and publicly accessible online at the NMLS  
6 website (<https://www.nmlsconsumeraccess.org/EntityDetails.aspx/INDIVIDUAL/1185140>),  
7 PENA's MLO endorsement was first issued on or about January 27, 2016 and is authorized to  
8 represent DREAM LIFE ASSETS INC.

9 10.

10 According to DRE records to date and publicly accessible online at the  
11 aforementioned DRE website, PENA's REB license will expire on January 4, 2027. Upon  
12 license expiration and pursuant to Code Section 10201, Respondent retains renewal rights, and  
13 pursuant to Code Section 10103, the DRE retains jurisdiction.

14 11.

15 DREAM LIFE ASSETS INC.

16 According to DRE records to date and publicly accessible online at the DRE's  
17 website (<https://pplinfo2.dre.ca.gov/PPLInfo/PplInfoStart?LicenseID=02172704>), Respondent  
18 DREAM LIFE ASSETS INC. (DLA) is presently licensed and/or has license rights under the  
19 Real Estate Law (Part 1 of Division 4 of the Code) as a real estate corporation (REC), DRE  
20 license ID 02172704.

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12.

According to DRE records to date and publicly accessible online at the  
aforementioned DRE website, DLA was originally licensed on or about February 25, 2022 and  
its mailing address of record is 7740 Edison Ave., Ste. 103., Fontana, California 92336.

13.

According to DRE records to date and publicly accessible online at the  
aforementioned DRE website, DLA's license is affiliated with PENA as its designated officer of  
record (D.O.), REB associate Luis Alberto Alvarez Guevara (DRE license ID 01210144), and  
fourteen (14) RES.

14.

According to DRE records to date and publicly accessible online at the  
aforementioned DRE website, DLA presently has three (3) California branch offices located in  
Downey, Covina and Fontana, and three (3) DBAs for Dream Life Loans and Real Estate (active  
as of February 25, 2022), Dream Life Realty (active as of February 25, 2022), and Green View  
Escrow a non-independent broker escrow (active as of January 25, 2023).

15.

According to DRE records to date and publicly accessible online at the  
aforementioned DRE website, DLA also holds an MLO license endorsement, Nationwide  
Multistate Licensing System & Registry (NMLS) ID 2286501. According to NMLS records to  
date and publicly accessible online at the NMLS website  
(<https://www.nmlsconsumeraccess.org/EntityDetails.aspx/Company/2286501>), DLA's MLO  
endorsement was first issued on or about March 19, 2022 and it also uses Dream Life Loans and  
Real Estate as its other trade name.

According to DRE records to date and publicly accessible online at the  
aforementioned DRE website, DLA's REC license will expire on February 24, 2026. Upon  
license expiration and pursuant to Code Section 10201, Respondent retains renewal rights, and  
pursuant to Code Section 10103, the DRE retains jurisdiction.

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**APPLICABLE SECTIONS OF THE REAL ESTATE LAW****Retention of Records – Chargeable Audits – Cost Recovery –****Penalties for Unlawful Destruction of Records****(Code Section 10148)**

Pursuant to Code Section 10148 *Retention of Records – Chargeable Audits – Cost Recovery – Penalties for Unlawful Destruction of Records*:

“(a) A licensed real estate broker shall retain for three years copies of all listings, deposit receipts, canceled checks, trust records, and other documents executed by the broker or obtained by the broker in connection with any transactions for which a real estate broker license is required. The retention period shall run from the date of the closing of the transaction or from the date of the listing if the transaction is not consummated. After notice, the books, accounts, and records shall be made available for examination, inspection, and copying by the commissioner or the commissioner’s designated representative during regular business hours; and shall, upon the appearance of sufficient cause, be subject to audit without further notice, except that the audit shall not be harassing in nature. This subdivision shall not be construed to require a licensed real estate broker to retain electronic messages of an ephemeral nature, as described in subdivision (d) of Section 1624 of the Civil Code.

(b) The commissioner shall charge a real estate broker for the cost of any audit, if the commissioner has found, in a final desist and refrain order issued under Section 10086 or in a final decision following a disciplinary hearing held in accordance with Chapter 5 (commencing with Section 11500) of Part 1 of Division 3 of Title 2 of the Government Code that the broker

1 has violated Section 10145 or a regulation or rule of the commissioner interpreting Section  
2 10145.

3 (c) If a broker fails to pay for the cost of an audit as described in subdivision (b)  
4 within 60 days of mailing a notice of billing, the commissioner may suspend or revoke the  
5 broker's license or deny renewal of the broker's license. The suspension or denial shall remain in  
6 effect until the cost is paid or until the broker's right to renew a license has expired.

7 (d) The commissioner may maintain an action for the recovery of the cost of an  
8 audit in any court of competent jurisdiction. In determining the cost incurred by the  
9 commissioner for an audit, the commissioner may use the estimated average hourly cost for all  
10 persons performing audits of real estate brokers.

11 (e) The department may suspend or revoke the license of any real estate broker,  
12 real estate salesperson, or corporation licensed as a real estate broker, if the real estate broker,  
13 real estate salesperson, or any director, officer, employee, or agent of the corporation licensed as  
14 a real estate broker knowingly destroys, alters, conceals, mutilates, or falsifies any of the books,  
15 papers, writings, documents, or tangible objects that are required to be maintained by this section  
16 or that have been sought in connection with an investigation, audit, or examination of a real  
17 estate licensee by the commissioner."

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18.

**Responsibility of Corporate Officer in Charge**

**(Code Section 10159.2)**

Pursuant to Code Section 10159.2 *Responsibility of Corporate Officer in Charge*:

“(a) The officer designated by a corporate broker licensee pursuant to Section 10211 shall be responsible for the supervision and control of the activities conducted on behalf of the corporation by its officers and employees as necessary to secure full compliance with the provisions of this division, including the supervision of salespersons licensed to the corporation in the performance of acts for which a real estate license is required.

(b) A corporate broker licensee that has procured additional licenses in accordance with Section 10158 through officers other than the officer designated pursuant to Section 10211 may, by appropriate resolution of its board of directors, assign supervisory responsibility over salespersons licensed to the corporation to its broker officers.

(c) A certified copy of any resolution of the board of directors assigning supervisory responsibility over real estate salespersons licensed to the corporation shall be filed with the Real Estate Commissioner within five days after the adoption or modification thereof.”

19.

**Broker Supervision**

**(Regulation 2725)**

Pursuant to Regulation 2725 *Broker Supervision*:

“A broker shall exercise reasonable supervision over the activities of his or her salespersons. Reasonable supervision includes, as appropriate, the establishment of policies, rules, procedures and systems to review, oversee, inspect and manage:

- (a) Transactions requiring a real estate license.
- (b) Documents which may have a material effect upon the rights or obligations of a party to the transaction.
- (c) Filing, storage and maintenance of such documents.
- (d) The handling of trust funds.
- (e) Advertising of any service for which a license is required.
- (f) Familiarizing salespersons with the requirements of federal and state laws relating to the prohibition of discrimination.
- (g) Regular and consistent reports of licensed activities of salespersons.

The form and extent of such policies, rules, procedures and systems shall take into consideration the number of salespersons employed and the number and location of branch offices. A broker shall establish a system for monitoring compliance with such policies, rules, procedures and systems. A broker may use the services of brokers and salespersons to assist in administering the provisions of this section so long as the broker does not relinquish overall responsibility for supervision of the acts of salespersons licensed to the broker.”

20.

#### **Branch Offices**

**(Code Section 10163)**

Pursuant to Code Section 10163 *Branch Offices*:

“If the applicant for a real estate broker’s license maintains more than one place of business within the State he shall apply for and procure an additional license for each branch office so maintained by him. Every such application shall state the name of the person and the location of the place or places of business for which such license is desired. The commissioner

1 may determine whether or not a real estate broker is doing a real estate brokerage business at or  
2 from any particular location which requires him to have a branch office license.”

3 21.

4 **Grounds for Revocation or Suspension**

5 **(Code Section 10176)**

6 Pursuant to Code Section 10176 *Grounds for Revocation or Suspension*:

7 “The commissioner may, upon his or her own motion, and shall, upon the verified  
8 complaint in writing of any person, investigate the actions of any person engaged in the business  
9 or acting in the capacity of a real estate licensee within this state, and he or she may temporarily  
10 suspend or permanently revoke a real estate licensee at any time where the licensee, while a real  
11 estate licensee, in performing or attempting to perform any of the acts within the scope of this  
12 chapter has been guilty of any of the following:

- 13 (a) Making any substantial misrepresentation.
- 14 (b) Making any false promise of a character likely to influence, persuade, or  
15 induce.
- 16 (c) A continued and flagrant course of misrepresentation or making of false  
17 promises through licensees.
- 18 (d) Acting for more than one party in a transaction without the knowledge or  
19 consent of all parties thereto.
- 20 (e) Commingling with his or her own money or property the money or other  
21 property of others which is received and held by him or her.
- 22 (f) Claiming, demanding, or receiving a fee, compensation, or commission under  
23 any exclusive agreement authorizing a licensee to perform any acts set forth in  
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1 Section 10131 for compensation or commission where the agreement does not  
2 contain a definite, specific date of final and complete termination.

- 3 (g) The claiming or taking by a licensee of any secret or undisclosed amount of  
4 compensation, commission, or profit or the failure of a licensee to reveal to  
5 the buyer or seller contracting with the licensee the full amount of the  
6 licensee's compensation, commission, or profit under any agreement  
7 authorizing the licensee to do any acts for which a license is required under  
8 this chapter for compensation or commission prior to or coincident with the  
9 signing of an agreement evidencing the meeting of the minds of the  
10 contracting parties, regardless of the form of the agreement, whether  
11 evidenced by documents in an escrow or by any other or different procedure.
- 12 (h) The use by a licensee of any provision, which allows the licensee an option to  
13 purchase, in an agreement with a buyer or seller that authorizes the licensee to  
14 sell, buy, or exchange real estate or a business opportunity for compensation  
15 or commission, except when the licensee, prior to or coincident with election  
16 to exercise the option to purchase, reveals in writing to the buyer or seller the  
17 full amount of the licensee's profit and obtains the written consent of the  
18 buyer or seller approving the amount of the profit.
- 19 (i) Any other conduct, whether of the same or of a different character than  
20 specified in this section, which constitutes fraud or dishonest dealing.
- 21 (j) Obtaining the signature of a prospective buyer to an agreement which  
22 provides that the prospective buyer shall either transact the purchasing,  
23 leasing, renting, or exchanging of a business opportunity property through the  
24

1 broker obtaining the signature, or pay a compensation to the broker if the  
2 property is purchased, leased, rented, or exchanged without the broker first  
3 having obtained the written authorization of the owner of the property  
4 concerned to offer the property for sale, lease, exchange, or rent.

5 (k) Failing to disburse funds in accordance with a commitment to make a  
6 mortgage loan that is accepted by the applicant when the real estate broker  
7 represents to the applicant that the broker is either of the following:

8 (1) The lender.

9 (2) Authorized to issue the commitment on behalf of the lender or lenders in  
10 the mortgage loan transaction.

11 (l) Intentionally delaying the closing of a mortgage loan for the sole purpose of  
12 increasing interest, costs, fees, or charges payable by the borrower.

13 (m) Violating any section, division, or article of law which provides that a  
14 violation of that section, division, or article of law by a licensed person is a  
15 violation of that person's licensing law, if it occurs within the scope of that  
16 person's duties as a licensee."

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**Further Grounds for Disciplinary Action**

**(Code Section 10177 (selected portions))**

Pursuant to Code Section 10177 *Further Grounds for Disciplinary Action*:

“The commissioner may suspend or revoke the license of a real estate licensee, delay the renewal of a license of a real estate licensee, or deny the issuance of a license to an applicant, who has done any of the following:

...

(d) Willfully disregarded or violated the Real Estate Law (Part 1 (commencing with Section 10000)) or Chapter 1 (commencing with Section 11000) of Part 2 or the rules and regulations of the commissioner for the administration and enforcement of the Real Estate Law and Chapter 1 (commencing with Section 11000) of Part 2.

...

(g) Demonstrated negligence or incompetence in performing an act for which he or she is required to hold a license.

(h) As a broker licensee, failed to exercise reasonable supervision over the activities of that licensee’s salespersons, or, as the officer designated by a corporate broker licensee, failed to exercise reasonable supervision and control of the activities of the corporation for which a real estate license is required.

...

(j) Engaged in any other conduct, whether of the same or of a different character than specified in this section, that constitutes fraud or dishonest dealing...”

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23.

**Cost Recovery**

**(Code Section 10106)**

Pursuant to Code Section 10106 *Cost Recovery of Investigations*:

“(a) Except as otherwise provided by law, in any order issued in resolution of a disciplinary proceeding before the department, 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.

(b) In the case of a disciplined licensee that is a corporation or a partnership, the order may be made against the licensed corporate entity or licensed partnership.

(c) A certified copy of the actual costs, or a good faith estimate of costs where actual costs are not available, signed by the commissioner or the commissioner’s designated representative, shall be prima facie evidence of reasonable costs of investigation and prosecution of the case. The costs shall include the amount of investigative and enforcement costs up to the date of the hearing, including, but not limited to, charges imposed by the Attorney General.

(d) The administrative law judge shall make a proposed finding of the amount of reasonable costs of investigation and prosecution of the case when requested pursuant to subdivision (a). The finding of the administrative law judge with regard to costs shall not be reviewable by the commissioner to increase the cost award. The commissioner may reduce or eliminate the cost award, or remand to the administrative law judge where the proposed decision fails to make a finding on costs requested pursuant to subdivision (a).

(e) Where an order for recovery of costs is made and timely payment is not made as directed in the commissioner’s decision, the commissioner may enforce the order for

1 repayment in any appropriate court. This right of enforcement shall be in addition to any other  
2 rights the commissioner may have as to any licensee to pay costs.

3 (f) In any action for recovery of costs, proof of the commissioner's decision shall  
4 be conclusive proof of the validity of the order of payment and the terms for payment.

5 (g) (1) Except as provided in paragraph (2), the department shall not renew or  
6 reinstate the license of any licensee who has failed to pay all of the costs ordered under this  
7 section.

8 (2) The department may, in its discretion, conditionally renew or reinstate  
9 for a maximum of one year the license of any licensee who demonstrates  
10 financial hardship and who enters into a formal agreement with the  
11 department to reimburse the department within that one-year period for the  
12 unpaid costs.

13 (h) All costs recovered under this section shall be considered a reimbursement for  
14 costs incurred and shall be deposited in the Real Estate Fund to be available, notwithstanding  
15 Section 10451, upon appropriation by the Legislature.

16 (i) Nothing in this section shall preclude the department from including the  
17 recovery of the costs of investigation and enforcement of a case in any stipulated settlement."

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24.

**FACTS DISCOVERED BY THE DRE**

**Ana K. Complaint Re: ROMAN**

**(April 5, 2024)**

According to an online complaint to the DRE dated April 5, 2024 (Complaint) and a package of pertinent supporting documents received by the DRE on or about April 26, 2024 (042624 Documents), Ana K. is the owner of real property located at 1111 and 1115 Maple Ave. in Beaumont, California, both of which ROMAN was the selling agent who represented via an escrow addendum that he and his REB would install water meters on said properties. According to the Complaint, two (2) years have elapsed since ROMAN made the water meter promise, no water meters have been installed, and attempts to communicate with ROMAN have been unsuccessful.

25.

According to Ana K.'s 042624 Documents, a Residential Purchase Agreement (Offer) signed and dated March 14, 2022 was prepared by ROMAN for Ana K.'s purchase of property located at 1115 Maple Ave., Beaumont, California 92223 for the amount of \$365,000 (with a \$10,000 deposit). Dream Life Realty was listed as the REB for both the seller and buyer; ROMAN was listed as, and signed as, the agent for both seller and buyer on March 14, 2022. On March 14, 2022, seller Ricardo R. signed and accepted the Offer (1115 Maple transaction). (According to the footer on the first page of the Offer, the document was prepared by ROMAN/Dream Life Realty located at 4000 Valley Blvd., Suite 102, Walnut, California 91789.)

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26.

Included in Ana K.'s 042624 Documents was a [decreased ratio size] copy of Addendum No. 3 dated and signed by buyer Francisco S. and seller Ricardo R. on October 14, 2021 (Addendum) that was incorporated in, and made a part of the purchase agreement for the property located at 1111 Maple Ave., Beaumont, California 92223-1972. The Addendum stated that, "Seller to be responsible to pay for the full water meter and lines installation Which [sic] need to be installed in [illegible] months or less. If not done so by then seller will be in breach of contract. Escrow to give back the \$10,000 to seller. Seller to credit buyer \$4,000." (Also included in Ana K.'s 042624 Documents was a Multiple Listing Service (MLS) printout for 1111 Maple Ave., the transaction of which closed on April 14, 2022.)

27.

PENA Declaration

(August 18, 2024)

In the course of investigating the Complaint, PENA submitted a declaration signed and dated August 18, 2024. According to PENA's declaration, she was unaware of the 1115 Maple transaction, she never received a closing file from ROMAN, and she never received commission instructions from escrow. According to PENA, she requested the closing file for 1115 Maple from escrow, and upon inspection of said file, discovered that escrow did not have commission instructions signed by her, but instead had a commission disbursement, which was not signed by her. PENA's declaration indicated that she did receive a check from escrow for \$350, but noted that at that time, she was expecting a check for another transaction. PENA declared, "I never signed anything for this transaction...I was not aware...believe escrow should have never closed without my signature."

1 28.

2 Included with PENA's Declaration was a letter titled "Instructions to pay out  
3 Commission" on the letterhead of "Dream Life Relaty" [sic], 12063 Paramount Blvd Suite 112  
4 [sic], Downey, CA 90242, dated and DocuSigned by herself (as Gabriela Lopez) on April 14,  
5 2022. Pena's letter was addressed to Mosaic Escrow (Mosaic) with the subject line, 'Regarding:  
6 19215 Live Oak St [sic] Hesperia Ca 92345 & 1115 Maple Beaumont Ca.'" and included  
7 instructions to "split commission as follows: \$350.00 per property paid to the broker Dream Life  
8 Realty license #019330007 and the remaining amount of the commission paid directly to the  
9 agent Rene Roman. Please mail Dream Life Realty check to 40 Edison Ave #103 Fontana Ca  
10 92336 [sic]."

11 29.

12 Also included with PENA's Declaration was a Mosaic "Instructions to Pay  
13 Commission" on the letterhead of Mosaic dated March 22, 2022 for the 1115 Maple transaction,  
14 Escrow No. 029759-MS, authorizing and instructing Mosaic to pay the commission amount of  
15 \$10,950 to Dream Life Realty, 4000 Valley Blvd Suite 1012, Walnut, CA 91789; said  
16 instructions were signed by seller Ricardo R., but the signature line for Dream Life Realty was  
17 left blank.

18 30.

19 Also included with PENA's Declaration was a Mosaic "Request for Outgoing  
20 Bank Wire Transfer" dated April 15, 2022 for Escrow No. 029759-MS to wire the amount  
21 \$10,600.00 to ROMAN's Wells Fargo Bank account ending -748.

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31.

Also included with PENA's Declaration was a Nano Banc printout showing a copy of Check No. 166172 dated April 15, 2022. from the Nano Banc account of Mosaic (account ending -319) payable to Dream Life Realty, 40 Edison Ave., #103, Fontana, CA 92336, in the amount of \$350.00. The endorsement on the back of the check was by Dream Life Realty, and according to the printout, the check posted on April 26, 2022.

32.

Mosaic Escrow Officer Melissa Solgonick Declaration

(October 24, 2024)

In the course of investigating the Complaint, Mosaic Escrow Officer Melissa Solgonick (Solgonick) submitted a declaration signed and dated October 24, 2024. According to Solgonick's declaration, when PENA emailed her on August 21, 2024 to request a copy of the cashed REB check, she responded the next day. In her conversation with PENA, PENA stated to Solgonick that she never signed the Instructions to Pay Commission and that she did not recall receiving the \$350.00 check. Upon being provided a copy of the cancelled check, PENA stated to Solgonick that she deposits checks and does not pay attention to what the checks are for.

33.

According to Solgonick, when Mosaic distributes checks, the checks are comprised of two parts, with the top portion being the check for deposit and the bottom portion being the transaction information details, including the identification of the escrow number, buyer, seller, payee and property address.

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34.

Included with Solgonick's declaration was a copy of the Mosaic commission distribution check to Dream Life Realty for the 1115 Maple transaction, including handwritten labels for the one-page check marked as "Part 1," "Part 2," "Part 3," and "Part 4."

- a. The first portion (Part 1) of the check page identified Dream Life Realty, 40 Edison Ave., #103, Fontana, CA 92336, as the payee;
- b. The second portion (Part 2) of the page identified the check no. 00166172, the escrow number 029759-MS, the address of the subject property (1115 Maple Avenue, Beaumont, CA 92223), the seller's and buyer's names, the agent's name (ROMAN), and the commission amount (\$10,950), minus the amount being wired to ROMAN (\$10,600);
- c. The third and fourth portions (Parts 3 and 4) of the page was a copy of the text that would appear on the face of the check, including the payee name (Dream Life Realty, 40 Edison Ave., #103, Fontana, CA 92336), the escrow number (029759-MS), check number (00166172), along with the subject property address.

35.

Also included with Solgonick's declaration was a copy of the Mosaic commission distribution check to Dream Life Realty, 40 Edison Ave., #103, Fontana, CA 92336, for the Live Oak St. transaction described in Paragraph 29, above, Check No. 166193 in the amount of \$350.00 dated April 15, 2022. The endorsement on the back of the check was by Dream Life Realty, and according to the printout, the check posted on April 26, 2022.

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Complainant re-alleges and incorporates by reference the preceding paragraphs as set forth herein.

**(Retention of Records)**

In the course of the activities described above, and based on the facts discovered by the Department, as described above, the acts and/or omissions of Respondents **GABRIELA PENA** and **DREAM LIFE ASSETS INC.** are in violation of **Code Section 10148** and pursuant to **Code Section 10177(d)**, constitute cause for the suspension or revocation of all licenses and license rights of Respondents under the Real Estate Law.

**(Branch Offices)**

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39.

**Third Cause for Discipline:**

**Violation of Code Section 10177(g)**

**(Negligence)**

In the course of the activities described above, and based on the facts discovered by the Department, as described above, the acts and/or omissions of Respondent **RENE ROMAN**. are in violation of **Code Section 10177(g)** and constitute cause for the suspension or revocation of all licenses and license rights of Respondent Larralde under the Real Estate Law.

40.

**Fourth Cause for Discipline:**

**Violation of Code Section 10159.2 and Regulation 2725**

**(Broker Supervision)**

In the course of the activities described above, and based on the facts discovered by the Department, as described above, the acts and/or omissions of Respondent **GABRIELA PENA** are in violation of **Code Section 10159.2** and **Regulation 2725** and constitute cause for the suspension or revocation of all licenses and license rights of Respondent Larralde under the Real Estate Law.

**COSTS**

41.

**Code Section 10106** provides, in pertinent part that in any order issued in resolution of a disciplinary proceeding before the Department, 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 investigation and enforcement of the case.

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1           WHEREFORE, Complainant prays that a hearing be conducted on the allegations  
2 of this Accusation and that upon proof thereof, a decision be rendered imposing disciplinary  
3 action against all the licenses and license rights of Respondents **RENE ROMAN, GABRIELA**  
4 **PENA** and **DREAM LIFE ASSETS INC.** under the Real Estate Law (Part 1 of Division 4 of  
5 the Business and Professions Code), and for such other and further relief as may be proper under  
6 other applicable provisions of law.

7 Dated at Los Angeles, California: March 18, 2025.



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11 cc: Rene Roman  
12 Gabriela Pena  
13 Dream Life Assets Inc.  
14 R. Dagnino  
15 Sacramento D.O.  
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