



REAL ESTATE BULLETIN

Gray Davis, Governor
Maria Contreras-Sweet, Secretary, Business, Transportation, & Housing Agency
Paula Reddish Zinnemann, Real Estate Commissioner

<http://www.dre.ca.gov>

Department of Real Estate

Fall 2002

RE Advisory Commission Appointed

From Paula Reddish Zinnemann, Real Estate Commissioner

As Real Estate Commissioner and on behalf of Governor Davis' Administration, I am pleased to announce the appointment of the Real Estate Advisory Commission (REAC). The members of the REAC will assist me in carrying out the responsibilities

of the Department of Real Estate (DRE) and act as liaisons between the DRE, the real estate industry and the public.

The following information will help acquaint you with the new REAC members:

David Brooks, Beverly Hills, is the president, owner and CEO of Mara Escrow Company in Beverly Hills, a position he has held since 1984. He also serves as corporate secretary and majority stockholder for Canon Escrow, Inc., since 1993. Additionally, Mr. Brooks serves as the president and owner of Mara Exchange, Inc., since 1987; president, owner, and CFO of M.A.R.A., Inc., since 1978; and president and owner of Mara Enterprises, Inc., since 1981. He is a member of the American Escrow Association; a director of the California Escrow Association; director and past president of the Los Angeles Escrow Association; director and chairman of the Escrow Agents' Fidelity Corporation; and director and chairman of the Escrow Institute of California. Mr. Brooks served in the U.S. Marine Corps from 1952 to 1955. He earned a bachelor's degree from the University of Southern California.



Jacqueline Carlisle, Oakland, is a certified appraiser and a licensed real estate broker. She has served as a real estate broker since 1987. She also serves as the executive director of the National Association of Real Estate Brokers-Investment Division, Inc. (NAREB). In this capacity, Ms. Carlisle is charged with the devel-



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Thanks to the hard work of the Information Systems Section and Licensing staff the Department of Real Estate recently implemented **eLicensing**, which is an interactive on-line system that allows real estate license renewals and change transactions to be completed via the Internet.

eLicensing transactions now available include:

- Broker and salesperson renewal transactions
- Broker, salesperson, officer, and branch duplicate license requests
- Salesperson requests to change employing broker
- Mailing address changes

User-friendly features include a customized selection menu of **eLicensing** options specific to the conditions of each license, automated fee payment and processing, status tracking of on-line transactions and e-mail confirmations. After the successful completion of an **eLicensing** transaction, the license record will be updated and be available for viewing on the DRE Web site.

eLicensing services may be accessed through the DRE Web site at www.dre.ca.gov by clicking on the **eLicensing** graphic on the home page and/or by clicking on **Licensees**, then **eLicensing**. Licensees will find easy-to-follow instructions, as well as terms and conditions to use the new services, designed to be completed interactively.

In order to utilize **eLicensing**, licensees must have an accurate social security number and date of birth on file with the DRE and must be licensed in good standing. Licensees must also have a status of "licensed," licensed without broker affiliation ("licensed NBA"), or "expired" with a right to renew on a late basis. For license renewal transactions, licensees must have previously established permanent legal presence (most licensees who have renewed since August 1, 1998, will have completed this requirement) and will be required to enter continuing education information during the on-line process. Renewal transactions may be completed up to ninety days prior to a license expiration date.

eLicensing is an exciting innovation that licensees are encouraged to use. 🏠

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STATE OF CALIFORNIA
GRAY DAVIS, Governor

BUSINESS, TRANSPORTATION AND HOUSING AGENCY
MARIA CONTRERAS-SWEET, Secretary

DEPARTMENT OF REAL ESTATE
PAULA REDDISH ZINNEMANN, Commissioner

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Thomas L. Pool, *Asst. Comm., Legislation & Public Information Services*
Sam Perrotti, *Assistant Commissioner, Subdivisions*
Fa-Chi Lin, *Chief Auditor*
William E. Moran, *Assistant Commissioner, Enforcement*
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Betty R. Ludeman, *Managing DC IV, Education*
Randy Brenda, *Managing DC IV, Mortgage Lending*

Real Estate Bulletin

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General Licensing Information	(916) 227-0931
Broker Examinations	(916) 227-0899
Salesperson Examinations	(916) 227-0900
Original Licensing (sales/brokers)	(916) 227-0904

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ISS Innovations

With the completion of the Enterprise Information Systems (EIS) project behind us, the Information Systems Section (ISS) spent the past year providing a variety of technology solutions to assist other DRE programs to benefit consumers and licensees.

Some of the technology improvements included a pilot project with Enforcement and Legal demonstrating the efficiencies of speech-to-text software, routine replacements of aged equipment, software upgrades including enhancements to EIS, and continual expansion of the information available on the DRE Web site including an extensive list of consumer and industry publications.

But, there is more. ISS spent several months working with the Department of Justice to implement an electronic fingerprint information exchange; a program which is now in place. As soon as the Department of Justice processes the live-scan fingerprints, the resulting information is now electronically transferred to the DRE. This new process has helped reduce the turnaround time for the receipt of normal fingerprint information, which impacts Licensing services, since fingerprint information is required before an original license can be issued.

But, there is even more. For the past year, ISS has been developing an Internet-based licensing system. With the implementation of **eLicensing**, renewals and certain license change transactions can be completed via the Internet, which will benefit licensees and the DRE.

Licensing Annual Report

The Licensing Section is responsible for the administration of real estate license examinations, as well as the issuance and renewal of salesperson and broker licenses.

Licensing and Examination Activity

Compared with last fiscal year, the number of salesperson examinations administered increased by 34% and the number of broker examinations increased by 41%. The issuance of new salesperson licenses increased by 41%, while the issuance of new broker licenses increased by 11%. License renewals rose overall as total salesperson renewals increased by 24% and broker renewals increased by 13%. At the end of FY 2001-02, the licensee population totaled 323,858, which included 108,860 brokers and 214,998 salespersons. This is an increase of 3% over the number of licensees at the end of last FY.

Population

The number of licensees peaked in FY 1991-92 with a total of approximately 376,000. Fiscal year 1992-93 started a downward trend, with the downward spiral hitting bottom in September 1998, when the number of licensees dropped to 295,527. Since then, the number of licensees has steadily increased to our current population of 323,858.

Improvements

To better serve license applicants, the DRE in conjunction with the Department of Justice has developed an electronic fingerprint interface aimed at helping to expedite the license application process. Also, the DRE continues to add features to the DRE Web site to provide license applicants and licensees with efficient ways to interact with the DRE. In this regard, the majority of expiring licensees are now able to renew their

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Advisory Commission

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opment and marketing of NAREB's affordable housing programs in urban areas. She also co-owns and is a broker for the Network Associate Investors, a full service real estate firm in Oakland. Ms. Carlisle has been appointed by the Federal National Mortgage Corporation as a new broker mentor.

Richard Gaylord, Long Beach, is a licensed real estate broker and has more than 20 years of experience. He is a real estate broker for RE/Max Real Estate Specialists, a position he has held since 1990. Mr. Gaylord also serves as a director of the California Association of Realtors and is the past president of the State of California Board of Behavioral Science Examiners. He is an arbitrator for the Long Beach Bar Association and a former lecturer on real estate for California State University, Long Beach. Mr. Gaylord served as the president of the California Association of Realtors in 2000, and received the California 2000 Realtor of the Year Award. He earned bachelor of science and doctorate of philosophy degrees from La Salle University.



Licensing

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licenses on-line. Additionally, salesperson licenses can be added and/or deleted from the employ of a broker.

Last fiscal year there were 3,000,000 visitors to the DRE Web site and more than 900,000 telephone inquiries to the Examination and Licensing Sections. To help address the increased workload, the DRE is currently analyzing its licensing processing procedures and methods of communication. This includes studying the telephone system with a goal of improved service to handle the increasing volume of calls that the DRE is receiving, and to provide for the potential expansion of the capabilities of the DRE Web site.

Joyce Harris, Beverly Hills, has more than 30 years of experience as a licensed real estate broker. She serves as the associate manager at Dalton, Brown and Long, a real estate firm with offices in Southern California. Ms. Harris also serves as a director and president-elect for the Beverly Hills/Greater Los Angeles Area Board of Realtors. She is the chairperson of the Scholarship Committee for the California Association of Realtors and received the Realtor of the Year Award in 1995.



Maxene Johnston, Los Angeles, is the president of Johnston and Company, a Los Angeles-based company engaged in developing private companies and public agencies. She is experienced in entrepreneurial start-up organizations requiring innovation in operations and human resource development.



Ms. Johnston received the W.K. Kellogg Fellowship, an award which identifies gifted leaders. She previously served as the president and CEO of the Weingart Center Association, which was responsible for developing a transitional housing and customized health and human services center. Ms. Johnston served as a director for the 1984 Los Angeles Olympic Organizing Committee. She earned a bachelor of arts degree from the University of San Francisco, and a master of arts degree from California State University, Los Angeles.

Mark Lamken, Encino, has more than 40 years of experience in real estate law. He is counsel to Richards, Watson & Gershon, a Los Angeles law firm. Mr. Lamken specializes in residential development and real estate finance. He is a lecturer for the Practising Law Institute on Real Estate Finance,



Construction Financing, and Real Estate Development. Mr. Lamken also serves as the chairman of the board and general counsel for the Mountains Restoration Trust. He earned a bachelor of arts degree from the University of California, Berkeley, and an LLB Degree from the University of California, Los Angeles.

Norman Orr, Marshall, is owner and chief appraiser for Myles and Orr Appraisals. Mr. Orr has been in the real estate industry since 1970 and has been a real estate broker and appraiser since 1972. He holds professional memberships in the American Association of Certified Appraisers, Inc. and the National Association of Independent Fee Appraisers, among others. Mr. Orr is past president of the Marin County Appraisal Association.



Alexis Wong, San Francisco, serves as the president of AGI Capital Group, Inc., a real estate investment firm, a position she has held since 1998. From 1995 to 1998, she served as a real estate broker with Pacific Union Brokerage in San Francisco, specializing in investment and commercial properties. Ms. Wong was a real estate broker with Mason McDuffie Real Estate from 1994 to 1995. She also worked with the property management firm of Welling & Woodard, Inc. from 1990 to 1994. Ms. Wong is a licensed California real estate broker, and serves as a member of the Golden Gate University Alumni Board of Directors and the Hong Kong Association of Northern California. She earned bachelor of science and master of business administration degrees from Golden Gate University.



The Department of Real Estate staff and I welcome the REAC members and look forward to their advice and assistance in addressing DRE, industry and consumer concerns. 🏠

Everything you didn't know about CHFA ... and now don't have to ask

At trade shows with local real estate organizations throughout the state, licensees ask questions about affordable housing programs provided by and through the California Housing Finance Agency (CHFA). If you haven't talked recently with a CHFA representative or qualified lender, check out some of the frequently asked questions from your peers — the answers may surprise you.

How long has CHFA been in existence and what do you do?

CHFA was chartered 26 years ago as an affordable lending institution to finance safe and affordable housing for Californians. A completely self-funded state agency, CHFA offers a wide range of loan products that includes production of **\$1 billion** annually in low interest loans to first-time homebuyers and **\$620 million** in homeowner's mortgage insurance services and multi-family lending programs. No taxpayer dollars are used to repay loans since CHFA raises its capital through the sale of mortgage bonds which are serviced by the revenues from its programs.

What's the CHFA "Differential Advantage"?

CHFA offers 30 year below-market fixed interest rate loans to first-time homebuyers who meet the income and sales price limits for the county in which they wish to purchase. This can translate into more affordable monthly payments for homebuyers or the ability to qualify for a higher loan amount. CHFA lenders say our interest rates, in conjunction with layered funding and specialty programs, act as a bridge for renters to become homebuyers.

I don't work with "lower income" clients — your programs won't apply to me.

Look again. CHFA loans are for some of the people, some of the time. Eligibility is determined by income limits and sales price limits for each county. The limits are established by federal guidelines and updated periodically. Licensees are often surprised to see

how generous sales and income limits may be for their respective areas, especially since town homes and condominiums are included. In Fresno, for example the income limit for a household of 3+ can be up to \$69,920 and the sales price limit for new construction is \$169,109. In higher cost Los Angeles County, the income limit is \$77,140 with a sales price limit of \$314,223.

Does CHFA work with qualified lenders?

Yes! Bank of America, Washington Mutual, Wells Fargo, Countrywide Home Loans, Chase Manhattan, GMAC and US Bank represent just a few of the 45 CHFA approved lenders statewide. With over 500 branch locations and over 3,600 brokers and affiliates, it's easy to find a CHFA qualified lender in your area. Check www.chfa.ca.gov or call 1-800-789-2432 to find a lender in your region.

Aren't there geographic restrictions with your programs?

No! This is a common misconception. CHFA loans are available throughout the state and homebuyers are free to live in counties of their choice. We lend 365 days a year and also offer targeted programs such as the Extra Credit Teacher's Program (ECTP). This is a low interest loan and down payment assistance specialty program for educators that teach in low performing schools. Teacher's eligible for this program may reside and purchase property in the county of their choice.

For more information, call 800-789-2432 or check www.chfa.ca.gov.



Check it out!

Legal Section

The Department's Legal Section was quite busy during fiscal year (FY) 2001-02. The Legal Section received 1,181 investigative files from the Department's Enforcement Section recommending some kind of legal action. As a result of these referrals, the Legal Section filed 292 Accusations initiating disciplinary action to suspend or revoke licenses and 513 Statements of Issues to deny applications for licensure. Disciplinary actions prosecuted by the Legal Section resulted in the revocation of 313 licenses, the suspension of 100 licenses and the denial of 376 applications. The positive real estate market is reflected in the increase in the number of Statements of Issues filed to deny licensure. The Legal Section filed 513 Statements of Issues in FY 2001-02, a 60% increase from FY 2000-01.

Legal Section Statistics 2001-02

Cases Filed	Orders Issued	Activity
642		Raps (<i>criminal history</i>)
163		Accusation cases
82	82	Desist & refrain cases
209	209	Petitions for reinstatement
	313	License revocations
	100	License suspensions
	51	Dismissals (<i>accusations or statements of issues</i>)
	3	Public reprovals
	376	License denials
1096	1134	Totals

Recovery Account

Recovery Fund claims were down by 20% in FY 2001-02 compared to FY 2000-01. It is anticipated that claim activity will remain at approximately this level through FY 2002-03.

	Claims		Amount
	Filed	Paid	Paid
FY 01-02	55	49	\$1,293,062
FY 00-01	69	82	\$1,274,745

Disciplinary Action — March 2002 to May 2002



- ✓ A list of actions is not published in this *Bulletin* until the 30-day period allowed for court appeal has expired, or if an appeal is filed and the disciplinary action is stayed, until the stay is dissolved. Names of persons to whom licenses are denied on application are not published.
- ✓ Licensees are listed alphabetically by the District Office region of responsibility.
- ✓ The license type is listed in parentheses after the licensee's name. [REB – Real

estate broker; RREB – Restricted real estate broker; RES – Real estate salesperson; RRES – Restricted real estate salesperson; PRLS – Prepaid rental listing service; RPRLS – Restricted prepaid rental listing service; REO – Real estate officer; REC – Real estate corporation]

- ✓ Below are brief summaries of various regulations and code sections. The full text of the sections is found in the Business and Professions Code and the Regulations of the Real Estate Com-

missioner, both of which are printed in the *Real Estate Law* book. The *Real Estate Law* book is available for purchase from the Department of Real Estate (see page 11 or DRE Web site).

- ✓ Disciplinary actions that are “stayed” means there is “a delay in carrying out” all or part of the recommended discipline.

Commissioner's Regulations

2715	Licensee's failure to maintain current business or mailing address with DRE
2725	Failure to broker to exercise reasonable supervision over the activities of his or her salespersons
2726	Failure to have broker-salesperson agreements
2731	Unauthorized use of fictitious business name
2731(a)	Failure to obtain fictitious business name license
2752	Broker's failure to notify DRE of salesperson employment
2753	Broker's failure to retain salesperson's license at main office or return the license
2831	Failure to keep proper trust fund records
2831.1	Inadequate separate trust fund beneficiary records
2831.2	Failure to reconcile trust account
2832	Failure to comply with trust fund handling provisions
2832(a)	Failure of broker to place trust funds into hands of owner, into a neutral escrow depository or trust fund account within three business days of receipt
2832.1	Failure to obtain permission to reduce trust fund balance in a multiple beneficiary account
2834	Trust account withdrawals by unauthorized or unbonded person
2835	Retention of broker funds in trust account
2847.3	Failure to properly disclose license status in mortgage loan advertising
2950(d)	Failure of broker handling escrows to maintain records and accounts
2950(g)	Broker-handled escrow disbursement without written instructions
2950(h)	Failure to advise all parties of licensee's interest in agency holding escrow

Business and Professions Code

480(c)	Denial of license on grounds of false statement in license app.
490	Substantially related criminal conviction
498	License obtained by fraud or misrepresentation
10130	Acting without license
10137	Unlawful employment or payment of compensation
10138	Payment of compensation to unlicensed person
10139	Acting as real estate broker without having a broker license
10145	Trust fund handling
10145(a)	Trust fund handling
10148	Failure to retain records and make available for inspection
10159.2	Failure by designated officer to supervise licensed acts of corporation
10159.5	Failure to obtain license with fictitious business name
10160	Failure to maintain salesperson licenses in possession of broker
10161.8	Failure of broker to notify Commissioner of salesperson employment
10162	Failure to maintain a place of business
10176(a)	Making any substantial misrepresentation
10176(b)	Making false promise
10176(e)	Commingling trust funds with brokers funds
10176(i)	Fraud or dishonest dealing in licensed capacity
10177(a)	Procuring a real estate license by misrepresentation or material false statement
10177(b)	Conviction of crime
10177(c)	False advertisement

10177(d)	Violation of real estate law or regulations
10177(f)	Conduct that would have warranted denial of a license
10177(g)	Negligence or incompetence in performing licensed acts
10177(h)	Failure to supervise salespersons or licensed acts of corporation
10177(j)	Fraud or dishonest dealing as principal
10177.5	Civil fraud judgment based on licensed acts
10229(j)(3)	Failure to file quarterly multi-lender trust account reports
10229(n)	Failure to file annual multi-lender account reports
10232.2(a)	Failure to provide independent audit reports
10232.2(c)	Failure to provide trust funds reports
10232.25	Failure to file trust fund status reports
10232.4	Failure to give lender/purchaser disclosure
10235.5	Failure to include license description in mortgage loan advertising
10236.4	Failure to include license number or DRE license information telephone number in documents
11010	Failure to file application for public report
11018.2	Sale of subdivision lots without a public report

REVOKED LICENSES

Los Angeles Region

Alcala, Rosalba C. (RES)	1327 Island Ave., Wilmington Effective: 4/29/02 Violation: 490, 10177(b)
Beardslee, F. M. Jerri (REB)	3419 Via Lido, Newport Beach Effective: 4/23/02 Violation: 10176(i), 10177(g)
Carpenter, Shirley Y. (RES)	2020 Princeton, Barstow Effective: 5/31/02 Violation: 10177(d)(j)
Castro, Hector (RES)	914 N. Vendome St., Los Angeles Effective: 3/14/02 Violation: 490, 10177(b)
Chapa, Gabriel (RES)	1975 Arizona Dr., Ventura Effective: 4/11/02 Violation: 490, 498, 10177(a)(b)
Crawford, Kelvin Adrian (RES)	2501 Cherry Ave., #160, Long Beach Effective: 4/10/02 Violation: 490, 10177(b)
Kast, Delbert (REB)	17993 Hwy 18, Ste. 105-B, Apple Valley Effective: 3/26/02 Violation: 10145(a), 10176(a)(b), 10177(d)(j)

Koliacos, Victor H. (RES)	20234 Cohasset St., #19, Canoga Park Effective: 4/10/02 Violation: 490, 10177(b)
Morales, Jonathan A. (REB, REO)	291 S. La Cienega Blvd., Ste. 304, Beverly Hills Effective: 3/26/02 Violation: 10177.5
Morales, Ophelia C. (RES)	291 S. La Cienega Blvd., Ste. 304, Beverly Hills Effective: 3/26/02 Violation: 10177.5
Moreland, Bruce K. (RES)	1403 N. Tustin Ave., Santa Ana Effective: 3/14/02 Violation: 480(c), 10177(a)
Papaz, Christopher Von (RES)	543 Vallombrosa Dr., Pasadena Effective: 3/7/02 Violation: 490, 10177(b)
Platinum Sensor Co., Inc. (REC)	12062 Valley View St., #204, Garden Grove Effective: 4/23/02 Violation: 10148, 10177(d)
Ramirez, Kathryn Camarena (REB)	9210 Alondra Blvd., Ste. B, Bellflower Effective: 4/10/02 Violation: 2831, 2831.2, 2832, 2832.1, 2834, 10145, 10177(d)(g)



Reandra Real Estate Co., Inc. (REC)
291 S. La Ciega Blvd.,
Ste. 304, Beverly Hills
Effective: 3/26/02
Violation: 10177.5

Stettner, Tiffany Nichole (RES)
PO Box 452, Santa Monica
Effective: 4/12/02
Violation: 490, 10177(b)

Oakland Region

Cheung, Benny YC (RES)
2833 Oliver Dr., #108, Hayward
Effective: 5/3/02
Violation: 490, 10177(b)

Hart, Richard William (REB)
5833 Ross Branch Rd.,
Sebastopol
Effective: 5/3/02
Violation: 490, 10177(b)

Hunter, Darrell Clark (REB)
1555 Shady Glen Ave.,
Santa Clara
Effective: 4/10/01
Violation: 10177.5

Kockos, Mark H. (RES)
241 Shelford Dr., San Carlos
Effective: 3/7/02
Violation: 490, 10177(b)

O'Neal, King Alexander (REB)
487 Merritt Ave., Oakland
Effective: 5/2/02
Violation: 2726, 2831, 2831.2,
2832(a), 2832.1, 10145, 10148,
10176(a)(e)(i), 10177(d)

Oldfield, Jason Augustus (RES)
951 Hyland Dr., Santa Rosa
Effective: 5/3/02
Violation: 490, 10177(b)

Pascual, Wilfredo Concepcion (RES)
201 El Camino Real, Millbrae
Effective: 4/10/02
Violation: 490, 10177(b)

Simpson, David Michael (RES)
3525 Monticello Ct., Santa Rosa
Effective: 3/20/02
Violation: 498, 10177(a)

Trans, Joseph (RES)
5844 Paddon Circle, San Jose
Effective: 5/9/02
Violation: 490, 10177(b)

Yeganeh, Ramin (REB)
724 East 4th Ave., San Mateo
Effective: 5/3/02
Violation: 490, 10177(b)

San Diego Region

Beltran, George A. (RES)
286 Blue Spring Rd., Oceanside
Effective: 4/30/02
Violation: 498, 10177(a)

Brown, Judy Scharnhorst (RREB)
PO Box 1374, Spring Valley
Effective: 5/22/02
Violation: 490, 10177(b)

Hull, Karen (RES)
557 Beverly Pl., San Marcos
Effective: 5/22/02
Violation: 498, 10177(a)

JTB Funding, Inc. (REC)
1800 Thibodo Rd., Ste. 320, Vista
Effective: 3/21/02
Violation: 2847.3,
10176(a)(i)(j), 10177(c)(d),
10235.5, 10236.4

Lopez-Vasquez, Linda Jenny (RES)
10758-D Carmel Mountain Rd.,
San Diego
Effective: 4/30/02
Violation: 498, 10177(a)

REVOKED WITH A RIGHT TO A RESTRICTED LICENSE

Fresno Region

Deruosi, Lynne Renee (REB)
1102 Ulrich Ave., Modesto
Effective: 5/3/02
Violation: 2752, 2753, 2831.2,
2832.1, 2834, 10145, 10160,
10161.8, 10177(d)(h)
Right to RREB license on terms
and conditions

Donovan, Vickie Lynn (REB, REO)
1271 Geer Rd., Hughson
Effective: 5/8/02
Violation: 10177(h)
Right to RREB license on terms
and conditions

Laursen, Brian Robert (REB, REO)
2111 Manning St., Bakersfield
Effective: 3/13/02
Officer of: The Loan Factory,
Inc.
Violation: 10159.2, 10177(h)
Right to RREB license on terms
and conditions

Romero, Connie Gail (REB)
136 N. Conyer St., Visalia
Effective: 5/16/02
Violation: 2726, 2831.2, 2832.1,
2834, 10145, 10177(d)
Right to RREB license on terms
and conditions

Sandberg, Robert A. (RES)
1420 Kent Way, Modesto
Effective: 5/8/02
Violation: 10176(a)(i), 10177(g)
Right to RRES license on terms
and conditions

Tri County Realty Inc. (REC)
3317 Highway 132, La Grange
Effective: 5/8/02
Violation: 10176(a)(i), 10177(g)
Right to RREC license on terms
and conditions

Los Angeles Region

Greene, Anthony (RES)
100 S. Imperial Hwy,
Anaheim Hills
Effective: 4/11/02

Violation: 490, 10177(b)
Right to RRES license on terms
and conditions

Slater Realty and Property Management, Inc. (REC)
7561 Foothill Blvd., Tujunga
Effective: 3/11/02
Violation: 2831, 2831.2, 2832.1,
2834, 10137, 10145, 10177(d)
Right to RREC license on terms
and conditions

Slater, Joan Elise (REB, REO)
7561 Foothill Blvd., Tujunga
Effective: 3/11/02
Officer of: Slater Realty and
Property Management, Inc.
Violation: 10159.2, 10177(h)
Right to RREB license on terms
and conditions

The Loan Factory, Inc. (REC)
17141 Ventura Blvd., Ste. 204,
Encino
Effective: 3/13/02
Violation: 2715, 2831, 2832.1,
2950(d)(g)(h), 10145, 10162,
10165, 10177(d)(g)
Right to RREC license on terms
and conditions

Oakland Region

LaNore, Val (RES)
PO Box 546, Soquel
Effective: 3/19/02
Violation: 490, 10177(b)
Right to RRES license on terms
and conditions

Sacramento Region

Galvan, Elaine Marie (REB)
3342 Stope Dr., Placerville
Effective: 5/15/02
Violation: 10137, 10177(d)
Right to RREB license on terms
and conditions; RREB license
suspended for 100 days

San Diego Region

Demasa, Armando Liwanag (REB, REO)
791 Avenida Solaria, Chula Vista
Effective: 4/23/02
Violation: 10177(h)
Right to RREB license on terms
and conditions

Federal Home Loans Corporation (REC)
10306 Vera Cruz Ct., San Diego
Effective: 5/15/02
Violation: 2831.1, 2831.2,
10145, 10176(e), 10177(d),
10229(j)(3), 10229(n),
10232.2(a)(c), 10232.25(a),
10232.4
Right to RREC license on terms
and conditions

Jon Miller Realty, Inc. (REC)
283 G St., Chula Vista
Effective: 4/10/02
Violation: 2752, 2831, 2831.1,
2831.2, 2832.1, 10145,
10176(e)(i), 10177(d)
Right to RREC license on terms
and conditions

Kinsella, John Richard (REB)
236 Palm Ave., Imperial Beach
Effective: 3/25/02
Violation: 2731, 2831, 2831.1,
2831.2, 2832, 2832.1, 2834,
2835, 10145, 10159.5, 10176(e),
10177(d)
Right to RREB license on terms
and conditions

Miller, Jon Monroe (REB, REO)
283 G St., Chula Vista
Effective: 4/10/02
Officer of: Jon Miller Realty,
Inc.
Violation: 2832.1, 10145,
10176(e)(i), 10177(d)(h)
Right to RREB license on terms
and conditions

Salas, Evangeline Michael (REB, REO)
10306 Vera Cruz Ct., San Diego
Effective: 5/15/02
Officer of: Federal Home Loans
Corporation
Violation: 2831.1, 2831.2,
10145, 10159.2, 10176(e),
10177(d)(h), 10229(j)(3),
10229(n), 10232.2(a)(c),
10232.25(a), 10232.4
Right to RREB license on terms
and conditions

SUSPENDED WITH STAY

Fresno Region

Evans Diversified, Inc. (REC)
801 W. Main, Visalia
Effective: 3/21/02
Violation: 2731, 2832, 10137,
10138, 10177(d)
Suspended for 60 days-stayed for
2 years on terms and conditions

Evans, Bruce Lauren (REB)
805 W. Main St., Visalia
Effective: 3/21/02
Violation: 10130, 10137, 10139,
10177(d)
Suspended for 60 days-stayed for
2 years on terms and conditions

Evans, Edward Donald (REB, REO)
801 W. Main, Visalia
Effective: 3/21/02
Officer of: Evans Diversified,
Inc.
Violation: 10137, 10138,
10177(h)
Suspended for 60 days-stayed for
2 years on terms and conditions

Los Angeles Region

Biafara, Joseph R. (REB)
14920 Parthenia St., #117,
Panorama City
Effective: 5/29/02
Violation: 2831, 2832, 10145,
10159.5, 10177(d)
Suspended for 90 days-stayed for
2 years on terms and conditions

Biafara, Stephen Francis (REB)
14920 Parthenia St., #117,
Panorama City
Effective: 5/29/02

Violation: 2831, 2832, 10145, 10159.5, 10177(d)
Suspended for 30 days-stayed for 2 years on terms and conditions

Deis, Jeffrey Ervin (REB, REO)
1255 E. Highland Ave., Ste. 107, San Bernardino
Effective: 5/2/02
Officer of: GS Mortgage, Inc.
Violation: 10177(d)(g)(h)
Suspended for 90 days-stayed for 2 years on terms and conditions

Drummond, Lee Julius (RES)
1545 Wawona Rd., Palm Springs
Effective: 3/11/02
Violation: 10130, 10177(d)
Suspended for 60 days-stayed for 2 years on terms and conditions

Hill, Maryellen (REB, REO)
1111 Tahquitz Canyon Way, Ste. 120, Palm Springs
Effective: 3/11/02
Officer of: Maryellen Hill, Inc.
Violation: 2725, 2831, 2832, 10137, 10177(d)(h)
Suspended for 60 days-stayed for 2 years on terms and conditions

Ladera Realty, Inc. (REC)
5498 Centinela Ave., Los Angeles
Effective: 5/2/02
Violation: 2752, 2831.2, 2835, 10145, 10161.8, 10165, 10177(d)
Suspended for 90 days-stayed for 2 years on terms and conditions

Maryellen Hill, Inc. (REC)
1111 Tahquitz Canyon Way, Ste. 120, Palm Springs
Effective: 3/11/02
Violation: 2831, 2832, 10137, 10177(d)(g)
Suspended for 60 days-stayed for 2 years on terms and conditions

Murphy, Velma Lee (REB, REO)
5498 Centinela Ave., Los Angeles
Effective: 5/2/02
Officer of: Ladera Realty, Inc.
Violation: 2752, 2831.2, 2835, 10145, 10161.8, 10165, 10177(d)
Suspended for 90 days-stayed for 2 years on terms and conditions

Paget, David Patrick (RES)
32376 Duclair Rd., Winchester
Effective: 5/2/02
Violation: 10177(d)(g), 11010, 11018.2
Suspended for 90 days-stayed for 2 years on terms and conditions

Oakland Region

Beary, Ury (REB, REO)
1758 Solano Ave., Berkeley
Effective: 5/3/02
Violation: 10130, 10177(d)
Suspended for 90 days-stayed for 2 years on terms and conditions

BHMB, Inc. (REC)
1758 Solano Ave., Berkeley
Effective: 5/3/02
Violation: 2731(a), 10137, 10159.5, 10177(d)
Suspended for 60 days-stayed for 2 years on terms and conditions

Lebeau, Jack Leon (REB, REO)
1758 Solano Ave., Berkeley
Effective: 5/3/02
Officer of: BHMB, Inc.
Violation: 10137, 10159.2, 10177(d)(g)(h)
Suspended for 60 days-stayed for 2 years on terms and conditions

San Diego Region

Consolidated Home Loans (REC)
503 Vista Bella, Ste. 9A, Oceanside
Effective: 4/4/02
Violation: 10177(f)
Suspended for 5 days-stayed for 1 year on terms and conditions

Harms, Donn K. (REB, REO)
12702 Via Cortina, Ste. 100, Del Mar
Effective: 5/22/02
Officer of: Gateway Pacific Capital and Realty Group, Inc.
Violation: 10148, 10177(d)
Suspended for 90 days-stayed for 2 years on terms and conditions

Moore, Michael Scott (REB, REO)
2633 Vista Way, #132, Oceanside
Effective: 4/10/02
Officer of: JTB Funding, Inc.
Violation: 2847.3, 10176(a)(i)(j), 10177(c)(d), 10235.5, 10236.4
Suspended for 30 days-stayed for 1 year on terms and conditions

SUSPENDED INDEFINITELY

Los Angeles Region

Chen, Elsie Y. (REB, REO)
2360 S. Garfield Ave., Monterey Park
Effective: 4/29/02
Officer of: Los Angeles Central, Inc.
Violation: 10165, 10177(d)

Garay, Gregorio (REB)
1051 Alessandro Blvd., Ste. 220, Riverside
Effective: 3/6/02
Violation: 10148, 10177(d)

Gull Mortgage, Inc. (REC)
24307 Lucille Ave., Lomita
Effective: 5/28/02
Violation: 10165

Henderson, Clarence Mansfield (REB, REO)
1880 N. El Camino Real, #71, San Clemente
Effective: 5/28/02
Officer of: Gull Mortgage, Inc.
Violation: 10165

Los Angeles Central, Inc. (REC)
2360 S. Garfield Ave., Monterey Park
Effective: 4/29/02
Violation: 10165, 10177(d)

DRE Participates in Urban Housing Strategies Symposium

The DRE participated in Urban Housing Strategies Symposium events held in Oakland and Los Angeles. The symposiums were coordinated by the HUD-Approved National Association of Real Estate Brokers Investment Division — Housing Counseling Agency. The events provided an opportunity for the DRE to distribute real estate consumer protection and reference materials to the many consumers who attended. Several consumers thanked DRE staff for attending and expressed their appreciation for DRE's support.

LICENSE SURRENDERED

(Licenses voluntarily surrendered per B&P Code §10100.2 during an administrative action or investigation)

Fresno Region

Bozgian, Louis Arthur (REB)
1586 W. Shaw Ave., Fresno
Effective: 3/19/02

Los Angeles Region

Ardenski, Thomas Edward (RES)
15205 Dakota Rd., Apple Valley
Effective: 4/9/02

Byma, Thomas Henry (RREB)
15362 Bellflower Blvd., Bellflower
Effective: 4/10/02

Cohen, Nureet (REB)
9899 Santa Monica Blvd., Ste. 647, Beverly Hills
Effective: 3/26/03

McFadden, John Robert (REB)
2345 Erringer Rd., Ste. 221, Simi Valley
Effective: 4/24/02

Meerkrebs, Robert David (RES)
690 Sierra Meadow Dr., Sierra Madre
Effective: 4/8/02

Montgomery, Robert (REB)
23332 Mill Creek Dr., #115, Laguna Hills
Effective: 5/21/02

Pimentel, Alejandra (REB)
286 Streamwood, Irvine
Effective: 4/24/02

Quintana, Carlos M. (RES)
670 S. Woodland St., Orange
Effective: 3/4/02

Ruiz, Joel Earl (RES)
2011 N. Rowan Ave., Los Angeles
Effective: 4/8/02

Oakland Region

Adams, Richard Joseph (REB)
39675 Cedar Blvd., #235, Newark
Effective: 4/18/02

Clark, Brian Edward (REB)
14 Terners Dr., #22, Sausalito
Effective: 3/4/02

Keener, Mark Steven (REB)
595 Market St., Ste. 2500, San Francisco
Effective: 5/28/02

Sacramento Region

Bertolano, Vienna T. (RES)
PO Box 5518, Vallejo
Effective: 4/3/02

San Diego Region

Brown, Steven William (RES)
1602 Via Sage, San Clemente
Effective: 5/22/02

Gateway Pacific Capital and Realty Group, Inc. (REC)
12702 Via Cortina, Ste. 100, Del Mar
Effective: 5/22/02

Tenbrook, Timothy Thomas (REB)
936 Armada Terrace, San Diego
Effective: 5/22/02

INDEFINITE SUSPENSIONS

(under Recovery Acct. provisions)

Daly, Frank Joseph (REB)
12759 Poway Rd., Ste. 102, Poway
Effective: 3/29/02

Dube, Sandra Paulette (RES)
2049 Bedford Dr., Walnut Creek
Effective: 5/29/02

Franklin, Herman James (REB)
2033 West 103rd St., Los Angeles
Effective: 5/7/02

Greenstein Mortgage & Investment Corporation (REC)
1300 N. La Brea Ave., Inglewood
Effective: 5/7/02

Mullins, Arthur Joe Jr. (REB)
512 Sampson St., San Diego
Effective: 5/7/02

Pacific Equity Mtg., Inc. (REC)
285A S. Atlantic Blvd., Los Angeles
Effective: 7/7/02

Waxman, Arla Sheri (REB)
773 Mutsuhito, San Luis Obispo
Effective: 3/29/02

Williams, Mark Thomas (REB)
8490 Hydra Lane, San Diego
Effective: 5/7/02

DRE Enforcement Program

The Enforcement Section plays a vital role in the Department's overall mission to enforce the provisions of the Real Estate Law and the Subdivided Lands Law in a manner which provides protection for purchasers of real property and those persons conducting business with real estate licensees. In this regard, one of the main functions of the Enforcement Section is to investigate consumer complaints filed against real estate licensees, subdividers, and unlicensed persons who have performed acts that require a real estate license.

There are two approaches through which the Department can accomplish its mission of protecting consumers in real estate transactions. The first is through preventative enforcement, which includes screening license applicants to ensure that they meet the necessary standards in terms of knowledge, honesty and truthfulness. This generally involves a background investigation of prior criminal convictions or disciplinary actions that have been taken by other agencies against an individual to determine if the licensing of that person would be a risk to the public. Investigations of this nature also occur when an individual is convicted or disciplined after he or she is licensed. The second approach to consumer protection is through the investigation of complaints which have been filed against real estate licensees to determine if violations of the Real Estate Law have occurred.

Investigative Process

The law requires the Department to investigate the actions of any person engaged in the business of or acting in the capacity of a real estate licensee upon receipt of a verified written complaint. When a complaint is initially received, it is reviewed to determine whether or not the Department has jurisdiction in the matter. In order for the Department to have jurisdiction, the complaint must involve a real estate

licensee, subdivider, or unlicensed person who has performed acts that require a real estate license. Additionally, the issues of the complaint must present a potential violation of the Real Estate Law, as contained in Sections 10000 and 11000 et seq., of the California Business and Professions Code, and the Regulations of the Real Estate Commissioner. Briefly stated, these sections establish standards for the competent and legal practice of real estate brokerage. Many complaints involve contractual disputes and do not relate to the competent or ethical conduct of the real estate licensees who were involved in the transaction.

Once a complaint is received and it is determined that the issues are within the Department's jurisdiction, it is assigned for investigation in one of the Department's five offices located in Oakland, Sacramento, Fresno, Los Angeles and San Diego. After a case is set up for investigation, the Department must develop "clear and convincing evidence to a reasonable certainty" that a violation of the Real Estate Law has occurred before disciplinary action can be taken. In order to develop clear and convincing evidence of a violation, all relevant documentation involved in the transaction must be obtained and the testimony of the witnesses to the events must be carefully documented. In many cases, sufficient evidence to establish a cause for discipline cannot be developed because the allegations made by the complainant prove to be either incorrect or unprovable.

Once a case is developed that merits formal disciplinary action, it is sent to the Department's Legal Section. The disciplinary actions are initiated by filing either a Statement of Issues when challenging an applicant's qualifications for licensure, or an Accusation when seeking to suspend or revoke an existing license. The Department also has the power to issue formal Desist

and Refrain Orders to stop ongoing violations of either the Real Estate Law or the Subdivided Lands Act. In extreme cases, the Department has the authority to file an action in Superior Court to obtain an injunction, and in cases which involve the conversion of large amounts of trust funds, to seek the appointment of a receiver over the company. The California Attorney General's Office represents the Department in these actions. The number of complaints assigned for investigation in fiscal year 2001-02, and the results of those investigations, are outlined in the following chart:

Enforcement Statistics (FY 2001-02)

8,355	Complaints Received and Screened
5,095	Complaints Assigned for Investigation
2,842	Complaints Closed (no discipline recommended)
1,181	Complaints Referred for Disciplinary Action
159	Corrective Action Letters Issued

The Enforcement Section currently has 2,821 pending cases under review to determine if sufficient evidence can be obtained to warrant a referral to the Legal Section. As indicated earlier in this report, the investigative process can be time-consuming as the Department's mission to protect consumers in their dealings with real estate licensees must be balanced against the licensee's constitutional right to due process in these proceedings. Throughout the process, the Department must maintain a balance in administering the disciplinary process in a fair and impartial manner within its legal parameters and remain mindful of the rights of both licensees and consumers in seeking to achieve justice and public protection. 🏠



Summary of 2002 Regulations (eff. 7/22/02)

Title 10, California Code of Regulations

Regulations of the Real Estate Commissioner

Section 2729.5 (New) — *Record Retention, Uniform Transaction Act*

Establishes requirements for transactions covered by the Federal E-Sign Law and the State Uniform Electronic Transaction Act. Specifically, requires the creation of a paper copy or electronic image storage of e-signatures.

Section 2790.1 (Amended) — *Filing Fees*

Sets/reduces the subdivision filing fees for recurring and non-substantive amendments to existing public reports. Specifically, the filing fee for recurring and non-substantive changes would be a maximum of \$125 per change. The fee for each additional recurring and non-substantive change by the same subdivider at the same time would be \$60.

Section 2790.6 (New) — *Separate Review of Declarations*

Sets forth the fees for reviewing bulk sales management documents. Specifically, confirms that the review fee is the maximum set forth in statute. (\$200).

Section 2791.8 (Amended) — *Alternative Dispute Resolutions*

Changed the reference from “Jams/Endispute” to JAMS in order to reflect a name change in that organization.

Section 2792 (Amended) — *Substantially Complete Applications - Standard Subdivision*

Revised the requirement of having a tentative subdivision map for considering a Public Report Application substantially complete when the Commissioner finds that processing delays have held up the issuance of the map.

Section 2800 (Amended) — *Notification of Material Change*

Added to the list of “material changes” to the setup of a subdivision offering, the affiliation of a single site time-share project with other time-share projects.

Section 2810 (Amended) — *Substantially Complete Applications - Time-Share Project*

Added the affiliation agreement, rules, policies and procedures for the reservation system and proposed marketing materials to the list of items required in order for an application for a time-share public report to be considered “substantially complete.”

Section 2811 (Amended) — *Declaration of Dedication*

Requires that the declaration for a single-site time-share project, with a mandatory reservation system, include the rules, procedures and method of termination of the priority reservation system. Also, requires the length of the reservation period for a priority reservation system to be not less than the first three months of the reservation period.

Section 2910 (Amended) — *Criteria of Substantial Relationship*

Adds to the list of substantially related convictions, convictions that require registration under Section 290 of the Penal Code (Registration of Sex Offenders), in determining whether or not

a criminal conviction is substantially related to the qualifications, functions or duties of a real estate licensee.

Section 2911 (Amended) — *Criteria of Rehabilitation (Denial)*

Adds to the list of the criteria for use in determining whether or not a license applicant with a criminal conviction is sufficiently rehabilitated, the expungement or discontinuance of the requirement to register under Section 290 of the Penal Code.

Section 2912 (Amended) — *Criteria of Rehabilitation - Revocation or Suspension*

Adds to the list of the criteria for use in determining whether or not a licensee with a criminal conviction is sufficiently rehabilitated, the expungement or discontinuance of the requirement to register under Section 290 of the Penal Code.

Section 2930 (Amended) — *Standard Proposed Decision Language*

Amended to provide for a two-year period before a restricted licensee could petition for reinstatement. Would also remove an obsolete provision of the Regulation. 🏠

Mortgage Lending Report

The Mortgage Lending Section is responsible for a variety of functions associated with real estate brokers engaged in the mortgage business. These functions include:

Mortgage Loan Advertising — The Mortgage Lending (ML) Section performs reviews of mortgage loan advertisements submitted voluntarily by brokers who want to have their ads approved by the Department. Brokers may submit their advertisements on a Mortgage Loan Advertising Submittal (RE 884) along with a fee for the review. The ML Section also reviews advertisements that have been referred to the Department by members of the public or other licensees who believe that the advertisements may fail to comply with appropriate Departmental laws and regulations once reviewed. If the advertisements are deficient the ML Section will attempt to obtain compliance from the brokers. Last year, approximately 170 advertising submissions and referrals were reviewed.

Mortgage Loan Bulletin — The ML Section prepares and publishes a twice-yearly bulletin. The *Mortgage Loan Bulletin* is published as an educational

Real Estate Publications

Purchase information

DRE publications may be purchased/ordered by mail, by fax, by phone, or in person. (Refer to specific payment methods below.)

For your convenience, most publications are available at no cost on our Web site at <http://www.dre.ca.gov>.

By mail — Photocopy or remove this page from your *Bulletin*. Complete Parts A, B, and C (if appropriate). Mail it with the proper fee to: Department of Real Estate, Book Orders, P.O. Box 187006, Sacramento, CA 95818-7006

By fax — Complete Parts A, B, and C. Fax form to (916) 227-0361.

By phone — Have credit card information ready, then call Book Order desk at (916) 227-0853.

In person from District Office — Complete Parts A, B, and C (if appropriate). Offices are located in Sacramento, Los Angeles, Oakland, Fresno, and San Diego.

Acceptable payment methods

- Personal check, cashier's check or money order should be made payable to: Department of Real Estate.
- VISA and MasterCard credit cards may be used to purchase DRE publications.
- Cash is acceptable only if purchasing in person and only if it's the exact amount of purchase.

California sales tax

Use 7.25% tax rate, unless purchase location or delivery address is in the following counties: Alameda (8.25%), Fresno (7.875%), Los Angeles (8.25%), Sacramento (7.75%), and San Diego (7.75%). Requests and fees will be returned if the appropriate sales tax is not included.

Miscellaneous information

- Prices are subject to change.
- Orders received with incorrect payments will be returned.
- **All sales are final — no refunds.**
- Allow 4–6 weeks for delivery.
- Volume discounts are available. Contact DRE at (916) 227-0853 prior to ordering.

PART A		SHIPPING INFORMATION			
DRE	RE#	Title of Publication	Cost	Quantity	Your Cost
	1	Reference Book — A Real Estate Guide (Rev. 2000)	\$20		
	2	2002 Real Estate Law Book	\$20		
	2C	2002 Real Estate Law Book CD (Compatible with Adobe Acrobat Reader)	\$20		
	–	Real Estate Law — Book AND CD	\$35		
	6	Disclosures in Real Property Transactions	\$10		
	8	Operating Cost Manual for Homeowner Associations	\$10		
	25	Reserve Study Guidelines for Homeowner Association Budgets	\$10		
	4	Instructions to License Applicants	free		
	13	Trust Funds	free		
	34	A Guide for Residents Purchasing Their Mobilehome Park	free		
	35	Trust Deed Investments — What You Should Know!!	free		
	35A	Using the Services of a Mortgage Broker	free		
	39	Living in a California Common Interest Development	free		
	51	A Consumer Guide to Filing Real Estate Complaints	free		
	52	Reverse Mortgages — Is One Right for You?	free		

PART B			SHIPPING INFORMATION		
SHIPPING NAME		LICENSE OR EXAM ID#		SUBTOTAL \$ _____	
SHIPPING ADDRESS			CA SALES TAX* \$ _____		
CITY			STATE	ZIP CODE	(Tax rate used* _____ %)
			TOTAL ENCLOSED \$ _____		
* See tax information above.					

PART C		CREDIT CARD PURCHASE	
To purchase publication by credit card, complete the following:			
METHOD OF PAYMENT		ACCOUNT NUMBER	EXPIRATION DATE OF CARD
<input type="checkbox"/> VISA	<input type="checkbox"/> MASTERCARD		
AMOUNT AUTHORIZED	SIGNATURE OF CARDHOLDER		DATE
	»		
	PRINTED NAME OF CARDHOLDER		TELEPHONE NUMBER

Address Service Requested

Postal Carrier:

- Bar code used by DRE to scan returned Bulletins
- Please do not deface or cover

Real Estate Bulletin — Fall 2002

Subdivisions Report

Before a subdivision can be marketed in California, the subdivider must obtain a Subdivision Public Report for a California project, a permit for an out-of-state time-share project or confirmation of registration for a non-California project located within the United States. The public report/permit discloses pertinent information about the subdivision to prospective purchasers. Prior to issuance of a public report or permit, the subdivider must also submit evidence to the Department that adequate financial arrangements have been made for completion of all common areas and amenities. Out of state projects located within the United States are simply registered and qualified without issuance of a disclosure report, provided the subdivision has been approved for sales in its home state.

Statistics

During fiscal year 2001-02 the Department received 2,906 applications


for subdivision public reports, an increase of 36 applications over the last fiscal year.

Near Term Plans

The Department is currently in the process of revising the Subdivision Public Report format. The draft format is intended to be more streamlined, reader friendly and less complicated. Once the revision is finalized, related forms and applications will also be reviewed and revised.

The Subdivision Public Report Application Guide (SPRAG) was developed for use by subdividers and their agents (title companies, attorneys, etc.) who prepare Notices of Intention for Subdivision Public Reports. Its purpose is to provide instructions and explanations about what is required to properly comply with Notice of Intention requirements. The last revision to the manual was completed in October 1997. Due to numerous changes that

have occurred since 1997, the Department has recently revised this manual.

With respect to continuing care subdivisions, the Department is considering proposed regulations concerning assisted living care facilities. These subdivisions are unique in that the assisted living care provider must take a more active role in the subdivision for a longer period of time. 

Did you know...

The *Broker Compliance Evaluation Manual*, designed to assist brokers conducting residential sales in ascertaining compliance with DRE requirements, is available on the DRE Web site www.dre.ca.gov. Click on "Licensees," then "Complying with the Real Estate Law."