



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 2003

Information Systems Update

The Information Systems Section (ISS) has spent the past year providing a variety of technology enhancements geared to support the DRE programs during these times of unprecedented application volumes.

Licensing Telephone System

The current high-profile telephone system has been overwhelmed by a 549% increase in completed telephone calls since it was implemented. This significant increase in telephone calls has caused a variety of service prob-

lems such as disconnects and a caller's inability to reach a service representative. Therefore, ISS has taken the first step necessary in determining what future course of action the DRE should take in order to be responsive to the needs of the callers and to remedy inherent problems with the aged telephone system architecture. Based upon the preliminary results, the DRE is looking into making some immediate improvements, as well as evaluating the cost benefits of a replacement system. This project will continue throughout the current fiscal year.

Core System Functions

Enhancements were made to improve computer processing and information security in the Enterprise Information System (EIS) and Licensing Masterfile Imaging operations. These systems manage almost 1,373,000 person/entity records that are accessed for day-to-day application processing and information reference. This year, system hardware and software upgrades as well as security improvements were completed. Additionally, customized application changes were implemented as follows:

- Adopted the improved test content and grading segments as recommended by the Examination Study
- Developed an interactive refund process
- Incorporated fee changes effective August 31, 2003
- Modified the examination/license course tracking to reflect Real Estate Practice as a mandatory course for new salespersons

Licensing Annual Report

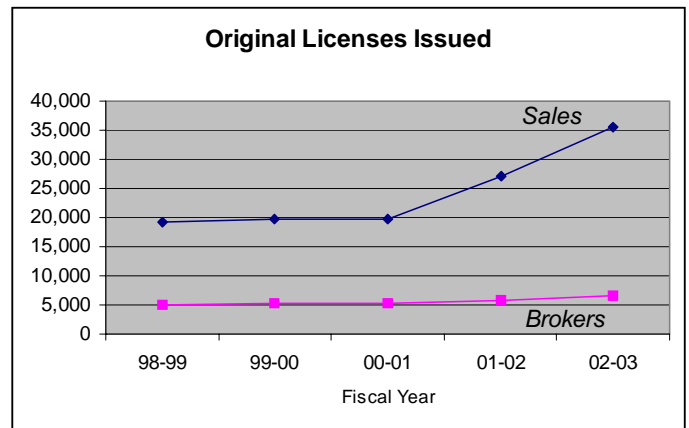
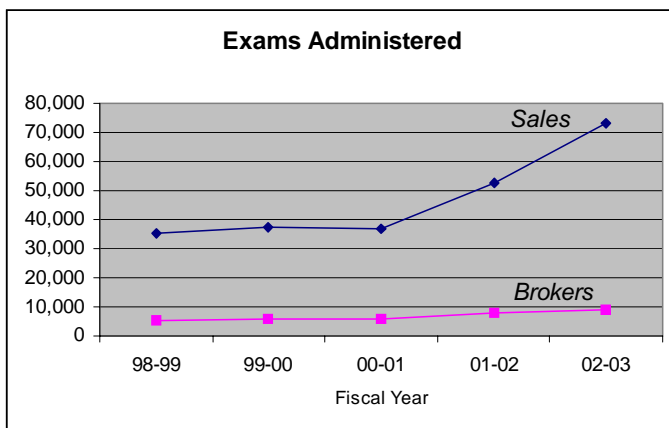
The Licensing Section is responsible for the administration of real estate license examinations as well as the issuance and renewal of salesperson and broker licenses. With the favorable real estate market and historically low interest rates, the Department of Real Estate (DRE) has experienced a substantial increase in examination and license applications and is servicing approximately 7,250 telephone calls every business day.

Licensing and Examination Activity

The unprecedented number of applications for examination and licenses are represented in the following annual statistical comparisons.

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REAL ESTATE BULLETIN

Official Publication of the
California Department of Real Estate

Vol. 63, No. 3 Fall 2003

STATE OF CALIFORNIA
GRAY DAVIS, Governor

BUSINESS, TRANSPORTATION AND HOUSING AGENCY

MARIA CONTRERAS-SWEET, Secretary

DEPARTMENT OF REAL ESTATE
PAULA REDDISH ZINNEMANN, Commissioner

A Feather in CalHFA's HiCAP

from the California Housing Finance Agency

First-time home buying in high cost areas just got easier, thanks to the California Housing Finance Agency (CalHFA). As of July 1, 2003, qualified first-time home buyers in San Diego and Ventura counties can take advantage of HiCAP, CalHFA's High Cost Area Home Purchase Assistance Program. Other high cost counties in the program include San Francisco, San Mateo, Santa Clara, Alameda, Contra Costa and Sonoma.

HiCAP is a progressive program that bridges the gap between income and high priced housing for first-time home buyers in these eight California counties. Many families who live in high cost areas know all too well how difficult it can be to qualify for and purchase their first home. CalHFA's HiCAP offers financial assistance in two ways: (1) a 30-year fixed, below-market rate home loan, and (2) a second, deferred payment loan of up to \$25,000 to be used for down payment assistance.

Home buyers can even pair up other CalHFA home purchase assistance loans or grants along with HiCAP and can often move into their first home with virtually no out of pocket costs.

For instance, HiCAP can be combined with CalHFA's Extra Credit Teacher Program, which offers teachers and administrators who serve in low performing California schools a below market interest rate CalHFA first loan, along with a forgivable interest CalHFA second loan.

HiCAP can also be joined with CalHFA's Housing Assistance Program, which consists of a standard CalHFA fixed-rate 30 year first mortgage and a deferred payment loan of up to 3% of the sales price for down payment assistance.

Some HiCAP borrowers may also qualify for the School Facility Fee Down Payment Assistance Program, a grant program that provides assistance to buyers of newly constructed homes and condominiums throughout California. Eligible applicants receive either a partial or full rebate of the school facility fees paid by the builder.

To qualify for any of CalHFA's homeownership programs, borrowers must meet CalHFA guidelines for sales price limits and income limits as well as meet the borrower qualifications of a CalHFA approved lender. Information on all of these programs and a list of over 300 lenders are available on CalHFA's Web site at www.calhfa.ca.gov or by calling 1-800-789-2432.



PRINCIPAL OFFICE

We're located at: 2201 Broadway, Sacramento, 95818-2500
Mailing Address: P.O. Box 187000, Sacramento, 95818-7000

Administration

- John R. Liberato, Chief Deputy Commissioner
- Thomas L. Pool, Asst. Comm., Legislation & Public Information Services
- vacant, Assistant Commissioner, Subdivisions
- Fa-Chi Lin, Chief Auditor
- William E. Moran, Assistant Commissioner, Enforcement
- Barbara Bigby, Asst. Commissioner, Administrative Services
- Robin T. Wilson, Chief Legal Officer
- Thomas R. Hensley, Managing DC IV, Licensing & Exams
- Betty R. Ludeman, Managing DC IV, Education
- Randy Brenda, Managing DC IV, Mortgage Lending

Real Estate Bulletin

- Thomas L. Pool, Editor
- Amy Edelen, Publications Deputy
- Laura Curry, Production Editor

Primary Telephone Numbers

Consumer Information	(916) 227-0864
Mortgage Loan Activities	(916) 227-0770
General Licensing Information	(916) 227-0931
Broker Examinations	(916) 227-0899
Salesperson Examinations	(916) 227-0900
Original Licensing (sales/brokers)	(916) 227-0904

NORTHERN ENFORCEMENT AREA — DISTRICT OFFICES

- Steve Ellis, Managing Deputy Commissioner IV
 - 2550 Mariposa Mall, Suite 3070, **Fresno**, 93721-2273
 - John Sweeney, Managing Deputy Commissioner II
 - Consumer Information
- 1515 Clay Street, Suite 702, **Oakland**, 94612-1462
- Les R. Bettencourt, Managing Deputy Commissioner III
- Consumer Information
- 2201 Broadway, **Sacramento**
- Mailing Address: P.O. Box 187000, Sacramento, 95818-7000
- Charles W. Koenig, Managing Deputy Commissioner III
- Consumer Information
- 1350 Front Street, Suite 3064, **San Diego**, 92101-3687
- J. Chris Graves, Managing Deputy Commissioner II
- Consumer Information

SOUTHERN ENFORCEMENT AREA — DISTRICT OFFICES

- Dolores Ramos, Managing Deputy Commissioner IV
- 320 W. 4th Street, Suite 350, **Los Angeles**, 90013-1105
- Maria Suarez, Managing Deputy Commissioner III
- Consumer Information

SUBDIVISIONS

- vacant, Assistant Commissioner, Subdivisions
- 2201 Broadway, **Sacramento**
- Mailing Address: P.O. Box 187005, Sacramento, 95818-7005
- Chris Neri, Managing Deputy Commissioner III
- Consumer Information
- 320 W. 4th Street, Suite 350, **Los Angeles**, 90013-1105
- Robert D. Gilmore, Managing Deputy Commissioner IV
- Consumer Information

The REAL ESTATE BULLETIN (ISSN 07347839) is published quarterly by the State of California, Department of Real Estate, 2201 Broadway, Sacramento, CA 95818, as an educational service to all real estate licensees in the state under the provisions of Section 10083 of the Business and Professions Code. Periodical class postage paid at Sacramento, California and at additional entry offices.

Postmaster — Send address changes to REAL ESTATE BULLETIN, P.O. Box 187000, Sacramento, CA 95818-7000.

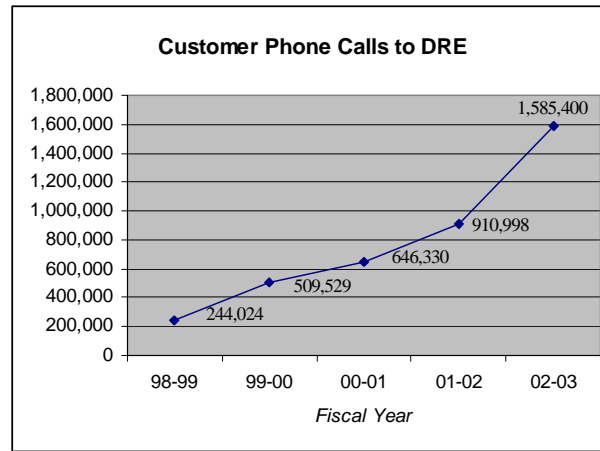
Real Estate Advisory Commission

- | | |
|---------------------|-----------------|
| Dave Brooks | Maxene Johnston |
| Jacqueline Carlisle | Mark Lamken |
| Richard Gaylord | Norman Orr |
| Joyce Harris | Alexis Wong |

Licensing

Continued from page 1

With these increases in applications comes a substantial increase in telephone calls to DRE. Those of you who may have tried to call us during the past year know how busy our phone lines are. It is somewhat amazing that the number of telephone calls handled by the Licensing and Examination Section increased 57% in a single year and 549% since fiscal year 1998-99.



Licensee Population

At the end of fiscal year 2002-03, the licensee population totaled 355,912, which included 112,942 brokers and 242,970 salespersons. This is an increase of 10% over the number of licensees at the end of the past fiscal year.

Our Challenges

As you can see by these statistics, our challenges are many while, as a public sector entity, our solutions are somewhat limited. Over the past year, we have been striving to address these significant increases in workload and be responsive to the needs of licensees and examinees in those areas where we can make a difference, such as:

- Increasing the amount of information and services available from our Web site, thus lessening the need for telephone calls and the amount of paper which must be handled by our clientele and staff.
- Working overtime.
- Hiring retired, trained employees back into the work force.
- Expanding our use of student assistants to supplement staffing resources.
- Reviewing processes and procedures to identify changes that will increase productivity and reduce processing timeframes.
- Prioritizing the efforts of our available work force.

The Licensing telephone system is quite over-burdened. We have tried to address this communication challenge

by:

- Proceeding with a study to replace the telephone system.
- As part of that study, identifying opportunities to clarify wording and call transfer points.
- Adding key information to the DRE Web site such as the Licensing Processing Timeframes that are updated weekly.
- Seeking the assistance of the statutory course providers in providing key information to their students.

We need your help

Here are ways to help facilitate your interactions with us.

- **Limit your calls to Licensing and Examinations** — The same service representatives that answer the telephone also process applications. Please wait until the recommended time posted on the Web site has passed before calling if you have not heard from us.
- **Know when your fee was accepted** — If paying by credit card, please check your statements to determine if your fee has been charged. Otherwise, check your bank statement to determine if we have cashed your check. Most financial institutions have this information available via the Internet for faster service. It is important to have the date the fee was charged/cashed in the event you need to contact us.
- **Submit only ONE application and fee** — Applicants should be cautioned that multiple examina-

tion applications and fees submitted by any means (by mail and/or fax) take significantly longer to process thereby hindering their ability to get scheduled timely for an examination.

➤ **Faxing an application to DRE reduces only the mail delivery time** — The processing of all applications (mailed or faxed) is based upon the order received. Due to volume, receipt of a faxed application cannot be acknowledged by DRE. If possible, adjust the settings on your fax machine to assure complete delivery.

➤ Use the DRE Web site to:

- Find out which exams are being scheduled
- Check your exam date
- Find out your exam results
- Find out if your license has been issued
- Search for approved statutory (pre-license) real estate courses
- Search for approved real estate continuing education offerings
- View a list of active Prepaid Rental Listing Service (PRLS) licensees
- View a list of active Mineral, Oil and Gas (MOG) broker licensees
- Obtain DRE forms
- Obtain DRE publications

➤ Use eLicensing for:

- Salesperson and broker license renewals
- Mailing address changes
- Salesperson changes of employing broker
- Broker certification of salespersons employment
- Broker main office address changes
- Duplicate license requests

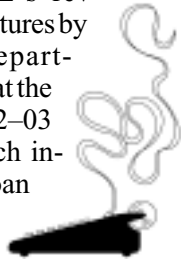
Going forward ...

We appreciate your continued patience and understanding. 🙏

Financial Statement

Last year, revenue for 2002–03 was projected to be \$30,086,663. Actual revenue received totaled \$37,984,701.

The DRE’s actual expenditures for the fiscal year 2002–03 were \$29,807,437. With revenue totaling \$37,984,701, the DRE’s revenues exceeded expenditures by \$8,177,265. The Department’s reserve balance at the end of fiscal year 2002–03 was \$17,465,920, which includes a \$10,900,000 loan to the State’s General Fund.



Fiscal Year 2002–2003

Revenue

Examinations	\$ 8,113,152
Licensing	\$ 19,714,754
Subdivisions	\$ 8,386,038
Other	\$ 1,770,757
Total Revenue	\$ 37,984,701

Expenditures

Personnel	\$ 19,419,881
Facilities	\$ 8,124,948
Other	\$ 2,303,000
Reimbursements	\$ 40,392
Total Expenses	\$ 29,807,437

Net Result \$ 8,177,264

Expenditure Comparison (Net of reimbursements)

FY 01–02	\$ 28,855,128
FY 02–03	\$ 29,807,437

Reserves Comparison

FY 01–02	\$ 17,430,461
FY 02–03	\$ 17,465,920

Audit Program

The mission of the Audit Program is to protect consumers who have delivered trust funds to real estate licensees in connection with transactions in which a real estate license is required. This is accomplished by conducting compliance audits of the financial records of real estate licensees and subdivision developments, as they relate to the handling of these funds by licensees and subdividers, to determine if the operations of the real estate brokers or subdividers, as reflected in their business records, comply with the requirements of the Real Estate Law and the Subdivided Lands Law.

Accomplished Projects

Computerized Residential Sales Audit Program — As one of the Department’s strategic goals, the Audit Section will

expand the use of automation and technology to attain better internal efficiencies. By utilizing personal computers and available software, the Audit Section has developed a computerized Residential Sales Audit Program with related working papers. This computerized program will ensure thorough, uniform, and efficient examination of the records of brokers who perform sales of residential properties.

Audit EIS (Enterprise Information System) Users Manual — As a part of the Department’s strategic plan the Audit Section recently completed the development of a new EIS User Training Manual, which is a guide for audit staff and supervisors to assist them in utilizing the features of the Department’s Enterprise Information System.

Audit Statistics Fiscal Year 2002-2003

Audits performed	885	
Audit results		
• Major violations	248	28%
• Corrective action letters	205	23%
• Minor or no violations	432	49%
Audits found with trust fund shortages	210	24%
Total amount of trust fund shortages		\$6,333,825
Shortages cured during or soon after the audit	101	\$1,763,497

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 consumers in real estate transactions.

There are two approaches used by the Department to accomplish this mission. The first is by screening license applicants to ensure that they meet the necessary standards in terms of knowledge, honesty and truthfulness. This generally involves a risk assessment background investigation of applicants with prior criminal convictions or disciplinary actions that have been taken by other agencies. The purpose of the investigation is to determine if the licensing of the applicant 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 is by investigating complaints that have been filed against real estate licensees to determine if violations of the Real Estate Law occurred and if the licensee would be a risk to the public if allowed to continue to operate.

Continued on page 9

Disciplinary Action — March – May 2003

- ✓ 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 under the District Office region of responsibility based on their mailing or main office address.
- ✓ 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 Commissioner, 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 of broker to exercise reasonable supervision over the activities or his or her salespersons
2726	Failure to have broker-salesperson agreements
2731	Unauthorized use of fictitious business name
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 at termination of employment
2791	Improper handling of subdivision purchase money
2791(a)	Failure to comply with subdivision purchase money handling requirements.
2791(c)	Failure to comply with subdivision purchase money handling requirements.
2795.1	Failure to obtain or retain receipt for public report
2800	Failure to notify DRE of material change in subdivision
2800(c)	Failure to notify DRE of material change in purchase money handling in subdivision offering
2800(d)	Failure to notify DRE of material change in marketing or conveyance of subdivision interests
2800(e)	Subdivision material change
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 brokers funds in trust account
2840	Failure to give approved borrower disclosure
2950(d)	Failure of broker handling escrows to maintain records and accounts
2950(f)	Failure to deposit trust funds in broker handled escrow
2950(g)	Broker-handled escrow disbursement without written instructions
2950(h)	Failure to broker handling escrow to deposit trust funds in trust account
2970	Failure to submit advance fee material for review
2972	Advance fee accounting

Business and Professions Code

490	Substantially related criminal conviction
498	License obtained by fraud or misrepresentation
10085	Failure to submit advance fee materials
10130	Acting without license
10131(a)	Performing acts for which a real estate license is required.
10137	Unlawful employment or payment of compensation

10141.5	Failure to record or deliver trust deed within one week after closing
10145	Trust fund handling
10145(b)	Failure to properly handle trust funds when broker is acting as a principal in a mortgage loan
10145(c)	Failure by salesperson to deliver trust funds to broker
10146	Advance fee handling
10148	Failure to retain records and make available for inspection
10148(a)	Failure to retain records and make available for inspection
10159.2	Failure by designated officer to supervise licensed acts of corporation
10161.8	Failure of broker to notify Commissioner of salesperson employment
10162	Failure to maintain a place of business
10163	Failure to obtain a branch office license
10176(a)	Making any substantial misrepresentation
10176(b)	Making false promise
10176(c)	Continued & flagrant course of misrepresentations through salespersons
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(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(k)	Violation of restricted license condition
10177.5	Civil fraud judgment based on licensed acts
10229(a)	Violation of multi-lender requirements
10229(e)	Violation of multi-lender requirements
10229(g)	Violation of loan to value limits on multi-lender loans
10229(i)(2)	Failure to properly handle trust funds on multi-lender loans
10229(k)	Failure to provide lender purchaser disclosure in multi-lender loans
10232.25	Failure to file trust fund status reports
10232.4	Failure to give lender/purchaser disclosure
10232.4(a)	Failure to give and retain copy of lender/purchaser disclosure
10234	Failure by broker negotiating mortgage loan to record or cause trust deed to be recorded
10236.4	Failure to include license number or DRE license information telephone number in documents
10240	Failure to give mortgage loan disclosure statement
10240(a)	Failure to give mortgage loan disclosure statement
11012	Material change in subdivision offering without notifying DRE
11013.2	Failure to comply with purchase money handling requirement in subdivision sales
11013.4	Failure to comply with conditions with respect to delivery of title to a subdivision interest
11018.1	Failure to give public report
11081.1(a)	Failure to give public report to prospective purchaser
11018.2	Sale of subdivision lots without a public report
11022(a)	False subdivision advertising



REVOKED LICENSES

Fresno Region

Cardozo, Christopher Anthony (RES)
1102 Cedar Creek, Modesto
Effective: 4/28/03
Violation: 490, 10177(b)

Pimentel, Noel Lizel (RES)
243 Gilbert Ave., #108, Oakdale
Effective: 3/14/03
Violation: 490, 10177(b)

Los Angeles Region

Alvarez, Robert Eduardo (RES)
25041 Nellie Gail Rd.,
Laguna Hills
Effective: 3/3/03
Violation: 490, 10177(b)

Barnett, Donald (REB)
50-B Peninsula Center Dr.,
Rolling Hills Estates
Effective: 5/8/03
Violation: 10165, 10177(d)(f)

Choi, Sammy Wong (RES)
3850 Wilshire Blvd., Ste. 370,
Los Angeles
Effective: 4/18/03
Violation: 10130, 10137,
10177(d)(f)(j)

Del Sol Mortgage (REC)
1242 N. Avalon Blvd.,
Wilmington
Effective: 4/29/03
Violation: 2742, 10177(d)(f)

Hollands, Kristopher Adam (REB)
11100-8 Sepulveda Blvd.,
Ste. 298, Mission Hills
Effective: 4/29/03
Violation: 490, 10177(b)

Leon, Tina Marie (RES)
12750 Center Court Dr., #140,
Cerritos
Effective: 5/9/03
Violation: 490, 10177(b)

Lugo, Elisa (RES)
2720 Cochran St., #7-B,
Simi Valley
Effective: 4/16/03
Violation: 10177(k)

Lujan, Xavier E. (RES)
1030 Oakleaf Dr., Colton
Effective: 3/3/03
Violation: 490, 10177(b)

Phillips, Morris D. (RES)
1854 San Francisco, Long Beach
Effective: 5/8/03
Violation: 10177.5

Regen, Stephen Jeffrey (REB)
19528 Ventura Blvd., PMB #207,
Tarzana
Effective: 5/29/03
Violation: 490, 10177(b)(j)

Rubendall, Harold Leroy (REB)
P.O. Box 1968, Big Bear Lake
Effective: 4/1/03
Violation: 10159.2, 10177(f)

Violante, Juan (RES)
2624 Beverly Blvd., Montebello
Effective: 3/3/03
Violation: 490, 498, 10177(a)(b)

Wilson, David Reginald (RES)
12315 Graham Ave., #34,
Moreno Valley
Effective: 3/3/03
Violation: 490, 498, 10177(a)(b)

Wyatt, Dwayne (REB)
1239 East 80th St., Los Angeles
Effective: 4/23/03
Violation: 10141.5, 10176(a)(i),
10177(d)(g)(j)

Los Angeles Region

**American Western Financial &
Investments, Inc. (REC)**
1155 Chess Dr., Ste. 115,
Foster City
Effective: 5/27/03
Violation: 2831, 2832(a),
2832.1, 2834, 10137, 10145,
10176(e), 10177(d)(f), 10240

Askew, Philip A. (RES)
3030 Canyon Way, Pittsburg
Effective: 5/13/03
Violation: 490, 10177(b)

Cohen, Benjamin Aaron (RES)
350 Laguna Honda Blvd.,
San Francisco
Effective: 4/8/03
Violation: 10130, 10145(c),
10176(e)(i), 10177(d)(j)

Estifae, Kamran (RES)
PO Box 700853, San Jose
Effective: 3/14/03
Violation: 490, 10177(b)

Gutierrez, Amado Castulo (RES)
725 First St., Gilroy
Effective: 5/27/03
Violation: 490, 10177(b)

Richardson, Ezra Jonas (RES)
343 Chesman Ave., San Carlos
Effective: 3/14/03
Violation: 490, 10177(b)

Stewart, Randolph Girard (RES)
8 Donegal Ct., #18, Pleasant Hill
Effective: 5/30/03
Violation: 490, 10177(b)

Wakeman, Susan Louise (RES)
8562 Lakewood Ave., Cotati
Effective: 5/27/03
Violation: 490, 10177(b)

Sacramento Region

Buschman, Richard Henry (REB)
216 F St., #144, Davis
Effective: 3/18/03
Violation: 490, 10177(b)

Davidian, Krad Edward (RES)
1825 Magnolia Ave., #D, Chico
Effective: 4/11/03
Violation: 10176(a), 10177(j)

Eitzen, Joe D. (REB, REO)
8320 Hwy 99 East, Los Molinos
Effective: 5/30/03
Officer of: United Trade
Properties, Inc.
Violation: 10177(d), 10177.5

Estopinal, Andrew (RES)
11292 Coloma Rd., Ste. B,
Gold River
Effective: 5/19/03
Violation: 490(a), 10177(b)

**United Trade Properties, Inc.
(REC)**
8320 Hwy 99 East, Los Molinos
Effective: 5/30/03
Violation: 10177(d), 10177.5

Valdivia, David Ramirez (RES)
1970 Scenic Cir., Hollister
Effective: 3/24/03
Violation: 490, 498, 10177(a)(b)

**Valverde, Benjamin Anthony
(RES)**
PO Box 4814, Stockton
Effective: 4/24/03
Violation: 490, 10177(b)

Van Vleet, Jared D. (RES)
1677 Eureka Rd., Ste. 100,
Roseville
Effective: 3/14/03
Violation: 490, 498,
10177(a)(b)

Verhoeve, Paul (RES)
PO Box 829, Jamul
Effective: 4/14/03
Violation: 490, 10177(b)

Weaver, Sandy (RES)
PO Box 72285, Davis
Effective: 5/20/03
Violation: 490, 10177(b)

San Diego Region

Canum, Kevin Lee (RES)
1325-H Caminito Gabaldon,
San Diego
Effective: 3/14/03
Violation: 490, 10177(b)

**D. R. Horton San Diego Manage-
ment Company, Inc. (REC)**
1010 S. Coast Hwy, #101,
Encinitas
Effective: 4/29/03
Violation: 2791, 10176(a)(c)(i),
10177(d)(j), 11013.2, 11013.4,
11018.1, 11018.2 11022(a)

Hammerburg, Glenn Allen (REB)
5736 W. Stuart, Fresno
Effective: 5/6/03
Violation: 490, 10177(b)
Right to RRES license on terms
and conditions

Hurley, Steven James (REB)
529 14th St., Modesto
Effective: 4/29/03
Violation: 2831, 2831.2, 2832.1,
2834, 10145, 10177(d)
Right to RREB license on terms
and conditions

Lemon, George Perry (REB)
545 E. Cross Ave., Tulare
Effective: 5/19/03
Violation: 2731, 2752, 2831,
2831.2, 2832, 2832.1, 10145,
10177(d)
Right to RREB license on terms
and conditions

Los Angeles Region

Camino Real Financial, Inc. (REC)
13710 E. Whittier Blvd., #103,
Whittier
Effective: 3/11/03
Violation: 2832.1, 2834, 2840,
2950(d)(g)(h), 2951, 10145,
10177(d)(g), 10240
RREC license suspended for 100
days-stayed for 2 years; right to
RREC license on terms and
conditions

Campos, Paul (RES)
6930 E. Paragon Way, Orange
Effective: 5/29/03
Violation: 10177(a)
Right to RRES license on terms
and conditions

Gomez, Yolanda (RES)
16767 Secretariat Dr.,
Moreno Valley
Effective: 5/6/03
Violation: 490, 10177(b)
Right to RRES license on terms
and conditions

Hoyt, Lucille Bohannon (REB, REO)
6273 Bristol Pkwy, Culver City
Effective: 4/7/03
Officer of: Desert Condo
Rentals, Inc.
Violation: 2752, 2831, 2831.1,
2831.2, 2832.1, 10145, 10159.2,
10177(d)(g)

Right to RREB license on terms
and conditions

Machado, David (RES)
1330 S. Sunset Ave., #107,
West Covina
Effective: 4/28/03
Violation: 490, 10177(b)
Right to RRES license on terms
and conditions

Mendoza, Nacho M. (REB, REO)
13710 E. Whittier Blvd., #103,
Whittier
Effective: 3/11/03
Violation: 2831, 10145,
10159.2, 10177(d)(h)
RREB license to be suspended
for 100 days; right to RREB
license on terms and conditions

REVOKED WITH A RIGHT TO A RESTRICTED LICENSE

Fresno Region

Dawkins, Charles Orville (REB)
545 E. Cross Ave., Tulare
Effective: 5/19/03
Violation: 10145(c), 10176(e),
10177(d)
Right to RREB license on terms
and conditions

DePonte, Richard Todd (RES)
10419 St. Andrews Dr., Oakdale
Effective: 4/23/03
Violation: 10130, 10137,
10177(d)
Right to RRES license on terms
and conditions

Oakland Region**Apexway Corp. (REC)**

43175 Starr St., Fremont
Effective: 5/7/03
Violation: 10137, 10177(d), 10240

Right to RREC license on terms and conditions

Bak-Mar Corporation (REC)

780 Sir Francis Drake Blvd., San Anselmo
Effective: 3/14/03
Violation: 2831, 2831.1, 2831.2, 2832, 2832.1, 2834, 10145, 10176(i), 10177(d)

Right to RREC license on terms and conditions

Becker Property Management Co. (REC)

3661 Grand Ave., #104, Oakland
Effective: 4/24/03
Violation: 2831.2, 2832, 2832.1, 2834, 2835, 10145, 10176(e), 10177(d)

Right to RREC license on terms and conditions

Do, Ann Ngoc (REB)

2850 Quimby Rd., #150, San Jose
Effective: 5/7/03
Violation: 10177(h)

RREB license suspended for 30 days; right to RREB license on terms and conditions

Dong, John H. (REB, REO)

5182 Coach Dr., El Sobrante
Effective: 5/27/03
Officer of: American Western Financial & Investments, Inc.
Violation: 10159.2, 10177(d)(g)(h)

Right to RREB license on terms and conditions

Duncan, Barbara Marie (REB, REO)

3661 Grand Ave., #104, Oakland
Effective: 4/24/03
Officer of: Becker Property Management, Inc.
Violation: 2831.2, 2832, 2832.1, 2834, 2835, 10145, 10176(e), 10177(d)

Right to RREB license on terms and conditions

Han, May (REB)

43175 Starr St., Fremont
Effective: 5/7/03
Officer of: Apexway Corp.
Violation: 10177(h)

Right to RREB license on terms and conditions

Hubby, John Adams Jr. (REB)

11487 Lindy Place, Cupertino
Effective: 5/1/03
Violation: 2832.1, 10145, 10145(b), 10177(d), 10229(i)(2), 10232.4(a)

Right to RREB license on terms and conditions

Hunter, Kevin Gerard (RES)

1781 Thornwood Dr., Concord
Effective: 3/13/03
Violation: 10130, 10177(d)
 RRES license suspended for 30 days-stayed for 2 years; right to RRES license on terms and

conditions

Jones, Jeffery (RES)

PO Box 14837, Berkeley
Effective: 4/2/03
Violation: 10177.5
 Right to RRES license on terms and conditions

Krogstad, Steven Alan (REB)

1410 Guerneville Rd., Ste. 1, Santa Rosa
Effective: 5/27/03
Violation: 2710(c), 2715, 2731, 2752, 2831.1, 2831.2, 2832.1, 2834, 10145, 10161.8, 10163, 10177(d)
 Right to RREB license on terms and conditions

Larry, Roy Lee (RREB)

405 14th St., #1208, Oakland
Effective: 3/3/03
Violation: 10177.5
 Right to RREB license on terms and conditions

Larsen, Glen Harvey (REB, REO)

1299 Fourth St., Ste. 304, San Rafael
Effective: 4/30/03
Officer of: Marin Mortgage Bankers Corporation
Violation: 10177(h)
 Right to RREB license on terms and conditions

Marchant, Jon A. (REB, REO)

780 Sir Francis Drake Blvd., San Anselmo
Effective: 3/14/03
Officer of: Bak-Mar Corporation
Violation: 10177(h)
 Right to RREB license on terms and conditions

Marin Mortgage Bankers Corporation (REC)

1299 Fourth St., Ste. 304, San Rafael
Effective: 4/30/03
Violation: 2832, 2834, 10145, 10145(b), 10176(e), 10177(d), 10229(e)(g), 10232.25, 10232.4, 10234, 10240
 Right to RREC license on terms and conditions

Ohlsson, Diane Cynthia (RES)

1204 Stannage Ave., Berkeley
Effective: 5/1/03
Violation: 10176(i)
 Right to RRES license on terms and conditions

Samuels, William Isydor (REB)

1127 Beith Ct., Arcata
Effective: 3/14/03
Violation: 10159.2, 10177(d)(g)(h)
 Right to RREB license on terms and conditions

Saxe Real Estate Management Services, Inc. (REC)

1360 Franklin St., San Francisco
Effective: 3/14/03
Violation: 2832, 2832.1, 2834, 10145, 10148(a), 10177(d)
 Right to RREC license on terms and conditions

Sacramento Region**McNeill, Inc. (REC)**

5024 Silverado Dr., Fairfield
Effective: 4/24/03
Violation: 2831, 2831.2, 2832.1, 10145, 10177(d)
 Right to RREC license on terms and conditions

McNeill, Joseph Alexander III (REB)

1610 Arden Way, Ste. 195, Sacramento
Effective: 4/24/03
Officer of: McNeill, Inc.
Violation: 10159.2, 10177(d)(g)(h)
 Right to RREB license on terms and conditions

Schulman, Michael Nathaniel (RES)

PO Box 189203, Sacramento
Effective: 5/6/03
Violation: 498, 10177(a)
 Right to RRES license on terms and conditions

San Diego Region**Anderson, Delisiah (RES)**

1220 Rosecrans St., #183, San Diego
Effective: 4/14/03
Violation: 10130, 10177(d)
 RRES license to be suspended for 30 days; right to RRES license on terms and conditions

Caudill, Lee Davis (RRES)

PO Box 6715, San Diego
Effective: 5/10/03
Violation: 10177(k)
 Right to RRES license on terms and conditions

Olson, Jeffrey Scott (REB)

809 Benny Way, El Cajon
Effective: 5/27/03
Violation: 2710(c), 2715, 2726, 2831, 2831.1, 2831.2, 2832, 2834, 2835, 10145, 10148, 10163, 10176(e), 10177(d), 10229(a), 10232.4, 10236.4, 10240(a)
 Right to RREB license on terms and conditions

Shaieb, George James Jr. (REB)

8297 Echo Dell Rd., San Diego
Effective: 4/16/03
Violation: 10137, 10177(d)
 Right to RREB license on terms and conditions

Yates, Janey A. (RES)

228 Walnut Hills Dr., San Marcos
Effective: 4/24/03
Violation: 10130, 10177(d)(f)
 Right to RRES license on terms and conditions

SUSPENDED WITH STAY**Fresno Region****Johnson, Sandal Collins (REB)**

2612 Floyd Ave., Modesto
Effective: 3/28/03
Violation: 10177(h)
 Suspended for 30 days-stayed for 2 years on terms and conditions

Los Angeles Region**Gbur, Joseph Stephen (REB)**

3409 Sunset Ln. Oxnard
Effective: 4/8/03
Violation: 2715, 10177(d)
 Suspended for 60 days-stayed for 2 years on terms and conditions

Oakland Region**Campbell, Peter David (REB, REO)**

1890 Solano Ave., Berkeley
Effective: 5/1/03
Officer of: Red Oak Realty
Violation: 10177(g)
 Suspended for 90 days-stayed for 2 years on terms and conditions

E & F Financial Services, Inc. (REC)

655 Mariners Island Blvd., Ste. 302, San Mateo
Effective: 3/14/03
Violation: 2832(a), 2832.1, 10145, 10177(d), 10229(g), 10234
 Suspended for 90 days-stayed for 2 years on terms and conditions

Eisner, Alexander (REB)

655 Mariners Island Blvd., Ste. 302, San Mateo
Effective: 3/14/03
Officer of: E & F Financial Services, Inc.
Violation: 10159.2, 10177(d)(g)(h)
 Suspended for 90 days-stayed for 2 years on terms and conditions

F.E. Forbes Company, Inc. (REC)

1795 Solano Ave., Berkeley
Effective: 4/23/03
Violation: 2831, 2831.1, 10130, 10145, 10177(d), 10229(k), 10232.4(a), 10234, 10240
 Suspended for 60 days-stayed for 2 years on terms and conditions

Forbes, Mark Edward (REB)

1795 Solano Ave., Berkeley
Effective: 4/23/03
Officer of: F.E. Forbes Company, Inc.
Violation: 10159.2, 10177(d)(g)(h)
 Suspended for 60 days-stayed for 2 years on terms and conditions

Red Oak Realty (REC)

1891 Solano Ave., Berkeley
Effective: 5/1/03
Violation: 10177(g)
 Suspended for 90 days-stayed for 2 years on terms and conditions





Sacramento Region

Adams, Thomas Lewis (RES)
15 Shoal Drive East, Vallejo
Effective: 5/30/03
Violation: 2795.1, 2800,
10177(d), 11012, 11018.1(a)
Suspended for 100 days-stayed
for 2 years on terms and
conditions

Banuat, R. Joseph (REB, REO)
900 First St., Benicia
Effective: 5/30/03
Violation: 2795.1, 2800,
10177(d), 11012, 11018.1(a)
Suspended for 100 days-stayed
for 2 years on terms and
conditions

Bortolazzo, Richard Alan (REB, REO)
839 1st St., Benicia
Effective: 5/30/03
Violation: 10159.2,
10177(d)(g)(h)
Suspended for 100 days-stayed
for 2 years on terms and
conditions

Clausen, Arlene Denise (RES)
1751 Stuart Ct., Benicia
Effective: 5/30/03
Violation: 2795.1, 2800,
10177(d), 11012, 11018.1(a)
Suspended for 100 days-stayed
for 2 years on terms and
conditions

Solano Pacific Corporation (REC)
900 First St., Benicia
Effective: 5/30/03
Violation: 2795.1, 2800,
10177(d), 11012, 11018.1
Suspended for 100 days-stayed
for 2 years on terms and
conditions

San Diego Region

Pelman, Marc Robert (REB)
838 S. Cedros Ave., Solana Bch.
Effective: 4/29/03
Officer of D.R. Horton San
Diego Holding Company, Inc.
Violation: 2791, 10176(a)(c)(i),
10177(d)(j), 11013.2, 11013.4,
11018.1, 11018.2, 11022(a)
Suspended for 90 days-stayed for
1 year on terms and conditions;
Publicly Reproved

SUSPENDED

San Diego Region

D. R. Horton San Diego Holding Company Inc (REC)
5927 Priestly Dr., Ste. 200, Carlsbad
Effective: 4/29/03
Violation: 2791, 10176(a)(c)(i), 10177(d)(j), 11013.2, 11013.4, 11018.1,
11018.2, 11022(a)
Suspended for 90 days; Publicly Reproved

LICENSE SURRENDERED

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

Fresno Region

Shaw, Judy Thielen (REB)
2030 Coffee Rd., A-5, Modesto
Effective: 3/3/03

Los Angeles Region

Alvarez, Salvador (RES)
8337 Cole St., Downey
Effective: 3/24/03

Baird, Richard Wilston (RES)
5261 Brightfield Cir.,
Huntington Beach
Effective: 3/12/03

Carrillo, Arthur Robert (REB)
P.O. Box 6022-126, Lakewood
Effective: 3/3/03

Clancy, James Michael (REB)
9480 Utica Ave., #603,
Rancho Cucamonga
Effective: 4/15/03

Desert Condo Rentals, Inc. (REC)
6749 Rockwood Cir.,
Palm Springs
Effective: 3/27/03

Gomez, Pascual G. (RES)
1378 Roycroft Ave., Long Beach
Effective: 3/19/03

Preferred Financial Services, Inc. (REC)
101 N. La Brea, #611, Inglewood
Effective: 4/29/03

Oakland Region

Lakireddy, Susilpa (RES)
2729 Elmwood Ave., Berkeley
Effective: 5/28/03

Mastrocola, Philip Anthony (REB)
2136 The Alameda, San Jose
Effective: 4/24/03

Reddy, Lakireddy Bali (REB)
2278 Shattuck Ave., Berkeley
Effective: 3/13/03

San Diego Region

Buffini, Kevin F. J. (RES)
1724 Calle Platico, Oceanside
Effective: 4/17/03

Darby, David Todd (RES)
9770 Park Terrace Dr., #16,
Santee
Effective: 5/5/03

Information Systems

Continued from page 1

- Enhanced processing for all program areas in the tracking of names and improved entry functions associated with addresses

eLicensing continues to be the key to the DRE's technology and service offering futures. During this year, *eLicensing* was expanded to provide the following new transaction services via the Internet:



- Broker change of main office addresses
- Salesperson change of employing broker

The new services may be accessed at the DRE Web site www.dre.ca.gov by selecting the *eLicensing* link. In order to utilize the services, licensees must have an accurate social security number and date of birth on file with the DRE, and must be licensed in good standing. After successful completion of a transaction, the updated license record may be viewed within minutes on the DRE Web site.

Tutorial slide shows are available on the DRE Web site to help take the mystery out of the way *eLicensing* transactions are processed. 🏠

PUBLIC REPROVAL

Los Angeles Region

Hillenbrand, Louis Joseph (REB, REO)
1777 Los Angeles Ave.,
Simi Valley
Effective: 4/21/03
Violation: 10159.2, 10177(d)(h)

Proud Spirit, Inc. (REC)
1777 Los Angeles Ave.,
Simi Valley
Effective: 4/21/03
Violation: 2831, 2831.2, 2832.1,
2950(d), 10145, 10176(e),
10177(d)

Sacramento Region

Lake Tahoe Properties, Inc. (REC)
2048 Dunlap Dr., Ste. 3,
South Lake Tahoe
Effective: 4/8/03
Violation: 2831, 2831.1, 2831.2,
2834, 10177(d)

Sacramento Region

Morris, Jimmie Charles (REB, REO)
2048 Dunlap Dr., Ste. 3 & 4,
South Lake Tahoe
Effective: 4/8/03
Officer of: Lake Tahoe
Properties, Inc.
Violation: 10177(h)

INDEFINITE SUSPENSIONS

(under Recovery Acct.
provisions)

Fresno Region

Garcia, Antonio Ines (REB)
426 N. Abby St., 2nd Fl., Fresno
Effective: 4/11/03

Los Angeles Region

Flores, Maria A. (REB)
149 N. Santa Anita Ave., Arcadia
Effective: 4/11/03

Oakland Region

Morales, Michael (RES)
Box 3048, Stanford
Effective: 4/11/03

Oleata, Lonnie (REB)
316 S. McDowell Blvd.,
Petaluma
Effective: 3/20/03, 4/11/03 & 4/
15/03

San Diego Region

Daly, Frank Joseph (RES)
12759 Poway Rd., Ste. 102,
Poway
Effective: 4/11/03

Enforcement

Continued from page 4

Investigative Process

The law requires the Department to investigate the actions of any person engaged in the business 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.



Once a complaint is received and it is determined that the issues are within the Department's jurisdiction, it is assigned for investigation. After a case is set up for investigation, the Department must develop "clear and convincing evidence" that a violation of the real estate law has occurred before disciplinary action can be taken.

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

Legal Section

It is not surprising that due to the increase in the number of license applications filed during the last fiscal year, that the number of statements of issues filed to review an applicant's qualifications for licensure increased. This increase has kept everyone in the Legal Section very busy.

As the below table indicates, we received 1,767 investigative files recommending some kind of legal action. As a result of these referrals, the Legal Section filed 365 Accusations initiating disciplinary action to suspend or revoke licenses (25% increase) and 838 Statements of Issues to deny applications for licensure (63% increase). Disciplinary actions prosecuted by the Legal Section resulted in the revocation of 251 licenses, the suspension of 72 licenses and the denial of 659 applications.

Recovery Fund claims increased by 10 in fiscal year 2002–03 compared to 2001–02. We anticipate that claim activity will remain at approximately this level in FY 2003–04.

Legal Section activity

	Cases Referred	Cases Filed	Orders Issued
Raps (<i>criminal history</i>)	1,223	1,038	
Accusation cases	257	165	
Desist & Refrain cases	102	57	57
Petitions for reinstatement	185	179	179
License revocations			251
License suspensions			72
Dismissals (<i>accusations or statements of issues</i>)			102
Public reprovals			6
License denials			659
Totals	1,767	1,439	1,326

Recovery Account Activity

Claims filed	61
Claims paid	49
Amount paid	\$905,009

or the Subdivided Lands Law. The number of complaints assigned for investigation in fiscal year 2002–03, and the results of those investigations, are outlined in the following chart:

The Enforcement Section currently has 4,276 pending cases under review. The investigative process can be time-consuming, as the enforcement staff must take care to gather all pertinent information involved in the transaction, including carefully documenting the testimony of the witnesses to the events that transpired. In its efforts to administer the Real Estate Law, the Department approaches the investigative process in a fair and impartial manner, mindful of the rights of both licensees and consumers in seeking to achieve justice and public protection. 🏠

2002–03 Enforcement Statistics

• Complaints received and screened	7,828
• Complaints assigned for investigation	6,987
• Complaints closed (no discipline recommended)	3,819
• Complaints referred for disciplinary action	1,767
• Corrective action letters issued	200

Subdivisions Report

Before a subdivision can be marketed in California, the subdivider must obtain a subdivision public report (California project), permit (out-of-state time-share) or confirmation of their registration (non-California project located within the United States) from the Department. The public report/permit discloses to prospective purchasers pertinent information

about the subdivision. 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.

Statistics

During fiscal year 2002–03, the Department received 3,494 applications

for a subdivision public report. This was an increase of 570 applications over the last fiscal year or approximately 20%.



Progress

The Subdivision Public Report Application Guide (SPRAG) manual was developed for use by subdividers and their agents (title companies, attorneys, etc.) who prepare *applications* for subdivision public reports. Its purpose is to provide instruction and explanation of what is required to properly comply with application requirements. It has been recently updated to reflect the numerous changes that have occurred since it was last revised.

The Subdivisions section of the DRE Web site has been expanded to include a link to a glossary of real estate terms and time-share information, which includes DRE jurisdiction, the scope of DRE review and time-share definitions.

Plans

We are in the last phase of making subdivision forms available on the DRE Web site. It is anticipated that all forms will be available by the end of 2003.

The Department is currently in the process of implementing a revised subdivision public report format. The revised format is intended to be more streamlined, more reader friendly and less complicated. Once the implementation is finalized, various forms and applications will also reflect changes in accordance with the revised public report. Please stay tuned for further announcements and dates. 🏠

Mortgage Lending Activities Report

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

Mortgage Loan Advertising – The MLA Section performs reviews of mortgage loan advertisements submitted voluntarily by brokers wishing to have their ads approved by the Department. Brokers may submit their advertisements on a specified form along with a fee for the review. The section also reviews advertisements that have been referred to the Department that may fail to comply with appropriate laws and regulations. Last year, approximately 200 advertising submissions and referrals were reviewed.

Mortgage Loan Bulletin – The MLA Section prepares and publishes a twice-yearly *Mortgage Loan Bulletin* as an educational service to real estate licensees engaged in mortgage brokering and lending activities. The bulletin is available on our Web site at www.dre.ca.gov.

Threshold and Multi-Lender Reports – The MLA Section tracks and monitors the activities of brokers who meet a prescribed level of activity in specified types of mortgage transactions, primarily with private, individual investors. These brokers are required to submit quarterly and annual reports to the Department. There are currently 300 reporting threshold brokers and 167 reporting multi-lender brokers submitting reports to the Department. Approximately 2,000 threshold and multi-lender reports are received and processed each year.

Residential Mortgage Loan Report – The Section is involved in a data collection process whereby specified lenders engaged in certain types of lending activity report to the Department. The purpose is to monitor lending activity for any discriminatory practices. This is similar to a federal requirement, but the emphasis is on lenders who are not required to report under federal law.

Advance Fee Contract Reviews – The use of advance fee agreements is not limited to brokers in the mortgage loan business. The MLA Section reviews the contracts of brokers who collect fees from principals in advance of performing a specified function or service(s). Approximately 45 reviews of proposed advance fee materials were performed last year.

Industry and Consumer Resource – Each day the MLA Section receives numerous telephone calls and correspondence from both licensees and consumers regarding various compliance issues as well as questions concerning specific mortgage loan transactions. It is estimated that approximately 8,000 to 10,000 such calls and letters are responded to each year. 🏠



Renew on-time to avoid late fees.

Address Service Requested

Postal Carrier:

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

Real Estate Bulletin — Fall 2003

Education and Research Section

The Education and Research Section is responsible for the review and approval of all real estate license continuing education course offerings as well as pre-license qualification courses offered by private schools. It also assists the Real Estate Commissioner with the advancement of education and research in the field of real estate.

2002–03 Fiscal Year Accomplishments

- Reviewed and approved 618 continuing education course offerings and pre-license qualification courses, an increase of 49% over the prior fiscal year.
- Implemented the provisions of Assembly Bill 2167 requiring final exams for all continuing education course offerings in the categories of Ethics, Agency, Fair Housing, and Trust Funds.
- Revised and updated the forms required for continuing education course approval.

Projects in Process

- Updating the Professional Responsibility Examination and exam questions. This exam is administered as part of the license disciplinary process.
- Working with the community colleges to develop links on the DRE Web site to colleges which offer pre-license real estate courses.
- Drafting course criteria for an optional broker pre-license course in common interest developments, which becomes effective July 1, 2004 under the provisions of Assembly Bill 555. 🏠



If yes, please change your license mailing address; this address is used to mail the *Real Estate Bulletin* and renewal notices. Take advantage of *eLicensing* to make the change or use the appropriate “change” form.



Use *eLicensing* for faster processing of changes, renewals, etc.

It's secure, paperless and can be used at your convenience. Click on the *eLicensing* graphic on the home page of the DRE Web site www.dre.ca.gov to use it today!