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 problems 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.

Continued on page 3

<table>
<thead>
<tr>
<th>Exams Administered</th>
<th>Original Licenses Issued</th>
</tr>
</thead>
<tbody>
<tr>
<td>98-99</td>
<td>99-00</td>
</tr>
<tr>
<td>Sales</td>
<td>10,000</td>
</tr>
<tr>
<td>Brokers</td>
<td>5,000</td>
</tr>
</tbody>
</table>

Continued on page 8
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.

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.
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 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-

---

**Customer Phone Calls to DRE**

<table>
<thead>
<tr>
<th>Fiscal Year</th>
<th>98-99</th>
<th>99-00</th>
<th>00-01</th>
<th>01-02</th>
<th>02-03</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer Phone Calls to DRE</td>
<td>244,024</td>
<td>509,529</td>
<td>646,339</td>
<td>910,998</td>
<td>1,585,400</td>
</tr>
</tbody>
</table>

---

**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

<table>
<thead>
<tr>
<th>Revenue</th>
<th>$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Examinations</td>
<td>8,113,152</td>
</tr>
<tr>
<td>Licensing</td>
<td>19,714,754</td>
</tr>
<tr>
<td>Subdivisions</td>
<td>8,386,038</td>
</tr>
<tr>
<td>Other</td>
<td>1,770,757</td>
</tr>
<tr>
<td><strong>Total Revenue</strong></td>
<td>$37,984,701</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Expenditures</th>
<th>$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personnel</td>
<td>19,419,881</td>
</tr>
<tr>
<td>Facilities</td>
<td>8,124,948</td>
</tr>
<tr>
<td>Other</td>
<td>2,303,000</td>
</tr>
<tr>
<td>Reimbursements</td>
<td>40,392</td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td>$29,807,437</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Action</th>
<th>885</th>
</tr>
</thead>
<tbody>
<tr>
<td>Audits performed</td>
<td></td>
</tr>
<tr>
<td>Audit results</td>
<td></td>
</tr>
<tr>
<td>Major violations</td>
<td>248 28%</td>
</tr>
<tr>
<td>Corrective action letters</td>
<td>205 23%</td>
</tr>
<tr>
<td>Minor or no violations</td>
<td>432 49%</td>
</tr>
<tr>
<td>Audits found with trust fund shortages</td>
<td>210 24%</td>
</tr>
<tr>
<td>Total amount of trust fund shortages</td>
<td>$6,333,825</td>
</tr>
<tr>
<td>Shortages cured during or soon after the audit</td>
<td>101 $1,763,497</td>
</tr>
</tbody>
</table>

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; PRPLS – 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.

<table>
<thead>
<tr>
<th>Commissioner’s Regulations</th>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>2715</td>
<td></td>
<td>Licensee’s failure to maintain current business or mailing address with DRE</td>
</tr>
<tr>
<td>2725</td>
<td></td>
<td>Failure of broker to exercise reasonable supervision over the activities or his or her salespersons</td>
</tr>
<tr>
<td>2726</td>
<td></td>
<td>Failure to have broker-salesperson agreements</td>
</tr>
<tr>
<td>2731</td>
<td></td>
<td>Unauthorized use of fictitious business name</td>
</tr>
<tr>
<td>2752</td>
<td></td>
<td>Broker’s failure to notify DRE of salesperson employment</td>
</tr>
<tr>
<td>2753</td>
<td></td>
<td>Broker’s failure to retain salesperson’s license at main office or return the license at termination of employment</td>
</tr>
<tr>
<td>2791</td>
<td></td>
<td>Improper handling of subdivision purchase money</td>
</tr>
<tr>
<td>2791(a)</td>
<td></td>
<td>Failure to comply with subdivision purchase money handling requirements</td>
</tr>
<tr>
<td>2791(c)</td>
<td></td>
<td>Failure to comply with subdivision purchase money handling requirements</td>
</tr>
<tr>
<td>2795.1</td>
<td></td>
<td>Failure to obtain or retain receipt for public report</td>
</tr>
<tr>
<td>2800</td>
<td></td>
<td>Failure to notify DRE of material change in subdivision</td>
</tr>
<tr>
<td>2800(c)</td>
<td></td>
<td>Failure to notify DRE of material change in purchase money handling in subdivision offering</td>
</tr>
<tr>
<td>2800(d)</td>
<td></td>
<td>Failure to notify DRE of material change in marketing or conveyance of subdivision interests</td>
</tr>
<tr>
<td>2800(e)</td>
<td></td>
<td>Subdivision material change</td>
</tr>
<tr>
<td>2831</td>
<td></td>
<td>Failure to keep proper trust fund records</td>
</tr>
<tr>
<td>2831.1</td>
<td></td>
<td>Inadequate separate trust fund beneficiary records</td>
</tr>
<tr>
<td>2831.2</td>
<td></td>
<td>Failure to reconcile trust account</td>
</tr>
<tr>
<td>2832</td>
<td></td>
<td>Failure to comply with trust fund handling provisions</td>
</tr>
<tr>
<td>2832(a)</td>
<td></td>
<td>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</td>
</tr>
<tr>
<td>2832.1</td>
<td></td>
<td>Failure to obtain permission to reduce trust fund balance in a multiple beneficiary account</td>
</tr>
<tr>
<td>2834</td>
<td></td>
<td>Trust account withdrawals by unauthorized or unbonded person</td>
</tr>
<tr>
<td>2835</td>
<td></td>
<td>Retention of brokers funds in trust account</td>
</tr>
<tr>
<td>2840</td>
<td></td>
<td>Failure to give approved borrower disclosure</td>
</tr>
<tr>
<td>2950(d)</td>
<td></td>
<td>Failure of broker handling escrows to maintain records and accounts</td>
</tr>
<tr>
<td>2950(f)</td>
<td></td>
<td>Failure to deposit trust funds in broker handled escrow</td>
</tr>
<tr>
<td>2950(g)</td>
<td></td>
<td>Broker-handled escrow disbursement without written instructions</td>
</tr>
<tr>
<td>2950(h)</td>
<td></td>
<td>Failure to broker handling escrow to deposit trust funds in trust account</td>
</tr>
<tr>
<td>2970</td>
<td></td>
<td>Failure to submit advance fee material for review</td>
</tr>
<tr>
<td>2972</td>
<td></td>
<td>Advance fee accounting</td>
</tr>
</tbody>
</table>

Business and Professions Code

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>490</td>
<td>Substantially related criminal conviction</td>
</tr>
<tr>
<td>498</td>
<td>License obtained by fraud or misrepresentation</td>
</tr>
<tr>
<td>10085</td>
<td>Failure to submit advance fee materials</td>
</tr>
<tr>
<td>10130</td>
<td>Acting without license</td>
</tr>
<tr>
<td>10131</td>
<td>Performing acts for which a real estate license is required.</td>
</tr>
<tr>
<td>10137</td>
<td>Unlawful employment or payment of compensation</td>
</tr>
</tbody>
</table>
**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)

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

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)

**San Diego Region**

Canum, Kevin Lee (RES)
13254-H Caminito Gabaldon, San Diego
Effective: 3/14/03
Violation: 490, 10177(b)

D. R. Horton San Diego Management 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)

**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, 10177(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)

**REVOVED 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(c), 10177(d)
Right to RREC license on terms and conditions

Mendoza, Nacho M. (RES)
13710 E. Whitter Blvd., #103, Whitter
Effective: 3/11/03
Violation: 10177(a)
Right to RREC license on terms and conditions

**Los Angeles Region**

Camino Real Financial, Inc. (REC)
13710 E. Whittier Blvd., #103, Whittier
Effective: 5/29/03
Violation: 10177(a)
Right to RREC license on terms and conditions

Gomez, Yolanda (RES)
16767 Secretariat Dr., Moreno Valley
Effective: 5/6/03
Violation: 490, 10177(b)
Right to RREC 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, 2832.2, 10145, 10159.2, 10177(d)
Right to RREC 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 RREC license on terms and conditions

Mendoza, Nacho M. (RES)
13710 E. Whittier Blvd., #103, Whittier
Effective: 3/11/03
Violation: 2831, 10145, 10159.2, 10177(d)
RREC license to be suspended for 100 days-stayed for 2 years; right to RREC license on terms and conditions

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)
1153 Chef Dr., Ste. 115, Foster City
Effective: 5/27/03
Violation: 2831, 2832(a), 2832.1, 2834, 10137, 10145, 10176(c), 10177(d)(f), 10240

Asken, Philip A. (RES)
3030 Canyon Way, Pittsburgh
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(c)(i), 10177(d)(j)

Estafaea, 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)
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(e), 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: 10177(b)
RREC license suspended for 30 days; right to RREC license on terms and conditions

Dong, John H. (REB, REO)
5182 Coach Dr., El Sobrante
Effective: 5/27/03
Violation: 10177.5
Right to RREC license on terms and conditions

Do, Ann Ngoc (REB)
2850 Quimby Rd., #150, San Jose
Effective: 5/7/03
Violation: 10177(b)
RREC license suspended for 30 days; right to RREC license on terms and conditions

Duncan, Barbara Marie (REB, REO)
780 Sir Francis Drake Blvd., San Anselmo
Effective: 3/14/03
Violation: 10177(b)
RREC license suspended for 30 days; right to RREC license on terms and conditions

Duncan, Barbara Marie (REB, REO)
3661 Grand Ave., #104, Oakland
Effective: 4/24/03
Violation: 10177(b)
RREC license suspended for 30 days; right to RREC license on terms and conditions

Duncan, Barbara Marie (REB, REO)
5182 Coach Dr., El Sobrante
Effective: 5/27/03
Violation: 10177(b)
RREC license suspended for 30 days; right to RREC license on terms and conditions

Duncan, Barbara Marie (REB, REO)
43175 Starr St., Fremont
Effective: 5/7/03
Violation: 10177(b)
RREC license suspended for 30 days; right to RREC license on terms and conditions

Duncan, Barbara Marie (REB, REO)
11487 Lindy Place, Cupertino
Effective: 5/1/03
Violation: 10177(b)
RREC license suspended for 30 days; right to RREC license on terms and conditions

Hubby, John Adams Jr. (REB)
1127 Bith Ct., Arcata
Effective: 3/14/03
Violation: 10176(i)
Right to RREC 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

Krogsdahl, Steven Alan (REB)
1410 Guerneville Rd., Ste. 1, Santa Rosa
Effective: 5/27/03
Violation: 2710(c), 2715, 2716, 2717, 2831.1, 2831.2, 2832.1, 2834, 10145, 10161.8, 10163, 10177(d)
Right to RREC license on terms and conditions

Larsen, Glen Harvey (REB, REO)
1299 Fourth St., Ste. 304, San Rafael
Effective: 4/30/03
Violation: 10177(b)
Right to RREC license on terms and conditions

Marchant, Jon A. (REB, REO)
1299 Fourth St., Ste. 304, San Rafael
Effective: 3/14/03
Violation: 10177(b)
Right to RREC 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), 10177(e), 10177(d), 10229(g), 10232.5, 10232.4, 10234, 10240
Right to RREC license on terms and conditions

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

Samuels, William Isyodor (REB)
1127 Bith Ct., Arcata
Effective: 3/14/03
Violation: 10159.2, 10177(d)(g)(h)
Right to RREC 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: 2831.2, 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
Violation: 10159.2, 10177(d)(g)(h)
Right to RREC license on terms and conditions

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

San Diego Region

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

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

Shaib, George James Jr. (REB)
8297 Echo Dell Rd., San Diego
Effective: 4/16/03
Violation: 10137, 10177(d)
Right to RREC license on terms and conditions

Suspected WITH Stay

Suspended WITH Stay

Fresno Region

Johnson, Sandal Collins (REB)
2612 Floyd Ave., Modesto
Effective: 3/28/03
Violation: 10177(b)
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 Mariniers 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

Eisner, Alexander (REB)
655 Mariniers 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
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

LICENCE 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, REO)
P.O. Box 6022-126, Lakewood
Effective: 3/3/03
Clancy, James Michael (REB)
9480 Ulica 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

Lakreddy, Susilpa (RES)
2729 Elmwood Ave., Berkeley
Effective: 5/28/03
Mastrocola, Philip Anthony (REB)
2136 The Alameda, San Jose
Effective: 4/24/03
Reddy, Lakreddy Bali (REB)
2278 Shattuck Ave., Berkeley
Effective: 3/13/03

San Diego Region

Buffini, Kevin F. J. (RES)
1724 Calle Platico, Oceanside
Effective: 4/17/00
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, 2832.3, 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, 2831.2, 2832.1, 2834, 10177(d)

San Diego 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
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 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:

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

<table>
<thead>
<tr>
<th>Case Type</th>
<th>Referred</th>
<th>Filed</th>
<th>Issued</th>
</tr>
</thead>
<tbody>
<tr>
<td>Raps (criminal history)</td>
<td>1,223</td>
<td>1,038</td>
<td></td>
</tr>
<tr>
<td>Accusation cases</td>
<td>257</td>
<td>165</td>
<td></td>
</tr>
<tr>
<td>Desist &amp; Refrain cases</td>
<td>102</td>
<td>57</td>
<td>57</td>
</tr>
<tr>
<td>Petitions for reinstatement</td>
<td>185</td>
<td>179</td>
<td>179</td>
</tr>
<tr>
<td>License revocations</td>
<td></td>
<td></td>
<td>251</td>
</tr>
<tr>
<td>License suspensions</td>
<td></td>
<td></td>
<td>72</td>
</tr>
<tr>
<td>Dismissals (accusations or statements of issues)</td>
<td>102</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Public reprovals</td>
<td></td>
<td>6</td>
<td></td>
</tr>
<tr>
<td>License denials</td>
<td></td>
<td></td>
<td>659</td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td><strong>1,767</strong></td>
<td><strong>1,439</strong></td>
<td><strong>1,326</strong></td>
</tr>
</tbody>
</table>

Recovery Account Activity

- Claims filed ........................................ 61
- Claims paid ........................................... 49
- Amount paid .......................................... $905,009

Enforcement

Continued from page 4

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

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.
**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.

---

**Renew on-time to avoid late fees.**
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, MasterCard, and American Express 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

<table>
<thead>
<tr>
<th>DRE</th>
<th>RE#</th>
<th>Title of Publication</th>
<th>Cost</th>
<th>Quantity</th>
<th>Your Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td>Reference Book — A Real Estate Guide (Rev. 2000)</td>
<td>$20</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
<td>2003 Real Estate Law Book &amp; CD set</td>
<td>$25</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td></td>
<td>Disclosures in Real Property Transactions</td>
<td>$10</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8</td>
<td></td>
<td>Operating Cost Manual for Homeowner Associations</td>
<td>$10</td>
<td></td>
<td></td>
</tr>
<tr>
<td>25</td>
<td></td>
<td>Reserve Study Guidelines for Homeowner Association Budgets</td>
<td>$10</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td></td>
<td>Instructions to License Applicants</td>
<td>free</td>
<td></td>
<td></td>
</tr>
<tr>
<td>13</td>
<td></td>
<td>Trust Funds</td>
<td>free</td>
<td></td>
<td></td>
</tr>
<tr>
<td>34</td>
<td></td>
<td>A Guide for Residents Purchasing Their Mobilehome Park</td>
<td>free</td>
<td></td>
<td></td>
</tr>
<tr>
<td>35</td>
<td></td>
<td>Trust Deed Investments — What You Should Know!!</td>
<td>free</td>
<td></td>
<td></td>
</tr>
<tr>
<td>35A</td>
<td></td>
<td>Using the Services of a Mortgage Broker</td>
<td>free</td>
<td></td>
<td></td>
</tr>
<tr>
<td>39</td>
<td></td>
<td>Living in a California Common Interest Development</td>
<td>free</td>
<td></td>
<td></td>
</tr>
<tr>
<td>51</td>
<td></td>
<td>A Consumer Guide to Filing Real Estate Complaints</td>
<td>free</td>
<td></td>
<td></td>
</tr>
<tr>
<td>52</td>
<td></td>
<td>Reverse Mortgages — Is One Right for You?</td>
<td>free</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

PART B SHIPPING INFORMATION

<table>
<thead>
<tr>
<th>SHIPPING ADDRESS</th>
<th>LICENSE OR EXAM ID#</th>
<th>SUBTOTAL</th>
<th>CA SALES TAX*</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>(Tax rate used* ______ %)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CITY</th>
<th>STATE</th>
<th>ZIP CODE</th>
</tr>
</thead>
</table>

TOTAL ENCLOSED $ __________

* See tax information above.

PART C CREDIT CARD PURCHASE

To purchase publication by credit card, complete the following:

<table>
<thead>
<tr>
<th>METHOD OF PAYMENT</th>
<th>ACCOUNT NUMBER</th>
<th>EXPIRATION DATE OF CARD</th>
</tr>
</thead>
<tbody>
<tr>
<td>VISA</td>
<td></td>
<td></td>
</tr>
<tr>
<td>MASTERCARD</td>
<td></td>
<td></td>
</tr>
<tr>
<td>AMERICAN EXPRESS</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

AMOUNT AUTHORIZED $ __________

SIGNATURE OF CARDHOLDER

PRINTED NAME OF CARDHOLDER

DATE

TELEPHONE NUMBER
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.

Moving?

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!