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FILED

APR 18 2010

DEPARTMENT OF REAL ESTATE

[Signature]

BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

In the Matter of the Accusation of)	No. H-1413 FR
)	
MARVIN MARK STONE,)	
)	
Respondent.)	
)	

ORDER GRANTING REINSTATEMENT OF LICENSE

On September 30, 1999, a Decision was rendered herein revoking the real estate salesperson license of Respondent, but granting Respondent the right to the issuance of a restricted real estate salesperson license. A restricted real estate salesperson license was issued to Respondent on November 9, 1999 and Respondent has operated as a restricted licensee since that time.

On or about January 27, 2009, Respondent petitioned for reinstatement of said real estate salesperson license. The Attorney General of the State of California has been given notice of the filing of Respondent's petition.

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1 I have considered Respondent's petition and the evidence and arguments
2 submitted in support thereof. Respondent has demonstrated to my satisfaction that Respondent
3 meets the requirements of law for the issuance to Respondent of an unrestricted real estate
4 salesperson license and that it would not be against the public interest to issue said license to
5 Respondent.

6 NOW, THEREFORE, IT IS ORDERED that Respondent's petition for
7 reinstatement is granted and that an unrestricted real estate salesperson license be issued to
8 Respondent, if Respondent satisfies the following conditions within twelve (12) months from
9 the date of this Order:

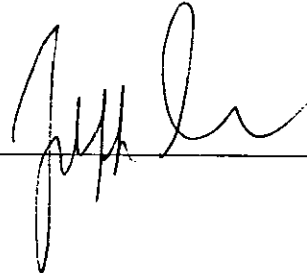
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11 1. Submittal of a completed application and payment of the fee for a real estate
12 salesperson license.

13
14 2. Submittal of evidence of having, since the most recent issuance of an original
15 or renewal real estate license, taken and successfully completed the continuing education
16 requirements of Article 2.5 of Chapter 3 of the Real Estate
17 Law for renewal of a real estate license.

18 This Order shall be effective immediately.

19 Dated: 3/30/2016

20
21 JEFF DAVI
22 Real Estate Commissioner

23
24 
25
26
27

1 Department of Real Estate
2 P. O. Box 187000
3 Sacramento, CA 95818-7000
4
5 Telephone: (916) 227-0789
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7

FILED
OCT 19 1999

DEPARTMENT OF REAL ESTATE

Laurie A. Zain

8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 * * *

11 In the Matter of the Accusation of)
12) No. H-1413 FRESNO
13) OAH NO. L-1999030394
14) STIPULATION AND AGREEMENT
15) IN SETTLEMENT AND
16) DECISION AFTER REJECTION
17)
18)
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MARVIN MARK STONE,
Respondents.

16 The California Department of Real Estate (Complainant)
17 filed an Accusation against MARVIN MARK STONE (sometimes referred
18 to as "Respondent") on March 1, 1999. On June 10, 1999, a
19 hearing was held and evidence received, the record was closed,
20 and the matter was submitted.

21 On July 8, 1999, the Proposed Decision of the
22 Administrative Law Judge was issued, and determined, among other
23 things, that Respondent's real estate salesperson license should
24 be suspended for sixty (60) days, provided, however, that said
25 suspension shall be stayed for two (2) years on terms and
26 conditions.

27 ///

1 On August 6, 1999, the Commissioner notified Respondent
2 that the Proposed Decision of the Administrative Law Judge was
3 not adopted as the Decision of the Real Estate Commissioner.

4 The parties wish to settle this matter without further
5 proceedings.

6 IT IS HEREBY STIPULATED by and between Respondent, his
7 attorney of record, D. Mitchell Taylor, and the Complainant,
8 acting by and through David A. Peters, Counsel for the Department
9 of Real Estate, as follows for the purpose of settling and
10 disposing of the Accusation filed by Complainant.

11 A. It is understood by the parties that the Real
12 Estate Commissioner may adopt the Stipulation and Agreement in
13 Settlement and Decision After Rejection as his decision in this
14 matter, thereby imposing the penalty and sanctions on
15 Respondent's real estate license and license rights as set forth
16 in the below "Decision and Order". In the event the Commissioner
17 in his discretion does not adopt the Stipulation and Agreement in
18 Settlement and Decision After Rejection, the Stipulation shall be
19 void and of no effect; the Commissioner will review the
20 transcript and the evidence in the case, and will issue his
21 Decision after Rejection as his Decision in this matter.

22 B. By reason of the foregoing and solely for the
23 purpose of settlement of the Accusation without further
24 administrative proceedings, it is stipulated and agreed that the
25 Factual Findings, which are set out in the Proposed Decision, and
26 which were rejected by the Commissioner on July 26, 1999, are
27 hereby adopted and incorporated by reference herein.

1 C. By reason of the foregoing and solely for the
2 purpose of settlement of the Accusation without further
3 administrative proceedings, it is stipulated and agreed that the
4 Legal Conclusions, which are set out in the Proposed Decision,
5 and which were rejected by the Commissioner on July 26, 1999, are
6 hereby modified as follows:

7 (1) Business and Professions Code Section 10177

8 provides in pertinent part:

9 "The Commissioner may suspend or revoke
10 the license of any real estate licensee,
11 or may deny the issuance of a license to
12 an applicant, who has done any of the
13 following:

14 (b) Entered a plea of guilty or nolo
15 contendere to or been found guilty of, or
16 been convicted of, a felony or a crime
17 involving moral turpitude, and the time
18 for appeal has elapsed or the judgement
19 or conviction has been affirmed on
20 appeal, irrespective of an order granting
21 probation following that conviction,
22 suspending the imposition of sentence, or
23 of a subsequent order under section
24 1203.4 of the Penal Code allowing that
25 licensee to withdraw his or her plea of
26 guilty and to enter a plea of not guilty,
27 or dismissing the accusation or
information."

(2) Discipline of a licensee can be imposed upon a
conviction of a crime involving moral turpitude
provided that the offense or conduct is
substantially related to the qualifications,
functions or duties of the licensed activity,
within the meaning of Title 10, California Code of
Regulations section 2910. Respondent's conviction

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is for a substantially related crime pursuant to Section 2910 subsections (a)(2), (4), and (8). Since the offense involves moral turpitude and is substantially related to the duties of a real estate salesperson, cause exists, pursuant to Section 10177 of the Business and Professions Code, for discipline of Respondent's salesperson license.

(3) Business and Professions Code Section 490 provides in pertinent part:

"A board may suspend or revoke a license on the ground that the licensee has been convicted of a crime, if the crime is substantially related to the qualifications, functions, or duties of the business or profession for which the license was issued."

Respondent's conviction was for a crime which is substantially related to the duties of a real estate salesperson as described herein above, and is grounds pursuant to section 490 of the Business and Professions Code, for discipline of Respondent's salesperson license.

(4) Respondent's evidence of mitigation and rehabilitation was weighed and considered. Respondent has made praiseworthy changes in his life. He has demonstrated an increased level of stability in his life. He has improved himself professionally. He has earned the trust of

1 business associates and he has earned the trust,
2 praise and support of his current employer. The
3 conduct that resulted in his criminal conviction
4 are serious. A real estate salesperson's license
5 requires the holder to conduct himself in an
6 honest and trustworthy manner. The pattern of
7 behavior engaged in by Respondent was limited to
8 the issuance of two checks with insufficient funds
9 in his account. He has no prior criminal history.
10 He has not violated the law since his 1977
11 conviction.

12 D. By reason of the foregoing and solely for the
13 purpose of settlement of the Accusation without further
14 administrative proceedings, it is stipulated and agreed the
15 Commissioner shall adopt the following Order:

16 ORDER

17 1. The real estate salesperson license and all
18 license rights of Respondent under the Real Estate Law are
19 revoked.

20 2. A restricted real estate salesperson license shall
21 be issued to Respondent pursuant to Section 10156.5 of the
22 Business and Professions Code if Respondent makes application
23 therefor and pays to the Department of Real Estate the
24 appropriate fee for the restricted license within ninety (90)
25 days from the effective date of this Decision. The restricted
26 license issued to Respondent shall be subject to all of the

27 ///

1 provisions of Section 10156.7 of the Business and Professions
2 Code and to the following limitations, conditions and
3 restrictions imposed under authority of Section 10156.6 of that
4 Code.

5 3. The restricted license issued to Respondent may be
6 suspended prior to hearing by order of the Real Estate
7 Commissioner in the event of Respondent's conviction or plea of
8 nolo contendere to a crime which is substantially related to
9 Respondent's fitness or capacity as a real estate licensee.

10 4. The restricted license issued to Respondent may be
11 suspended prior to hearing by Order of the Real Estate
12 Commissioner on evidence satisfactory to the Commissioner that
13 Respondent has violated provisions of the California Real Estate
14 Law, the Subdivided Lands Law, Regulations of the Real Estate
15 Commissioner or conditions attaching to the restricted license.

16 5. Respondent shall not be eligible to apply for the
17 issuance of an unrestricted real estate license, nor the removal
18 of any of the conditions, limitations or restrictions of the
19 restricted license until one (1) year has elapsed from the
20 effective date of this Decision.

21 6. Respondent shall submit with any application for
22 license under an employing broker, or any application for a
23 transfer to a new employing broker, a statement signed by the
24 prospective employing broker on a form approved by the Department
25 of Real Estate which shall certify:

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(a) That the employing broker has read the Decision of
the Commissioner which granted the right to a
restricted license; and

(b) That the employing broker will exercise close
supervision over the performance by the restricted
licensee of activities for which a real estate
license is required.

7. Respondent shall, within nine (9) months from the
effective date of this Decision, present evidence satisfactory to
the Real Estate Commissioner that Respondent has, since the most
recent issuance of an original or renewal real estate license,
taken and successfully completed the continuing education
requirements o Article 2.5 of Chapter 3 of the Real Estate Law
for renewal of a real estate license. If Respondent fails to
satisfy this condition, the Commissioner shall afford Respondent
the opportunity for a hearing pursuant to the Administrative
Procedure Act to present such evidence.

8/19/99
DATED

David A. Peters
DAVID A. PETERS, Counsel.
DEPARTMENT OF REAL ESTATE

* * *

I have read the Stipulation and Agreement, have
discussed it with my counsel, and its terms are understood by
me and are agreeable and acceptable to me. I understand that I
am waiving rights given to me by the California Administrative
Procedure Act (including but not limited to Sections 11506,
11508, 11509, and 11513 of the Government Code), and I

1 willingly, intelligently, and voluntarily waive those rights,
2 including the right of requiring the Commissioner to prove the
3 allegations in the Accusation at a hearing at which I would
4 have the right to cross-examine witnesses against me and to
5 present evidence in defense and mitigation of the charges.

6
7 9-14-99
8 DATED

Marvin Mark Stone
MARVIN MARK STONE
Respondent

9 I have reviewed the Stipulation and Agreement as to
10 form and content and have advised my client accordingly.

11
12 9-15-99
13 DATED

D. Mitchell Taylor
D. MITCHELL TAYLOR
Attorney for Respondent

14 * * *

15 The foregoing Stipulation and Agreement for
16 Settlement is hereby adopted by the Real Estate Commissioner as
17 his Decision and Order and shall become effective at 12 o'clock
18 noon on November 9, 1999.

19 IT IS SO ORDERED September 30, 1999.

20 JOHN R. LIBERATOR
21 Acting Real Estate Commissioner

22 *John R. Liberator*
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FILED
AUG - 6 1999

DEPARTMENT OF REAL ESTATE

By *Lucie A. Zin*

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of)	No. H-1413 FRESNO
MARVIN MARK STONE,)	L-1999030394
)	
)	
Respondent.)	

NOTICE

TO: Respondent MARVIN MARK STONE and D. MITCHELL TAYLOR, his Counsel.

YOU ARE HEREBY NOTIFIED that the Proposed Decision herein dated July 8, 1999, of the Administrative Law Judge is not adopted as the Decision of the Real Estate Commissioner. A copy of the Proposed Decision dated July 8, 1999, is attached for your information.

In accordance with Section 11517(c) of the Government Code of the State of California, the disposition of this case will be determined by me after consideration of the record herein including the transcript of the proceedings held on June 10,

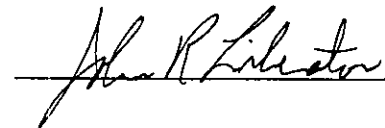
1 1999, and any written argument hereafter submitted on behalf of
2 Respondent and Complainant.

3 Written argument of Respondent to be considered by me
4 must be submitted within 15 days after receipt of the transcript
5 of the proceedings of June 10, 1999, at the Sacramento office of
6 the Department of Real Estate unless an extension of the time is
7 granted for good cause shown.

8 Written argument of Complainant to be considered by me
9 must be submitted within 15 days after receipt of the argument of
10 Respondent at the Sacramento office of the Department of Real
11 Estate unless an extension of the time is granted for good cause
12 shown.

13 DATED: July 26, 1999

14
15 JOHN R. LIBERATOR
16 Acting Commissioner

17 

BEFORE THE
DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

In the Matter of the Accusation Against:)
MARVIN MARK STONE,)
Respondent.)
_____)

No. H-1413 Fresno
OAH No. N-1999030394

PROPOSED DECISION

On June 10, 1999, in Sacramento, California, Denny R. Davis, Administrative Law Judge, Office of Administrative Hearings, State of California, heard this matter.

David A. Peters, Counsel for the Department of Real Estate, represented the complainant.

D. Mitchell Taylor, Attorney at Law, represented respondent.

Evidence was received, the record was closed and the matter was submitted.

FACTUAL FINDINGS

1. Complainant M. Dolores Ramos, a Deputy Real Estate Commissioner of the State of California, filed the Accusation against respondent in her official capacity and not otherwise.
2. Respondent is presently licensed and has license rights under the Real Estate Law, Part 1 of Division 4 of the California Business and Professions Code, as a real estate salesperson. The Department of Real Estate originally licensed him on September 20, 1996. His license expires on September 19, 2000.

3. On June 11, 1997, in the Fresno Judicial District, County of Fresno, State of California, respondent was convicted on a plea of nolo contendere to Penal Code section 476a(a), a misdemeanor. Respondent issued two checks drawn on his checking account. They were returned for insufficient funds. They were in the amounts of \$1,300 and \$250. This was a misdemeanor conviction, which is a crime involving moral turpitude. This crime bears a substantial relationship to the qualifications, functions and duties of a real estate licensee under Title 10, California Code of Regulations section 2910(a)(1) and (4).

4. Respondent was sentenced to 30 days jail-time with that sentence suspended with credit for time served, one day. He was also sentenced to 100 hours of community service, to be completed within one year. Respondent has completed the 100 hours of community service. He was required to pay costs and penalties. These assessments have been paid. Respondent was ordered to make restitution to the victims of his crime. He has made full restitution. He was placed on one-year informal probation. Respondent testified, without being refuted, that he has completed probation.

5. Respondent is currently employed as a real estate salesperson with Kevin C. Janson. He has been with that firm for two and one-half years. During that time he has earned the respect of his fellow workers and that of his employer. Respondent's employer, Mr. Janson, is a real estate broker. He testified on behalf of respondent. He believes respondent is honest and can be trusted. He supervises respondent and is willing to increase this effort if requested. Respondent withheld from his employer the fact that he had been arrested and convicted. His employer learned of the criminal involvement approximately one year ago. Despite the concealment, respondent's employer expressed confidence that respondent is a trustworthy and valuable employee. He desires to continue to employ respondent.

LEGAL CONCLUSIONS

1. Business and Professions Code section 10177 provides in pertinent part:

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

"(b) Entered a plea of guilty or nolo contendere to or been found guilty of, or been convicted of, a felony or a crime involving moral turpitude, and the time for appeal has elapsed or the judgement or conviction has been affirmed on appeal, irrespective of an order granting probation following that conviction, suspending the imposition of sentence, or of a subsequent order under section 1203.4 of the Penal Code allowing that licensee to withdraw his or her plea of guilty and to enter a plea of not guilty, or dismissing the accusation or information."

2. Discipline of a license can be imposed upon a conviction of a crime involving moral turpitude provided that the offense or conduct is substantially related to the qualifications, functions or duties of the licensed activity, within the meaning of Title 10, California Code of Regulations section 2910. Cause exists to revoke respondent's real estate salesperson's license under Title 10, California Code of Regulations section 2910 subsections (a)(2), (4), (6) and (7) and (b). Since the offense involves moral turpitude and is substantially related to the duties of a real estate salesperson, cause exists, pursuant to section 10177 of the Business and Professions Code, for discipline of respondent's salesperson's license.

3. Respondent's evidence of mitigation and rehabilitation was weighed and considered. Respondent has made praiseworthy changes in his life. He has demonstrated an increased level of stability in his life. He has improved himself professionally. He has earned the trust of business associates and he has earned the trust, praise and support of his current employer. The conduct that resulted in his criminal conviction was serious. A real estate salesperson's license requires the holder to conduct himself in an honest and trustworthy manner. The pattern of behavior engaged in by respondent was limited to the issuance of two checks with insufficient funds in his account. He has no prior criminal history. He has not violated the law since his 1997 conviction.

ORDER

All licenses and licensing rights of respondent under the Real Estate Law are suspended for a period of sixty (60) days from the effective date of this decision; provided, however, that 60 days of said suspension shall be stayed for two (2) years upon the following terms and conditions:

1. Respondent shall obey all laws, rules and regulations governing the rights, duties and responsibilities of a real estate licensee in the State of California; and
2. That no final subsequent determination be made, after hearing or upon stipulation, that cause for disciplinary action occurred within two (2) years of the effective date of this decision. Should such a determination be made, the Commissioner may, in his discretion, vacate and set aside the stay order and re-impose all or a portion of the stayed suspension. Should no such determination be made, the stay imposed herein shall become permanent.
3. Respondent shall, within nine months from the effective date of this Decision, present evidence satisfactory to the Real Estate Commissioner that Respondent has, since the most recent issuance of

not adopted

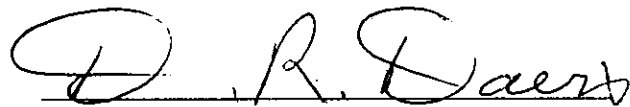
not adopted

an original or renewal real estate license, taken and successfully completed the continuing education requirements of Article 2.5 of Chapter 3 of the Real Estate Law for renewal of a real estate license. If respondent fails to satisfy this condition, the Commissioner may order the suspension of the restricted license until the respondent presents such evidence. The Commissioner shall afford respondent the opportunity for a hearing pursuant to the Administrative Procedure Act to present such evidence.

4. Respondent shall, within six months from the effective date of this Decision, take and pass the Professional Responsibility Examination administered by the Department including the payment of the appropriate examination fee. If Respondent fails to satisfy this condition, the Commissioner may order suspension of Respondent's license until Respondent passes the examination.

5. Respondent shall cause his broker to certify that the broker engages in regularly scheduled supervision of respondent. The Broker must certify there had been a minimum of one consultation each month between respondent and his broker and that the broker conducts ongoing supervision and review of respondent's work. Respondent shall cause his broker to file this certification with the Commissioner, in writing, every six months, commencing from the effective date of this decision, and this shall continue for a period of two years.

Dated: July 5, 1999



DENNY R. DAVIS
Administrative Law Judge
Office of Administrative Hearings

FILED
APR 20 1999

BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

DEPARTMENT OF REAL ESTATE
Laurie A. Zin
By _____

In the Matter of the Accusation of
MARVIN MARK STONE,

}

Case No. H-1413 FRESNO

OAH No. N-1999030394

Respondent

FIRST AMENDED
NOTICE OF HEARING ON ACCUSATION

To the above named respondent:

You are hereby notified that a hearing will be held before the Department of Real Estate at the
Office of Administrative Hearings, 560 J Street, Suite 340/360,
Sacramento, CA 95814

on Thursday, June 10, 1999, at the hour of 9:00 AM,
or as soon thereafter as the matter can be heard, upon the Accusation served upon you. If you object to the place of hearing, you must notify the presiding administrative law judge of the Office of Administrative Hearings within ten (10) days after this notice is served on you. Failure to notify the presiding administrative law judge within ten days will deprive you of a change in the place of the hearing.

You may be present at the hearing. You have the right to be represented by an attorney at your own expense. You are not entitled to the appointment of an attorney to represent you at public expense. You are entitled to represent yourself without legal counsel. If you are not present in person nor represented by counsel at the hearing, the Department may take disciplinary action against you based upon any express admission or other evidence including affidavits, without any notice to you.

You may present any relevant evidence and will be given full opportunity to cross-examine all witnesses testifying against you. You are entitled to the issuance of subpoenas to compel the attendance of witnesses and the production of books, documents or other things by applying to the Department of Real Estate.

The hearing shall be conducted in the English language. If you want to offer the testimony of any witness who does not proficiently speak the English language, you must provide your own interpreter and pay his or her costs. The interpreter must be certified in accordance with Sections 11435.30 and 11435.55 of the Government Code.

DEPARTMENT OF REAL ESTATE

Dated: April 20, 1999

By *David A. Peters*
DAVID A. PETERS Counsel

FILED

MAR 25 1999

BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

DEPARTMENT OF REAL ESTATE

By Laurie A. Zorn

In the Matter of the Accusation of
MARVIN MARK STONE,

}

Case No. H-1413 FRESNO

OAH No. N-1999030394

Respondent

NOTICE OF HEARING ON ACCUSATION

To the above named respondent:

You are hereby notified that a hearing will be held before the Department of Real Estate at the
Office of Administrative Hearings, 560 J Street, Suite 340/360,
Sacramento, CA 95814

on Wednesday, May 5, 1999, at the hour of 9:00 AM,
or as soon thereafter as the matter can be heard, upon the Accusation served upon you. If you object to the place of hearing, you must notify the presiding administrative law judge of the Office of Administrative Hearings within ten (10) days after this notice is served on you. Failure to notify the presiding administrative law judge within ten days will deprive you of a change in the place of the hearing.

You may be present at the hearing. You have the right to be represented by an attorney at your own expense. You are not entitled to the appointment of an attorney to represent you at public expense. You are entitled to represent yourself without legal counsel. If you are not present in person nor represented by counsel at the hearing, the Department may take disciplinary action against you based upon any express admission or other evidence including affidavits, without any notice to you.

You may present any relevant evidence and will be given full opportunity to cross-examine all witnesses testifying against you. You are entitled to the issuance of subpoenas to compel the attendance of witnesses and the production of books, documents or other things by applying to the Department of Real Estate.

The hearing shall be conducted in the English language. If you want to offer the testimony of any witness who does not proficiently speak the English language, you must provide your own interpreter and pay his or her costs. The interpreter must be certified in accordance with Sections 11435.30 and 11435.55 of the Government Code.

DEPARTMENT OF REAL ESTATE

Dated: March 25, 1999

By David A. Peters
DAVID A. PETERS Counsel

1 DAVID A. PETERS, Counsel (SBN 99528)
2 Department of Real Estate
3 P. O. Box 187000
4 Sacramento, CA 95818-7000
5 Telephone: (916) 227-0789
6 -or- (916) 227-0781 (Direct)

FILED
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DEPARTMENT OF REAL ESTATE

Lauriel Zai

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

11 In the Matter of the Accusation of)
12 MARVIN MARK STONE,)
13 Respondent.)
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No. H-1413 FRESNO
ACCUSATION

15 The Complainant, M. Dolores Ramos, a Deputy Real Estate
16 Commissioner of the State of California, for cause of Accusation
17 against MARVIN MARK STONE (hereinafter "Respondent"), is informed
18 and alleges as follows:

I

20 Respondent is presently licensed and/or has license
21 rights under the Real Estate Law, Part 1 of Division 4 of the
22 Business and Professions Code (hereinafter "Code") as a real
23 estate salesperson.

II

25 The Complainant, M. Dolores Ramos, a Deputy Real Estate
26 Commissioner of the State of California, makes this Accusation
27 against Respondent in his official capacity.

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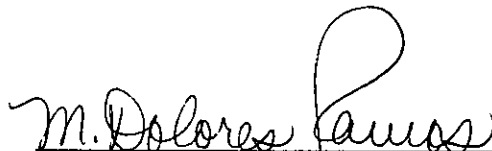
III

On or about June 11, 1997, in the Municipal Court, Consolidated Fresno Judicial District, County of Fresno, State of California, Respondent was convicted of violation of Section 476a(a) of the California Penal Code (Making, Drawing or Passing Worthless Check), a crime involving moral turpitude which is substantially related under Section 2910, Title 10, California Code of Regulations to the qualifications, functions or duties of a real estate licensee.

IV

The facts alleged above constitute cause under Sections 490 and 10177(b) of the Code for suspension or revocation of all licenses and license rights of Respondent under the Real Estate Law.

WHEREFORE, Complainant prays that a hearing be conducted on the allegations of this Accusation and that upon proof thereof a decision be rendered imposing disciplinary action against all licenses and license rights of Respondent under the Real Estate Law (Part 1 of Division 4 of the Business and Professions Code) and for such other and further relief as may be proper under other provisions of law.


M. DOLORES RAMOS
Deputy Real Estate Commissioner

Dated at Fresno, California,
this 28th day of January, 1999.