The recent high volume of real estate activity throughout California has resulted in an unprecedented volume of examinees and new license applications as well as an increased rate of licensee renewals. Licensing and examination fees were reduced effective August 31, 2003; however, the Department of Real Estate (DRE) continues to receive a significant number of applications with incorrect fees. During the last year, DRE staff have been required to process refund authorizations for several hundred applicants a month due to overpayments.

Refunding a fee takes approximately 60 minutes to complete and must pass through multiple staff for audit and control purposes before the refund request is forwarded to the State Controller for check issuance. In this past year, Licensing processed 15,323 refunds — at approximately 60 minutes each — which is the equivalent of over 6 people working on refunds alone. Unfortunately, when incorrect fees are submitted, additional workload is created taking away staff time which would otherwise be devoted to providing more expeditious application processing and improving processing timeframes.

License and examination applicants are encouraged to use the eLicensing online system at www.dre.ca.gov for license renewal, address changes, salesperson changes of employing broker, discontinuation of salesperson employment, requesting duplicate licenses, and when applying to take an original salesperson examination or to reschedule a salesperson or broker examination. eLicensing will automatically determine the correct fee.

When applications are mailed in, please refer to the fee information provided with the application. A summary of the current fees is listed below and is also provided on Exam and Licensing Fees (RE 206), which may be obtained from the DRE Web site. The correct fees are also listed on the DRE Web site at www.dre.ca.gov/fees.htm.

By taking care to submit the proper fees, you will help DRE handle your application faster and improve DRE efficiency.

<table>
<thead>
<tr>
<th>Current Examination and License Fees</th>
<th>Salesperson</th>
<th>Broker</th>
</tr>
</thead>
<tbody>
<tr>
<td>Examination</td>
<td>$25</td>
<td>$50</td>
</tr>
<tr>
<td>Re-take the Examination</td>
<td>$25</td>
<td>$50</td>
</tr>
<tr>
<td>Reschedule Exam (1st time only)</td>
<td>$10</td>
<td>$15</td>
</tr>
<tr>
<td>Reschedule Exam (each additional)</td>
<td>$25</td>
<td>$25</td>
</tr>
<tr>
<td>Original License, Conditional Salesperson*</td>
<td>$145</td>
<td>N/A</td>
</tr>
<tr>
<td>Original License, Normal</td>
<td>$120</td>
<td>$165</td>
</tr>
<tr>
<td>Renewal, On-Time</td>
<td>$120</td>
<td>$165</td>
</tr>
<tr>
<td>Renewal, Late</td>
<td>$180</td>
<td>$248</td>
</tr>
<tr>
<td>Fingerprint Processing Fee**</td>
<td>$56</td>
<td>$56</td>
</tr>
</tbody>
</table>

* Applies to salespersons who have completed Real Estate Principles, but not all required statutory/pre-license courses.

** The $56 fingerprint processing fee is required if the applicant has never been licensed by this Department or if a license expired more than two years ago. This fee is paid directly to the LiveScan fingerprint provider, not to the DRE.
Message from Commissioner Davi

Continued from page 1

long will it last? History has taught us that the real estate market is cyclical. We know that over time, the licensee population will grow with a strong real estate market. Then, when the market levels off, the real estate licensee population will sometime thereafter follow suit and eventually decline.

I have had the opportunity to travel the state and visit with many licensees and am pleased to report that I have heard nothing but good news. There are no signs of the strong interest in licensure leveling off in the near future. Obviously, the risk of long term interest rates increasing dramatically could curb some of the growth in the market which we have seen for so many years, but still, the inventory of available properties in most parts of the state is still low. This leads me to believe that a downturn in the real estate market is not on the immediate horizon.

I have also been working on consumer outreach. For the first time, consumers who do not know how to determine who regulates, for example, a particular lender, now have a place to turn. We have developed a “button” for the DRE Web site that will link a consumer to a common page that will allow the consumer to scan the types of licenses issued and databases made available by the Departments of Real Estate, Financial Institutions, and Corporations, and the Office of Real Estate Appraisers, and determine which State department has regulatory authority over the individual/entity they are interested in. I encourage you to log on and try it out by clicking on the CALIFORNIA REAL ESTATE & FINANCIAL SERVICES LICENSE INFORMATION button at www.dre.ca.gov.

While on the DRE Web site, you can also click on CONSUMERS to see the many publications and services that the DRE offers to consumers for their use. Being aware of this information can be useful to you in your business; therefore, I encourage you to take a tour of our Web site and become familiar with its many features and functions.

In conclusion, I attribute this issue of our bulletin to today’s “technology” and hopefully, you will benefit from the upgraded format of this publication. You can email it, fax it, print it or just read it on-line from your computer, PDA, or any other electronic device that allows access to the Internet.

I intend to continue to bring further advances in technology to the real estate licensee population so all licensees can continue to improve the efficiency of their real estate related businesses.

JEFF DAVI, Real Estate Commissioner
Do you know who is handling your buyer’s loan?

Two Department of Real Estate (DRE)-licensed corporations, with the same designated broker, employed an unlicensed person as a loan officer to negotiate loans with prospective borrowers on behalf of both companies. It was the practice of these companies, knowing that the loan officer was not properly licensed, to have one of their licensees falsely state on the 1003 loan application that he or she took the application in a face to face interview with the borrowers. In one particular transaction the licensee also made a false material representation to the lender concerning the borrowers’ available assets in order to induce the lender to make the federally-regulated loan. After escrow closed, the buyers’ escrow refund check was wrongly obtained by the unlicensed loan officer who forged their names and cashed the check. The companies allowed the unlicensed person to negotiate other loans with the same practice of using the licensed salesperson’s name as the interviewer on the 1003 applications. The broker-officer of the companies, either willfully or through a failure to supervise, allowed these practices to occur. Prior to the Department bringing an Accusation against all the parties, the unlicensed person obtained a sales license and the salesperson obtained a broker license. Disciplinary action was taken against the licenses of all respondents. The case resulted in the voluntary surrenders of one corporation’s license and an individual broker license, and stipulated agreements to the revocations of the other corporation’s license, an individual broker license and salesperson license with the right to restricted licenses.

In another case, described in the Department’s Spring 2005 issue of the Mortgage Loan Bulletin (available under Publications on the DRE Web site www.dre.ca.gov), a real estate broker who owned a real estate and mortgage company negotiated the purchase of a home on behalf of the buyers. The broker referred the buyers to an employee to represent them in the loan transaction. When the buyers complained to the Department of Real Estate about substantial misrepresentations of the terms and costs of the loan, the failure to provide them with disclosure statements, and other serious problems in the transaction, an investigation discovered that the loan officer was not licensed. The Department filed an Accusation against the broker, and, after an administrative hearing, the broker’s license was revoked outright.

These cases demonstrate why real estate agents and brokers who are representing buyers and sellers need to confirm that the persons who are representing the buyers in obtaining loans are licensed by the DRE or are properly employed by a company that is exempt from the real estate licensing law. The person involved in the loan transaction might be employed by a broker or by a direct lender. That broker or lender might conduct business under a real estate broker license or one of several licensing exemptions. Regardless, it is

What every licensee should know
Referral of customers to escrow, title, pest control and/or home protection companies

In recent years, many real estate brokers have acquired ownership interests in entities which offer services related to the real estate transaction. Most commonly, these entities are broker escrow divisions, or separately licensed escrow corporations. Some brokers have obtained ownership interests in title companies and, in a few cases, pest control firms and home protection companies. Under these circumstances, a reminder of the provisions of Section 10177.4 of the Business and Profession (B&P) Code is in order.

Section 10177.4 of the B&P Code prohibits real estate licensees from claiming, demanding or receiving a commission, fee or other consideration, as compensation or inducement for the referral of customers to any escrow agent, structural pest control firm, home protection company, title insurer, controlled escrow company or underwritten title company. In addition to direct payments, gifts, or other inducements for referrals, receipt of more subtle forms of consideration can also violate Section 10177.4. An example is a progressive compensation plan to encourage salespersons to refer business to the broker’s affiliated service. This involves points and other bonuses for each escrow (or title order, etc.) referred. Under such plans, accumulated points can move the salespeople to higher commission schedules. In other cases, salespersons apply the points toward trips, contests and other bonuses. Participation in such plans is a violation of Section 10177.4 and may subject a salesperson to disciplinary action. The willful disregard of Section 10177.4 may also result in disciplinary action against the broker’s license.

We stress that real estate licensees are not prohibited from having ownership interests in the types of businesses listed in Section 10177.4. However, the law does foster a level playing field. Competition must be based upon factors such as quality of service and cost to the consumer, not special incentives to real estate salespersons to steer customers to a particular company.

Finally, we want to remind licensees that they must disclose any ownership interest that either they or their brokers have in any entity whose services they recommend to their principals.

Continued on page 4
Do you know who is handling your buyer’s loan?

Continued from page 3

extremely important, from the outset of the transaction, to verify that the person handling the loan is doing so under a proper employment. This applies whether you represent the buyer or the seller since the quality of that person’s work may ultimately affect the successful closing of the transaction as well as the buyers’ receiving quality and honest representation in obtaining their loans.

First, let us discuss real estate licensing. If a mortgage loan broker is operating under an individual or corporation real estate broker license, it is the broker’s responsibility to ensure that only licensed salespersons or brokers are hired to negotiate loans. When a salesperson is employed, the broker must notify the DRE of the employment which is then reflected on both the broker’s and salesperson’s license information on the DRE Web site. The broker must also have procedures in place to monitor the expiration dates of employees’ licenses to ensure that the broker does not continue to employ a person whose license has expired or, in the case of a salesperson, has been suspended for failure to complete conditional salesperson license education requirements. When a real estate broker hires another broker, that employment is not reflected on either licensee’s information because the Real Estate Law does not require notice by the employing broker to the DRE. When an agent learns that a buyer is using a real estate licensee to obtain the loan, he or she should obtain the licensee’s name and license identification number. If the person is a salesperson licensee, the name of the employing broker should also be obtained. That information can be easily checked using the Check License Status button on the home page of the DRE Web site. If the information on the DRE Web site reflects that a salesperson is licensed but not employed by a broker (No Broker Affiliation) then questions should be immediately asked about the legal ability of that person to negotiate the loan. If

questions arise about the license status or employment of a loan officer, then the issue needs to be immediately addressed and, if appropriate, brought to the Department’s attention as a formal complaint. Brokers, agents, and consumers can also see the names of companies and individuals to whom the DRE has issued Desist and Refrain Orders for conducting unlicensed activities on the DRE Web site under CONSUMERS, DESIST AND REFRAIN ORDERS.

There are also many circumstances where the person negotiating the loan does not need to have a DRE license. Persons employed by state or federally chartered banks, savings institutions, credit unions or other thrifts are not required to be individually licensed. It would be prudent, however, for the agents involved in the transaction to verify the employment of that person. The other most common circumstance is when the person is employed by a company that holds a license issued by the California Department of Corporations to make or arrange real estate loans. The Department of Corporations issues two different licenses for this purpose; the California Finance Lender license (CFL) and the Residential Mortgage Lender license (RML). The holders of either of these Department of Corporations licenses are exempt from the real estate license law and the properly employed salespeople of those companies are not required to hold any type of individual license. If an agent or broker is advised that the person obtaining the loan for the buyer is employed by, or holds, a CFL or RML license, a check can be made on the Department of Corporation’s Web site at www.corp.ca.gov/fsd/lic. The license can also be confirmed by calling (866) 275-2677.

The only way that an agent or broker can be sure that the person that is handling the loan transaction for the buyer is legally doing so is to ask the proper questions and confirm the information. Only persons who are properly employed by exempt lenders or who hold the required DRE license should be representing borrowers in the loan process. Unlicensed persons often may charge borrowers undisclosed fees, fail to disclose important material loan terms and act in an unethical manner. In some situations the whole transaction can collapse placing the buyers, sellers and brokers in difficult circumstances both practically and legally. In transactions that do close, buyers may find that they have been the victims of abusive lending practices because the loan they obtained cost more than was disclosed and the loan contains undisclosed adjustable rate terms or prepayment penalties. When the buyer finds a loan, make sure you know who is handling it.

Questions about this or any other mortgage loan related issues should be directed to the Mortgage Loan Activities Unit at (916) 227-0770.

The DRE Web site makes it easy to check on licensees:

The DRE Web site makes it easy to check on licensees: Please enter the Licensee’s Name (Last Name, First Name), Company Name or License Identification Number. Name Search Help.

Licensee Name:  
City (optional):  
OR 
License ID:  
Clear Find

Home
Disciplinary Action: Dec. 04, Jan, Feb. 05

A list of actions is not published in this Bulletin until the 30-day period allowed for court appeal has expired, or if an appeal is filed and the disciplinary action is stayed, until the stay is dissolved. Names of persons to whom licenses are denied on application are not published.

Licensees are listed alphabetically by the District Office region of responsibility.

The license type is listed in parentheses after the licensee’s name. [REB – Real estate broker; RREB – Restricted real estate broker; RES – Real estate salesperson; RRES – Restricted real estate salesperson; PRLS – Prepaid rental listing service; RPRLS – Restricted prepaid rental listing service; REO – Real estate officer; REC – Real estate corporation]

Below are brief summaries of various regulations and code sections. The full text of the sections is available on the DRE Web site www.dre.ca.gov under Real Estate Law and/or Regulations.

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 of his or her salespersons
2731 Unauthorized use of fictitious business name
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 unbound person
2834(a) Unauthorized person making withdrawals from trust fund account
2835Retention of broker funds in trust account
2742(c) Failure of corporation to be in good standing
2950(d) Failure of broker handling escrows to maintain records and accounts
2950(f) Failure to deposit escrow trust funds
2950(g) Broker-handled escrow disbursement without written instructions
2950(h) Failure by broker handling escrow to deposit trust funds in trust account
2951 Improper record keeping for broker handled escrows

**Business and Professions Code**

490 Substantially related criminal conviction
498 License obtained by fraud or misrepresentation
10130 Acting without license
10137 Unlawful employment or payment of compensation
10145 Trust fund handling
10145(a)(1) Failure of broker to place trust funds into neutral escrow depository, the hands of the principal or a trust fund account
10145(c) Failure by salesperson to deliver trust funds to broker
10148 Failure to retain records and make available for inspection
10159.2 Failure by designated officer to supervise licensed acts of corporation
10159.5 Failure to obtain license with fictitious business name
10162 Failure to maintain a place of business
10163 Failure to obtain a branch office license
10176(b) Making false promise
10176(c) Commingling trust funds with brokers funds
10176(f) Exclusive listing agreement without definite termination date
10176(g) Secret profit or undisclosed compensation
10176(t) 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(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) Failure to notify DRE of threshold status
10229.2 Failure to file or maintain trust fund status reports
10229.5 Failure to provide required information in lender disclosure statement
10231 Failure of broker to notify mortgage lender that payments were made from funds other than those of the borrower
10240 Failure to give mortgage loan disclosure statement

**REVOKED LICENSES**

**Fresno Region**

Adams, Joseph Thomas (RES)
141 Naomi Ave., Shell Beach
Effective: 1/27/05
Violation: 490, 10177(b)

Martinez, Melissa (RES)
7944 N. Maple, #114, Fresno
Effective: 1/3/05
Violation: 490, 10177(b)

Rodriguez, Thomas Campa (RES)
2401 C White Ln., Bakersfield
Effective: 1/10/05
Violation: 490, 10177(b)

Ruiz, David A. (RES)
3655 Arizona St., Riverbank
Effective: 12/24/04
Violation: 490, 10177(b)

Stallings, Celeste Rae (REB)
PO Box 1119, Kernville
Effective: 12/20/04
Violation: 2831, 2831.1, 2831.2, 2832.1, 2834, 10145, 10148, 10177(d)
Right to RREB license on terms and conditions

**Los Angeles Region**

Appell, Scott Allan (RES)
3284 Texas Ave., Simi Valley
Effective: 1/3/05
Violation: 490, 10177(b)

Biesterfeld, Robert Wayne (RES)
16 Chelsea Pt., Dana Point
Effective: 6/20/02
Violation: 490, 10177(b)

Brown, Scarlet Faye (RES)
3628 Lyndac Dr., Ste. 103-104, Claremont
Effective: 1/4/05
Violation: 2715, 10145(a)(1), 10162, 10165, 10176(a)(b)(c)(f), 10177(d)(g)

Champion R/E, Inc. (REC)
10162 Chapman Ave., Garden Grove
Effective: 2/24/05
Violation: 10177(g)

Cotero, Jose L. (RES)
14302 Village View Ln., Chino
Effective: 2/17/05
Violation: 490, 10177(b)

Dancy, John E. (REB)
3817 Grand Ave. B, #112, Chino
Effective: 12/17/04
Violation: 490, 10177(b)

Dunham, Gregory Charles (RRES)
210 Indianapolis Ave., Huntington Beach
Effective: 1/7/05
Violation: 490, 10177(b)

Gruenke, Michael Patrick (REO)
99 C St., Ste. 106, Upland
Effective: 12/29/04
Officer of: Premco Services, Inc.
Violation: 2832, 2834, 10145, 10148, 10177(d)(g)(h)
Song, Byung Hun (RES)  
1924 Via Estudillo Ave.,  
Palo Verdes Estates  
Effective: 2/28/05  
Violation: 490, 10177(b)

Spears, Henri Lafaun (RES)  
3897 6th Ave., Los Angeles  
Effective: 2/10/05  
Violation: 490, 10177(b)

Stephenson, Alicia (RES)  
26500 Agoura Rd, #432,  
Calabasas  
Effective: 1/31/05  
Violation: 490, 10177(b)

Whitehead, Steve Thomas (RES)  
2550 Peach Tree St., Hemet  
Effective: 2/22/05  
Violation: 490, 498, 10177(a)(b)

Yu, Shiow-Juian (RES)  
16215 Salazar Dr.,  
Hacienda Heights  
Effective: 2/28/05  
Violation: 490, 10177(b)

**Oakland Region**

Anderson, Jeffery Richard (RES)  
PO Box 3458, Saratoga  
Effective: 12/28/04  
Violation: 490, 10177(b)

Baldini, Terry Ann (REB)  
1301 North Hwy 99 W #290,  
McMinnville, OR  
Effective: 2/28/05  
Violation: 490, 10177(b)

Bola, Kulwinder Singh (RES)  
3595 Fremont Blvd., #48,  
Fremont  
Effective: 12/23/04  
Violation: 490, 10177(b)

Brandao, Leda (RRES)  
PO Box 2135, Santa Clara  
Effective: 2/25/05  
Violation: 490, 10177(b)

Brown, Ben H. Jr. (RES)  
3086 Arroba Way, San Jose  
Effective: 1/6/05  
Violation: 490, 10177(b)

Grizzle, Casey Rashaad (RES)  
88 Montwood Way, Oakland  
Effective: 1/28/05  
Violation: 498(a), 10177(a)

Kortright, Nancy (REB)  
10806 Hubbard Way, San Jose  
Effective: 12/28/04  
Violation: 490, 10177(b)

Litawa, Jonathan Andrew (RES)  
1355 Creekside Dr., #201,  
Walnut Creek  
Effective: 2/18/05  
Violation: 490, 10177(b)

**Sacramento Region**

Carson, Joe Earl (RES)  
6001 Stanley Ave., Carmichael  
Effective: 12/28/04  
Violation: 490, 10177(b)

Davis, Burchell (REB)  
1500 W. El Camino Ave., #159,  
Sacramento  
Effective: 12/28/04  
Violation: 490, 10177(b)

**San Diego Region**

Blomimgdale, Mary Ellen (RREB)  
8262 University Ave., La Mesa  
Effective: 12/24/04  
Violation: 2831, 2831.2, 2832.1,  
2834(a), 10145, 10177(d)(g)(k)

Deona, Joann Ellen (RES)  
662 E. Manor Dr., Chula Vista  
Effective: 12/20/04  
Violation: 490, 10177(b)

Elliott, Susan Marie (RES)  
1765 Skinner Ct., Carlsbad  
Effective: 2/2/05  
Violation: 490, 10177(a)(b)

Holmberg, Travis Lance (RES)  
511 Kelly St., Oceanside  
Effective: 2/18/05  
Violation: 490, 10177(b)

Izidora, Paul Phillip (RES)  
3561 Addison St., San Diego  
Effective: 1/25/05  
Violation: 490, 10177(b)

Rawson, Lisanne (RES)  
2808 Eagle St., San Diego  
Effective: 2/18/05  
Violation: 490, 10177(b)

Trejo, Joshua (RES)  
1765 Skinner Ct., Carlsbad  
Effective: 2/3/05  
Violation: 490, 10177(b)

**REVOKE WITH A RIGHT TO A RESTRICTED LICENSE**

**Fresno Region**

Bonds, John Laurence (REB)  
2922 W. Seeger Ave., Visalia  
Effective: 2/14/05  
Violation: 10130, 10137, 10145,  
10176(i), 10177(d)

Estrada, Angel Eusebio (RES)  
PO Box 17137, Fresno  
Effective: 1/13/05  
Violation: 490, 10177(b)  
Right to RREB license on terms and conditions

Mees, Thomas Charles (RES)  
PO Box 1301, San Luis Obispo  
Effective: 2/24/05  
Violation: 490  
Right to RREB license on terms and conditions

Togo, Alvin Itsuo (REB)  
30 W. Shaw St., Ste. 102, Clovis  
Effective: 2/17/05  
Violation: 2831, 2831.1, 2831.2,  
2832(a), 10145, 10177(d)  
Right to RREB license on terms and conditions

**Los Angeles Region**

Anderson, Eric Lee (RES)  
9182 Russell St., Garden Grove  
Effective: 2/7/05  
Violation: 10130, 10177(d)  
Right to RRES license on terms and conditions

Belisle, Rose Marie (RES)  
6106 West Blvd., Los Angeles  
Effective: 1/18/05  
Violation: 490, 10177(b)  
Right to RRES license on terms and conditions

Beveridge, Mary Rebecca (RES)  
220 Park Crest, Newport Coast  
Effective: 1/19/05  
Violation: 490  
Right to RRES license on terms and conditions

Brennan, Lawrence Michael (REB), (REO)  
24 Fremont St., Newport Beach  
Effective: Officer of: Secured Equities Corporation  
Violation: 10159.2, 10177(h)  
Right to RREB license on terms and conditions

Clashby, Richard John (RES)  
3825 E. Thousand Oaks Blvd.,  
Westlake Village  
Effective: 1/19/05  
Violation: 490  
Right to RRES license on terms and conditions

Dale, Richard Gary (REB)  
10724 Wilshire Blvd., #1101,  
Los Angeles  
Effective: 2/23/05  
Violation: 490, 10177(b)  
Right to RREB license on terms and conditions

Duhaime, Teala Lavaughn (RES)  
2480 Forman St., #B, Upland  
Effective: 1/31/05  
Violation: 490, 10177(b)  
Right to RRES license on terms and conditions

Exclusive Real Estate Corporation (REC)  
19900 Ventura Blvd.,  
Woodland Hills  
Effective: 12/29/04  
Violation: 2831, 2831.1, 2831.2,  
2832, 2832.2, 10145, 10177(d)(g)  
Right to RREC license on terms and conditions

Glipin, Alfred Bernard (RES)  
7539 Indiana Ave., Riverside  
Effective: 2/8/05  
Violation: 490, 10177(b)  
Right to RRES license on terms and conditions
Brokers:
- Add/change main office address
- Certify salesperson employment
- Discontinue salesperson employment
- Renew license
- Request license
- Change mailing address

Salespersons:
- Add/change employing broker
- Change mailing address
- Renew license

Examination Services:
- Apply for salesperson exam
- Reschedule exam date
- Apply to re-take an exam
- Change exam mailing address
- View exam records
- Check scheduled exam date, time and location
- Request duplicate schedule notice
- View exam results
- Request duplicate results notice
- See if license has been issued

PLEASE NOTE: Unless you are a first-time salesperson examination applicant, you must have an existing examination record or license on file with the DRE to use eLicensing.

Goanly, Nanci Deniece (RES)
6397 Sombrero Ave., Cypress
Effective: 2/14/05
Violation: 490(a), 10177(b)
Right to RRES license on terms and conditions

Haboud De Valle, Fuhadith (RES)
525 E. Seaside Way, #1709, Long Beach
Effective: 2/8/05
Violation: 490
Right to RRES license on terms and conditions; RRES license suspended for 14 days

Hawkins, Damon L. (RES)
PO Box 881002, Los Angeles
Effective: 1/12/05

Karno, Ronald Burton (REB, REO)
2075 Maricio Cir., Thousand Oaks
Effective: 12/29/04
Violation: 2834, 10145, 10159.2, 10177(d)(g)(b)
Right to RREB license on terms and conditions

Krauss, Marie Ban (REB)
935 Oxford Ave., Marina Del Rey
Effective: 12/9/04
Violation: 490, 10177(b)
Right to RREB license on terms and conditions

MacElhenny, Bernard Joseph Jr. (REB)
4141 State St., E-10, Santa Barbara
Effective: 12/28/04
Violation: 490, 10177(b)
Right to RREB license on terms and conditions

Macias, Rocendo N. (RES)
PO Box 18557, Long Beach
Effective: 1/15/05
Violation: 490, 10177(b)
Right to RRES license on terms and conditions

Miller, Byrne (REB)
1121 Grant Ave., Venice
Effective: 1/25/05
Violation: 490
Right to RREB license on terms and conditions

Miranda, James Michael (RES)
PO Box 4343, San Clemente
Effective: 2/22/05
Violation: 490(a)
Right to RRES license on terms and conditions

Norman, Donnell Duane (REB)
5208 W. Pico Blvd., Ste. 2, Los Angeles
Effective: 2/22/05
Violation: 490, 10177(b)
Right to RREB license on terms and conditions

Obando, Javier O. (REB)
5290 Ozark Mt. Pl., Alta Loma
Effective: 2/14/05
Violation: 10145(c), 10176(e)(i), 10177(d)
Right to RREB license on terms and conditions

Ochoa, Jose Jesus (REB)
1420 E. Edinger Ave., Ste. 107, Santa Ana
Effective: 1/6/05
Violation: 490, 10177(b)
Right to RREB license on terms and conditions

Pizzey, Soraya (RES)
1096 South Coast Hwy, Laguna Beach
Effective: 2/3/05
Violation: 490, 10177(b)
Right to RRES license on terms and conditions

Recadio, Bert Allen (RES)
22214 Catskill Ave., Carson
Effective: 1/6/05
Violation: 490, 10177(b)
Right to RRES license on terms and conditions

Ruehsamen, Kyong Rae (REB, REO)
4811 Curtis Circle, Huntington Beach
Effective: 2/23/05
Officer of: Champion R/E, Inc. Violation: 10177(g)
Right to RRES license on terms and conditions

Secured Equities Corporation
(REC)
25401 Cabot Rd., #117, Laguna Hills
Effective: 2/28/05
Violation: 2831.2, 2832, 2832.1, 2834, 10145, 10177(d), 10232(e), 10233.1
Right to RREC license on terms and conditions

Sims, Charles Edward (RES)
2674 W. Lincoln Ave., #223, Anaheim
Effective: 2/24/05
Violation: 490, 10177(b)
Right to RRES license on terms and conditions

Williams, Karen Marie (RES)
248 W. Buffington St., Upland
Effective: 1/26/05
Violation: 490, 10177(b)
Right to RRES license on terms and conditions

Oakland Region

Benton, Sedalie Amillioitt (REB)
5845 Macarthur Blvd., Oakland
Effective: 11/29/04
Violation: 2831, 2831.1, 2832.1, 2832, 2832.1, 2835, 10145, 10176(e), 10177(d)
Right to RREB license on terms and conditions

Camacho, Edson Luis (REB)
1127 Livorna Rd., Alamo
Effective: 1/18/05
Violation: 10177(d), 10177.5
Right to RREB license on terms and conditions

JMJ Real Estate, Inc. (REC)
475 El Camino Real, Ste. 201, Millbrae
Effective: 1/18/05
Violation: 2742(c), 2831, 10137, 10148, 10176(d), 10240
Right to RREC license on terms and conditions

Johnson, Gregory Eric (RES)
1247 Honey Brook Place, Rohnert Park
Effective: 1/19/05
Violation: 490, 10177(b)
Right to RRES license on terms and conditions

Kirkorian, Michael Robert (RES)
6455 Randall Ct., Pleasanton
Effective: 1/27/05
Violation: 490, 10177(b)
Right to RRES license on terms and conditions
### San Diego Region

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<td>Coria, Christian (RES)</td>
<td>520 Naples St., #60, Chula Vista</td>
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<td>Right to RRES license on terms and conditions</td>
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<tr>
<td>Unda, Juan Carlos (RES)</td>
<td>417 Vista San Jose, San Diego</td>
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### Los Angeles Region

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<td>Saucedo, Jorge Antonio (REB)</td>
<td>1929 S. Manchester Ave., 2nd Floor, Anaheim</td>
<td>2831, 2831.1, 2831.2, 2835, 2950(h), 2951, 10145, 10177(d)(g), 10240</td>
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<td>Balderrama, Maria Carmen (RES)</td>
<td>241 N. Linda Terrace Dr., Covina</td>
<td>10130, 10177(d)</td>
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<td>Flores, Jose (RES)</td>
<td>2736 S. Greenleaf Dr., West Covina</td>
<td>10177</td>
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<td>Violation: 10177(g) Suspended for 60 days-stayed for 2 years on terms and conditions</td>
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<td>Jurado, Thomas (RES)</td>
<td>2014 Arlene Ave., Oxnard</td>
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<td>Lanigan, Gordon Albert (RES)</td>
<td>6075 South师范 Dr., El Dorado Hills</td>
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<td>Packard, Mitchell S. (REB)</td>
<td>3600 Northlake Blvd., Tahoe City</td>
<td>2832.1, 2834, 10145, 10159.5, 10163, 10165, 10177(d)</td>
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<td>Kavehpour, Azarmidokht (RES)</td>
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<td>Loyd, David Ennis (REB), (REO)</td>
<td>26650 The Old Road, #300, Santa Clarita</td>
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<td>Weit, Robert Carl Jr. (RES)</td>
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<td>Majadi, A. (RES)</td>
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<td>Hartleb-Prasad Corp. (REC)</td>
<td>363 El Camino Real, Ste. 235, South San Francisco</td>
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<td>2/9/05</td>
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<td>Mayo, Henry Kiser (REB)</td>
<td>470 First Street East, Sonoma</td>
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<td>Prasad, Hemant Kumar (REB), (REO)</td>
<td>363 El Camino Real, #235, South San Francisco</td>
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<td>Sonoma Properties, Inc. (REC)</td>
<td>470 1st Street East, Sonoma</td>
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<td>Ericson, Steven Alosius (RES)</td>
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<td>Sharma, Rohit (RES)</td>
<td>8872 Minnie Circle, Elk Grove</td>
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<td>Snedaker, Jan Gerrett (REB)</td>
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<td>Violation: 10177(d)(g) Suspended for 90 days-stayed for 2 years on terms and conditions</td>
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<tr>
<td>First La Jolla Lenders, Inc. (REC)</td>
<td>8889 Caminito Plaza Centro, #1730, San Diego</td>
<td>10177(d)(g)</td>
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<td>Violation: 10177(d)(g) Suspended for 90 days-stayed for 2 years on terms and conditions</td>
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<tr>
<td>Kahn, Sydney Eric (REB), (REO)</td>
<td>9245 Regents Rd., #M208, La Jolla</td>
<td>10177</td>
<td>2/3/05</td>
<td>Violation: 10177(h) Suspended for 120 days-stayed for 2 years on terms and conditions</td>
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New CalHFA programs to help first-time homebuyers

The California Housing Finance Agency (CalHFA) has recently introduced two new programs that can help you, as a real estate professional, get more people into their first home.

CalHFA’s new interest only PLUS loan can reduce mortgage payments by as much as hundreds of dollars per month by allowing borrowers to pay interest only in the first five years of a 35-year mortgage.

Unlike other “interest only” loan programs that have rates that can balloon after the interest-only period, CalHFA’s interest only PLUS loan comes with the same guaranteed fixed rate for the entire 35-year term. Turnaround times are comparable with private lenders (30-45 days to close), and CalHFA approves loans in all 58 California counties.

CalHFA’s other exciting new offering is HomeOpeners™, a Mortgage Protection program. With HomeOpeners™, homeowners may be able to have their monthly payments covered for up to six months if they lose their job. The payment protection is included at no additional cost.

“With increasing costs of real estate, the challenge for Californians to purchase their first home has never been greater,” said Theresa Parker, Executive Director of CalHFA. “Together, these programs will help more Californians buy homes and with HomeOpeners™ Mortgage Protection, keep their homes – even if they suffer short-term unemployment.”

Established in 1975, the California Housing Finance Agency is celebrating 30 years of providing affordable housing in California. CalHFA has invested over $13 billion in non-taxpayer funds to help more than 130,000 California families live in a home of their own with a mortgage they can afford.

CalHFA also offers several down payment assistance programs that can often help first-time buyers get into their homes with no cash up front. To find out about these and other homeownership programs, visit www.calhfa.ca.gov or call 1-800-789-2432.

*HomeOpeners™ is a service mark of GE Mortgage Holdings, LLC

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

Fresno Region
Lorta, Henry R. (RES)
11891 Hidden Glen Ct., Oakdale
Effective: 2/17/05
Zavala, Robert Joshua (RES)
426 E. Barcellus St., #302, Santa Maria
Effective: 11/29/04

Los Angeles Region
Alberty, Luis Oswaldo (RES)
3410 La Sierra Ave., PMB F178, Riverside
Effective: 12/20/04
Deplomb, Edward Leon (RES)
505 Ardilla Ln., San Clemente
Effective: 1/12/05
Hall, Lori Ann (RRES)
105 Marinella Aisle, Irvine
Effective: 12/21/04
Hogan, Robert Brady (RES)
249 Duranzo Aisle, Irvine
Effective: 2/15/05

Java Lan, Inc. (REC)
16131 E. Whittier Blvd., #100, Whittier
Effective: 2/9/05
Laguna Capital Mortgage Corporation (REC)
32392 Coast Hwy, Laguna Beach
Effective: 1/4/05
Maslan, Richard Joel (RES)
2220 Avenue of the Stars, #401, Los Angeles
Effective: 1/10/05
Nicolson, Donald Beynon (REB)
941 W. Mission Blvd., Ste. L, Ontario
Effective: 11/30/04
Okpon, Anietie James (RES)
602 W. Palm St., Altadena
Effective: 1/12/05
Portfolio Management Services Inc. (REC)
2 Mareblu, Aliso Viejo
Effective: 1/4/05
Robison, Donald Scott (RES)
111 Pacifica, Ste. 250, Irvine
Effective: 11/29/04
Rodriguez, Giudo A. (RES)
1071 E. Amar Rd., West Covina
Effective: 12/9/04
Zalamea, Cesar Ramirez (REB)
4250 Pennsylvania Ave., #205, La Crescenta
Effective: 1/27/05

Oakland Region
Hooshangi, Mehdi (RES)
50 Airport Pkwy, Ste. 101, San Jose
Effective: 2/22/05
Hua, Li (RES)
3480 Granada Ave., #140, Santa Clara
Effective: 2/9/05

PUBLIC REPROVAL

Los Angeles Region
Fregoso, Ernie Torres Jr. (REB), (REO)
10821 S. Gilbert St., Anaheim
Effective: 1/12/05
Violation: 10177(d), 10240
O C M, Inc. (REC)
2700 N. Main St., Ste. 105, Santa Ana
Effective: 11/30/04
Violation: 10177(d), 10240
Valles, Jose Martin (REB)
220 West 7th St., Oxnard
Effective: 12/3/04

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Bien

Mendo-Lake Mortgage Company, Inc. (REC)
212 S. Main St., #26A, Willits
Effective: 12/3/04
Grashuis, Sharon Gall (RES)
512 Centre Ct., Alameda
Effective: 12/14/04
Two sample trust account review reports are now available on the DRE Web site www.dre.ca.gov. Click on FORMS, then MORTGAGE LENDING BROKERS, and then SAMPLE TRUST ACCOUNT REVIEW (TAR) REPORTS. The reports are being provided solely as a guideline to assist threshold and multi-lender brokers and their accountants in complying with Business and Professions Code Section 10232.2 and Commissioner’s Regulation 2846.5.

Real estate brokers conducting specific types of mortgage loan activities and meeting certain volumes, are required to report to the DRE on a quarterly and annual basis. The terms threshold reporting and multi-lender reporting are used to describe those real estate brokers who meet the criteria and who are required to report to the DRE.

Threshold and multi-lender reporting generally applies only to those brokers who negotiate loans or service loans for, primarily private, individual (non-institutional) investors and who meet a certain volume of activity. The lenders that do not count towards the threshold reporting criteria include banks, savings and loans, credit unions, Fannie Mae and Freddie Mac. Refer to Business and Professions Code Section 10232(c) for a complete list.

Business and Professions Code Section 10232(a) describes the volume criteria for threshold brokers and Business and Professions Code Section 10232(c) describes the lenders that do not qualify towards the threshold criteria. Generally, a real estate broker can meet the threshold criteria in one of two ways:

1. Pursuant to Business and Professions Code Sections 10131(d) or (e) or Business and Professions Code Section 10131.1, negotiate any combination of 10 or more loans, (a) secured directly or collateralized by real property or on a business opportunity; or (b) the sale or exchange of real property sales contracts or promissory notes secured directly or collateralized by real property or on a business opportunity, as either an agent or owner of the contracts or notes in an aggregate amount of more than $1,000,000 with primarily private (non-institutional) investors, or

2. In a successive 12-month period, make collections of payments in an aggregate amount of $250,000 or more on behalf of private (non-institutional) lenders or obligors.

Under Business and Professions Code Section 10232(b), the negotiation of a combination of two or more new loans and sales or exchanges of existing promissory notes and real property sales contracts of an aggregate amount of more than $250,000 in any three successive months or a combination of five or more new loans and sales or exchanges of existing promissory notes and real property sales contracts of an aggregate amount of more than $500,000 in any successive six months shall create a rebuttable presumption that the broker intends to negotiate new loans and sales and exchanges of an aggregate amount that will meet the criteria of Business and Professions Code Section 10232(a).

Multi-lender transactions are generally notes or interests that are arranged or sold by real estate brokers primarily to two or more private, individual investors where the notes are a series secured directly by interests in one or more parcels of real property, or the sale of undivided interests in a note secured directly by one or more parcels of real property equivalent to a series transaction. See Business and Professions Code Section 10237 and 10238 (Article 6).

A real estate broker will meet the multi-lender reporting requirements by becoming the servicing agent for notes or interests sold pursuant to Article 6, upon which payments due during any period of three consecutive months in the aggregate exceed $125,000 or the number of persons entitled to the payments exceeds 120.

Real estate brokers who meet the threshold and/or multi-lender reporting requirements are required to report to the DRE on a quarterly and annual basis. The quarterly reporting requirements for threshold brokers can be found in Business and Professions Code Section 10232.25 and for multi-lender brokers in Business and Professions Code Section 10238(k)(3).

The annual reporting requirements for threshold brokers can be found in Business and Professions Code Section 10232.2 and for multi-lender brokers in Business and Professions Code Section 10238(o).
Real Estate Publications

**Ordering Information**

DRE publications are available:

**On the Internet** — All DRE publications are available free of charge on the DRE Web site at [www.dre.ca.gov](http://www.dre.ca.gov).

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

**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) 227-0852.

**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) 227-0852 prior to ordering.

### PART A

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<td>Reverse Mortgages — Is One Right for You?</td>
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**SHIPPING INFORMATION**

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* See tax information above.

**PART C**

**CREDIT CARD PURCHASE**

To purchase publication by credit card, complete the following:

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**Printed Name of Cardholder**

**Telephone Number**

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If yes, please change your license mailing address. Use the eLicensing online system at www.dre.ca.gov to make the change or submit the appropriate "change" form: RE 214 for salespersons; RE 204 for brokers; RE 204A for corporations.