

FILED
DEC 26 2007

DEPARTMENT OF REAL ESTATE

By *[Signature]*

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BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of) NO. H-27123 LA
)
WILLIAM PATRICK JANSEN,)
)
Respondent.)
)

ORDER DENYING REINSTATEMENT OF LICENSE

On May 13, 1997, a Decision was rendered herein
revoking Respondent's restricted real estate broker license.

On or about August 14, 2000, Respondent petitioned
for reinstatement of said license. An Order Denying
Reinstatement of License was filed on April 9, 2002.

On or about February 6, 2006, Respondent again
petitioned for reinstatement of said license and the Attorney
General of the State of California has been given notice of
the filing of the petition.

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///

1 I have considered Respondent's petition and
2 the evidence and arguments in support thereof. Respondent has
3 failed to demonstrate to my satisfaction that Respondent has
4 undergone sufficient rehabilitation to warrant the
5 reinstatement of Respondent's real estate broker license, in
6 that:

7 I

8 On May 13, 1997, a Decision was rendered in
9 Department of Real Estate case No. H-27123 LA.

10 In said Decision, a Determination of Issues was made
11 that there was cause to revoke Respondent's license pursuant
12 to Business and Professions Code ("Code") Sections 10137,
13 10177(e) and 10177(h) and that Respondent had violated Code
14 Sections 10148, 10163 and 10240 and Sections 2725, 2831, 2840
15 and 2842.5 of Title 10, Chapter 6, California Code of
16 Regulations ("Regulations").

17 II

18 On February 26, 1996, a Decision was rendered in
19 Department of Real Estate case No. H-25449 LA.

20 In said Decision, a Determination of Issues was made
21 that there was cause to revoke Respondent's license pursuant
22 to Code Sections 10137 and 10177(h).

23 The Decision revoked Respondent's estate broker
24 license, but granted Respondent the right to the issuance of
25 a restricted real estate broker license on certain terms and
26 conditions.

27 ///

1 A restricted real estate broker license was issued
2 to Respondent on March 26, 1996.

3 III

4 In the 2002 Order Denying Reinstatement of License,
5 it was determined that there was cause to deny Respondent's
6 petition application pursuant to Regulation 2911(a).

7 IV

8 The burden of proving rehabilitation rests with the
9 petitioner (Feinstein v. State Bar (1952) 39 Cal. 2d 541).

10 A petitioner is required to show greater proof of honesty and
11 integrity than an applicant for first time licensure. The
12 proof must be sufficient to overcome the prior adverse judgment
13 on the applicant's character (Tardiff v. State Bar (1980) 27
14 Cal. 3d 395).

15 The Department has developed criteria in Regulation
16 2911 to assist in evaluating the rehabilitation of an applicant
17 for reinstatement of a license. Among the criteria relevant in
18 this proceeding are:

19 2911(i) - Respondent has not provided proof of
20 completion of, or sustained enrollment in, formal educational
21 or vocational training courses.

22 2911(k) - Respondent has not provided proof that
23 Respondent has corrected business practices resulting in injury
24 to others or with the potential to cause such injury.

25 2911(n)(1) - Respondent has not evidenced a change
26 in attitude from that which existed at the time of the conduct
27 in question. As part of the petition application process,

1 Respondent was interviewed by a Deputy Real Estate Commissioner
2 ("Deputy"). Respondent made contradictory statements regarding
3 his responsibility for the acts that led to the discipline of
4 his license.

5 Given the fact that Respondent has not established
6 that Respondent has complied with Regulations 2911(i), 2911(k)
7 and 2911(n)(1), I am not satisfied that Respondent is
8 sufficiently rehabilitated to receive a real estate broker
9 license.

10 NOW, THEREFORE, IT IS ORDERED that Respondent's
11 petition for reinstatement of Respondent's real estate broker
12 license is denied.

13 I am satisfied, however, that it will not be against
14 the public interest to issue a restricted real estate
15 salesperson license to Respondent.

16 A restricted real estate salesperson license shall
17 be issued to Respondent pursuant to Code Section 10156.5
18 if Respondent within twelve (12) months from the date hereof:

19 (a) submits evidence satisfactory to the Real Estate
20 Commissioner that Respondent has, since Respondent's license
21 was revoked, taken and passed the written examination required
22 to obtain a real estate salesperson license;

23 (b) makes application therefor and pays the
24 appropriate fee for said license.

25 (c) submits evidence satisfactory to the Real Estate
26 Commissioner that Respondent has, since Respondent's license
27 was revoked, taken and passed the Professional Responsibility

1 Examination administered by the Department including the
2 payment of the appropriate examination fee.

3 The restricted license issued to Respondent shall be
4 subject to all of the provisions of Code Section 10156.7 and to
5 the following limitations, conditions and restrictions imposed
6 under authority of Code Section 10156.6:

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

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

19 3. Respondent shall not be eligible to apply
20 for the issuance of an unrestricted real estate license
21 nor for the removal of any of the conditions, limitations
22 or restrictions of a restricted license until two (2) years
23 from the date of issuance of any restricted license.

24 4. Respondent shall submit with any application for
25 license under an employing broker, or with any application for
26 transfer to a new employing broker, a statement signed by the

27 ///

1 prospective employing real estate broker on a form approved by
2 the Department which shall certify:

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

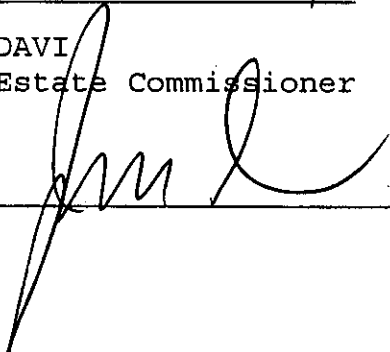
6 (b) That the employing broker will exercise close
7 supervision over the performance by the restricted licensee
8 relating to activities for which a real estate license is
9 required.

10 This Order shall become effective at 12 o'clock noon
11 on January 15, 2008.

12 DATED: _____

12-13-07.

13 JEFF DAVI
14 Real Estate Commissioner

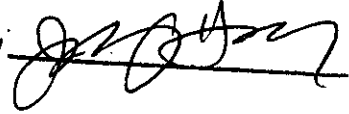
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FILED
DEC 21 2004

DEPARTMENT OF REAL ESTATE

By 

BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of)	NO. H-25449 LA
)	H-27123 LA
WILLIAM PATRICK JANSEN,)	
)	
Respondent.)	

ORDER DENYING REINSTATEMENT OF LICENSE

On February 26, 1996, a Decision was rendered herein in Department of Real Estate ("Department") Case No. H-25449 LA revoking the real estate broker license of Respondent, but granting Respondent the right to the issuance of a restricted real estate broker license. A restricted real estate broker license was issued to Respondent or about March 26, 1996.

On May 13, 1997, a Decision was rendered herein in Department Case No. H-27123 LA revoking the real estate broker license of Respondent.

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1 On or about August 14 2000, Respondent petitioned for
2 reinstatement of said license. An Order Denying Reinstatement
3 of License was filed on April 9, 2002. Respondent's petition
4 was denied pursuant to Section 2911(a) of Title 10, Chapter 6,
5 California Code of Regulations ("Regulations"). It had been
6 determined that additional time was required to determine
7 whether Respondent was completely rehabilitated.
8

9 On or about July 25, 2003, Respondent again
10 petitioned for reinstatement of said license and the Attorney
11 General of the State of California has been given notice of the
12 filing of the petition.
13

14 I have considered Respondent's petition and
15 the evidence and arguments in support thereof. Respondent has
16 failed to demonstrate to my satisfaction that Respondent has
17 undergone sufficient rehabilitation to warrant the reinstatement
18 of Respondent's real estate broker license, in that:

19 I

20 On February 26, 1996, a Decision was rendered in
21 Department of Real Estate case no. H-25449 LA.

22 In said Decision, a Determination of Issues was made
23 that there was cause to revoke Respondent's license pursuant
24 to Business and Professions Code ("Code") Sections 10137 and
25 10177(h).

26 ///

27 ///

1 Las Vegas as a full-time student. The two corporations were
2 reporting to Respondent who was using his daughter's real estate
3 broker license to continue performing acts requiring a real
4 estate license.

5 D. L. Jansen surrendered her real estate broker
6 license effective June 7, 2000, in Department Case No. H-28560
7 LA.

8 IV

9 The burden of proving rehabilitation rests with the
10 petitioner (Feinstein v. State Bar (1952) 39 Cal. 2d 541).

11 A petitioner is required to show greater proof of honesty and
12 integrity than an applicant for first time licensure. The proof
13 must be sufficient to overcome the prior adverse judgment on the
14 applicant's character (Tardiff v. State Bar (1980) 27 Cal. 3d
15 395).

16 The Department has developed criteria in Regulation
17 2911 to assist in evaluating the rehabilitation of an applicant
18 for reinstatement of a license. Among the criteria relevant in
19 this proceeding are:

20 2911 (n)(1) - Change in attitude from that which
21 existed at the time of the conduct in question as evidenced
22 by the testimony of Respondent. As part of the petition
23 application process, Respondent was interviewed by a Deputy
24 Real Estate Commissioner ("Deputy"). Respondent indicated to
25 the Deputy that he believed that he had not done anything wrong,
26 and that his business practices were correct and in compliance
27 with the Real Estate Law.

5/12/00

FILED
JUL 12 2000

DEPARTMENT OF REAL ESTATE

By *[Signature]*

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BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

* * * *

In the Matter of the Accusation of)	
STEVEN WAYNE GRIMM,)	No. H-27123 LA
Respondent.)	

ORDER VACATING SUSPENSION

In an Order effective February 23, 2000, the restricted license of STEVEN WAYNE GRIMM was suspended pursuant to Section 10177(K) of the Business and Professions Code due to Respondent's failure to meet the terms, conditions and restrictions set forth in the Real Estate Commissioner's Order of April 1, 1998.

Good cause now appearing, the Order Suspending Restricted Real Estate license dated February 23, 2000, is hereby vacated, effective Immediately.

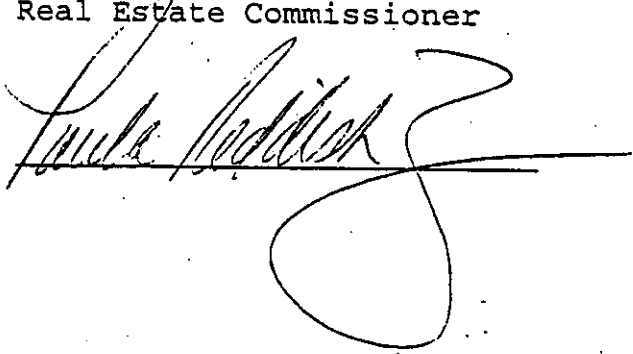
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IT IS SO ORDERED this 7th day of

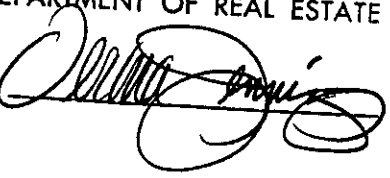
July 2000.

PAULA REDDISH ZINNEMANN
Real Estate Commissioner



SACD.
1/29

FILED
APR - 9 2002
DEPARTMENT OF REAL ESTATE

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BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of)	NO. H-27123 LA
)	H-25449 LA
WILLIAM PATRICK JANSEN,)	
)	
Respondent.)	
)	

ORDER DENYING REINSTATEMENT OF LICENSE

On May 13, 1997, a Decision was rendered herein revoking the restricted real estate broker license of Respondent.

On August 14, 2000, Respondent petitioned for reinstatement of said license and the Attorney General of the State of California has been given notice of the filing of the petition.

I have considered Respondent's petition and the evidence and arguments in support thereof. Respondent has failed to demonstrate to my satisfaction that Respondent has undergone sufficient rehabilitation to warrant the reinstatement of Respondent's real estate broker license, in that:

I

1
2 On February 26, 1996, a Decision was rendered in
3 Department of Real Estate case no. H-25449 LA.

4 In said Decision, a Determination of Issues was made
5 that there was cause to revoke Respondent's license pursuant
6 to Business and Professions Code ("Code") Sections 10137 and
7 10177(h). Said violations occurred while Respondent was the
8 designated officer of licensed real estate corporations.

9 The Decision revoked the Respondent's estate broker
10 license, but granted Respondent the right to the issuance of
11 a restricted real estate broker license on certain terms and
12 conditions.

13 A restricted real estate broker license was issued to
14 Respondent or about March 26, 1996.

15 On October 21, 1998, Respondent filed a Petition
16 Application for reinstatement of his real estate broker license.
17 The Petition Application was withdrawn by Respondent on December
18 19, 1999.

19
20 II

21 On May 13, 1997, a Decision was rendered in Department
22 of Real Estate case no. H-27123 LA.

23 In said Decision, a Determination of Issues was made
24 that there was cause to revoke Respondent's license pursuant
25 to Code Sections 10137, 10177(e) and 10177(h) and that Respondent
26 had violated Code Sections 10148, 10163 and 10240 and Sections
27

1 2725, 2831, 2840 and 2842.5 of Title 10, Chapter 6, California
2 Code of Regulations. Said violations occurred while Respondent
3 was the designated officer of licensed real estate corporations.

4 The Decision revoked Respondent's restricted real
5 estate broker license.

6 III

7 A review of the Department's records revealed that
8 Respondent was named as a secondary respondent in an
9 investigation initiated against Diana Lee Jansen ("D. L.
10 Jansen"). D.L. Jansen is Respondent's daughter and was formerly
11 a licensed real estate broker. From approximately January 1999
12 to May 2000, D.L. Jansen was operating as a "rent-a-broker" for
13 two (2) licensed real estate corporations, with approximately
14 sixteen (16) branch offices. At the time, D. L. Jansen resided
15 in Las Vegas, Nevada, and attended the University of Nevada at
16 Las Vegas as a full-time student. The two corporations were
17 reporting to Respondent who was using his daughter's real estate
18 broker license to continue performing acts requiring a real
19 estate license.
20

21 D. L. Jansen surrendered her real estate broker license
22 effective June 7, 2000, in Department Case No. H-28560 LA.

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IV

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2 Respondent's real estate broker license was disciplined
3 twice in two years, for some of the same violations while
4 Respondent was the designated officer of licensed real estate
5 corporations.

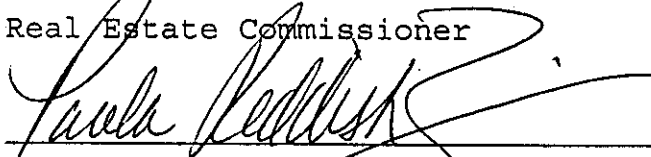
6 The serious nature of the conduct which led to the
7 revocations of Respondent's real estate broker license; the fact
8 that as a licensed real estate broker, Respondent would be
9 responsible for supervision and overseeing real estate
10 transactions, and the facts set forth in Paragraph III, above,
11 evidence that additional time is required to determine whether
12 Respondent is completely rehabilitated. This is cause to deny
13 Respondent's petition pursuant to Section 2911(a), Title 10,
14 Chapter 6, California Code of Regulations.

15 NOW, THEREFORE, IT IS ORDERED that Respondent's
16 petition for reinstatement of Respondent's real estate broker
17 license is denied.

18 This Order shall become effective at 12 o'clock noon on
19 April 29, 2002.

20
21 DATED: March 18, 2002.

22
23 PAULA REDDISH ZINNEMANN
24 Real Estate Commissioner

25 

26 cc: William Patrick Jansen
27 11 Vista Del Ponto
San Clemente, CA 92672

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FILED
MAR - 7 2008
DEPARTMENT OF REAL ESTATE

By CSJ

BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

* * * * *

In the Matter of the Accusation of) No. H-27123 LA
STEVEN WAYNE GRIMM,)
Respondent.)

ORDER SUSPENDING RESTRICTED REAL ESTATE LICENSE

TO: STEVEN WAYNE GRIMM
8351 Moon Ct.
Alta Loma, CA 91701

On April 23, 1998, a restricted real estate salesperson license was issued by the Department of Real Estate of the State of California (hereinafter referred to as "Department") to Respondent on the terms, and conditions and restrictions set forth in the Real Estate Commissioner's Decision of April 1, 1998, in case No. H-27123 LA. This decision granted the right to the issuance of a restricted real estate salesperson license subject to the provisions of Section 10156.7 of the Business and Professions Code and to enumerated additional terms, conditions and restrictions imposed under authority of Section 10156.6 of said Code.

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As part of that Decision, Respondent's license was subject to the following conditions:

"4. The restricted license may be suspended, prior to and pending final determination after formal hearing by Order of the Real Estate Commissioner based upon evidence satisfactory to the Commissioner that Respondent has, subsequent to the date hereof, violated provisions of the California Real Estate Law, the Subdivided Lands Law, Regulations of the Real Estate Commissioner or conditions attaching to this restricted license....

7. Respondent shall, within one year from the effective date of this decision, present evidence satisfactory to the real Estate Commissioner that he has, since the most recent issuance of 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 Real Estate Commissioner shall afford Respondent the opportunity for a hearing pursuant to the Administrative Procedure Act to present such evidence."

As of May 25, 1999, Respondent has failed to submit satisfactory evidence of completion of 45 hours of continuing education.

NOW, THEREFORE, IT IS ORDERED under authority of Section 10156.7 of the Business and Professions Code of the State of California that the restricted real estate salesperson license heretofore issued to Respondent and the exercise of any

1 privileges thereunder is hereby suspended pending final
2 determination made after a hearing on the aforesaid Accusation,
3 a copy of which is attached hereto.

4 IT IS FURTHER ORDERED that all license certificates
5 and identification cards issued by the Department of Real Estate
6 which are in the possession of Respondent be immediately
7 surrendered by personal delivery or by mailing in the enclosed
8 self-addressed envelope to:

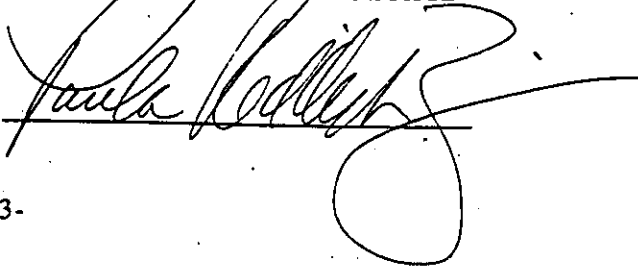
9 DEPARTMENT OF REAL ESTATE
10 320 West Fourth Street, Suite 350
Los Angeles, CA 90013-1105

11 HEARING RIGHTS: Pursuant to the provisions of Section
12 10156.7 of the Business and Professions Code, you have the right
13 to a hearing to contest the Commissioner's determination that
14 you are in violation of Section 10177(k). If you desire a
15 hearing, you must submit a written request. The request may be
16 in any form, as long as it is in writing and indicates that you
17 want a hearing. Unless a written request for a hearing, signed
18 by or on behalf of you, is file with the Department at 320 W.
19 4th Street, Suite 350, Los Angeles, California, within 20 days
20 after the date that this Order was mailed to or served on you,
21 the Department will not be obligated or required to provide you
22 with a hearing.

23 This Order shall be effective immediately.

24 DATED: February 23, 2000.

25 PAULA REDDISH ZINNEMANN
26 Real Estate Commissioner

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Department of Real Estate
107 South Broadway, Room 8107
Los Angeles, California 90012

Telephone: (213) 897-3937

FILED
APR 3 1998
DEPARTMENT OF REAL ESTATE

By CB

BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of)
)
WILLIAM PATRICK JANSEN, individually)
and dba)
Commonsense Professional Mortgage,)
Diversified Financial Consultants,)
International Finance Center,)
Pacific Coast Enterprise,)
Pacific Coast Financial Services,)
Premier Mortgage,)
Ser-Fin of America,)
United Capital Mortgage,)
formerly dba)
American Financial Co.,)
Commonwealth Home Financial,)
Desert Mortgage Co.,)
Eastern Star Financial Network,)
El Dorado Financial Services,)
Global Trust Financial & Realty,)
Golden Tree Mortgage,)
Golden Tree Mortgage Company,)
Home Loan Mart,)
Home Loan Specialist,)
Independent Investors Financial,)
L.A. Mortgage,)
Merit Financial Mortgage,)
Mortgage/Max Financial,)
Nationwide Financial Center,)
North American International Co.,)
Oasis Mortgage Company,)
Premier Financial Group,)
Providential Home Loans,)
Public Employees Mortgage Services,)
Scorpio Financial and Investment,)

NO. H-27123 LA

STIPULATION AND
AGREEMENT

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Security Discount Lenders,)
Straight Arrow Financial,)
VIP Professional Mortgage,)
William Morris Financial Services,)
World Financial Services,)
formerly designated officer of)
1st Continental Mortgage, Inc.,)
Lloyds Pacific Group,)
First Midland Service Corp,)
Valley Hills Mortgage, Inc.,)
Fasching Business Group,)
Commonsense Professional Mortgage,)
Orange Hills Mortgage, Inc.,)
Mirage Mortgage, Inc.,)
CFFI Limited, Inc.,)
M&G Western Financial Group, Inc.,)
American Independent Realty, Inc.,)
Pavilion Mortgage, Inc.,)
Concord Financial Services, Inc.,)
Intek Financial Services, Inc.,)
Metro Golden Financial Services, Inc.,)
American Sunrise, Inc.; and)
STEVEN WAYNE GRIMM,)
Respondents.)

It is hereby stipulated by and between STEVEN WAYNE GRIMM (hereinafter "Respondent"), represented by Pothier & Associates, by Rose Pothier, Esq, and the Complainant, acting by and through Chris Leong, Counsel for the Department of Real Estate, as follows for the purpose of settling and disposing of the Accusation filed on March 25, 1997, in this matter. This matter as to the remaining Respondent has been handled separately.

1. All issues which were to be contested and all evidence which was to be presented by Complainant and Respondent at a formal hearing on the Accusation, which hearing was to be held in accordance with the provisions of the Administrative Procedure Act (APA), shall instead and in place thereof be

1 submitted solely on the basis of the provisions of this
2 Stipulation and Agreement.

3 2. Respondent has received, read and understands the
4 Statement to Respondent, the Discovery Provisions of the APA and
5 the Accusation, filed by the Department of Real Estate in this
6 proceeding.

7 3. Respondent did not file a Notice of Defense
8 pursuant to Section 11506 of the Government Code for the purpose
9 of requesting a hearing on the allegations in the Accusation.
10 Respondent acknowledges that he understands that by not filing
11 said Notice of Defense he will thereby waive his right to
12 require the Commissioner to prove the allegations in the
13 Accusation at a contested hearing held in accordance with the
14 provisions of the APA and that Respondent will waive other
15 rights afforded to him in connection with the hearing, such as
16 the right to present evidence in defense of the allegations in
17 the Accusation and the right to cross-examine witnesses.

18 4. In the interest of expedience and economy,
19 Respondent chooses not to contest the factual allegations in
20 Paragraphs 1 through 32 of the Accusation, but to remain silent
21 and understands that, as a result thereof, these factual
22 statements, without being admitted or denied, will serve as a
23 prima facie basis for the disciplinary action stipulated to
24 herein. The Real Estate Commissioner shall not be required to
25 provide further evidence to prove such allegations.

26 5. It is understood by the parties that the Real
27 Estate Commissioner may adopt the Stipulation and Agreement as



1 and waivers and solely for the purpose of settlement of the
2 pending Accusation without a hearing, it is stipulated and
3 agreed that the following determination of issues shall be made:
4

5 The acts and omissions of Respondent, described in the
6 Accusation, are cause for the suspension or revocation of all
7 real estate licenses and license rights of Respondent under the
8 provisions of Section 10177(g) of the Business and Professions
9 Code.

10 ORDER

11 WHEREFORE, THE FOLLOWING ORDER is hereby made:

12 The license and license rights of Respondent, under
13 the provisions of Part 1 of Division 4 of the Business and
14 Professions Code (hereinafter "Code"), are hereby revoked
15 commencing on the effective date of this Decision.

16 1. However, Respondent shall be entitled to apply for
17 and shall be issued a restricted real estate salesperson license
18 pursuant to Section 10156.5 of the Code, if Respondent makes
19 application therefore and pays to the Department the appropriate
20 fee for said license within one year from the effective date of
21 this Decision.

22 2. The restricted license issued to Respondent shall
23 be subject to all of the provisions of Section 10156.7 of the
24 Code and to the following limitations, conditions, and
25 restrictions imposed under authority of Section 10156.6 of the
26 Code.

27 3. The restricted license may be suspended prior to
hearing by Order of the Real Estate Commissioner in the event of



1 Respondent's conviction or plea of nolo contendere to a crime
2 which bears a significant relationship to Respondent's fitness
3 or capacity as a real estate licensee.

4 4. The restricted license may be suspended, prior to
5 and pending final determination after formal hearing by Order of
6 the Real Estate Commissioner based upon evidence satisfactory to
7 the Commissioner that Respondent has, subsequent to the date
8 hereof, violated provisions of the California Real Estate Law,
9 the Subdivided Lands Law, Regulations of the Real Estate
10 Commissioner or conditions attaching to this restricted license.

11 5. Respondent shall not be eligible to apply for the
12 issuance of an unrestricted real estate salesperson license nor
13 the removal of any of the conditions, limitations or
14 restrictions of the restricted license until at least one year
15 has elapsed from the date of this Decision.

16 6. Respondent shall obey all laws of the United
17 States, the State of California and its political subdivisions,
18 and shall further obey and comply with all rules and regulations
19 of the Real Estate Commissioner.

20 7. Respondent shall, within one year from the
21 effective date of this Decision, present evidence satisfactory
22 to the Real Estate Commissioner that he has, since the most
23 recent issuance of an original or renewal real estate license,
24 taken and successfully completed the continuing education
25 requirements of Article 2.5 of Chapter 3 of the Real Estate Law
26 for renewal of a real estate license. If Respondent fails to
27 satisfy this condition, the Real Estate Commissioner shall



1 afford Respondent the opportunity for a hearing pursuant to the
2 Administrative Procedure Act to present such evidence.

3 8. With the application for license, or with the
4 application for transfer to a new employing broker, Respondent
5 shall submit a statement signed by the prospective employing
6 broker on a form approved by the Department of Real Estate
7 wherein the employing broker shall certify as follows:

8 (a) That broker has read this Decision which is the
9 basis for the issuance of the restricted license; and

10 (b) That broker will carefully review all transaction
11 documents prepared by the restricted licensee and otherwise
12 exercise close supervision over the licensee's performance of
13 acts for which a license is required.

14 9. Before any restricted real estate salesperson
15 license is issued, Respondent must pay complainants Pat and
16 Tracy Jacobs a total of Three Hundred Dollars (\$300.00) and
17 complainant Nick Mirabella a total of Two Hundred Dollars
18 (\$200.00).

19 10. Any restricted real estate salesperson license
20 issued to Respondent is suspended for a period of thirty (30)
21 days from the issuance date of any restricted license.

22 However, the thirty (30) day suspension of
23 Respondent's restricted real estate license shall be permanently
24 stayed upon condition that Respondent pays the Department's
25 Recovery Account One Thousand Five Hundred Dollars (\$1,500.00)
26 prior to the effective date of this Decision, pursuant to the
27 provisions of Section 10175.2.



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(a) Payment of the aforementioned monetary penalty shall be in the form of a cashier's check or certified check, made payable to the Recovery Account of the Real Estate Fund. Payment must be made prior to the effective date of this Decision.

(b) The Commissioner, in exercising his discretion under Code Section 10175.2, agrees by adopting this Order that it would not be against the public interest to permit such petition by Respondent to pay the aforesaid monetary penalty.

DATED: 3/11/98

CHRIS LEONG
CHRIS LEONG, ESQ.
Counsel for Complainant

* * *

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

DATED: 3-4-98

Steven Wayne Grimm
STEVEN WAYNE GRIMM
Respondent

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DATED: 3-2-98

Rose Pothier
POTHIER & ASSOCIATES, by
ROSE POTHIER, ESQ.
Counsel for Respondent

* * *

The foregoing Stipulation and Agreement is hereby
adopted as my Decision in this matter and shall become effective
at 12 o'clock noon on April 23, 1998.

IT IS SO ORDERED 4/1/98.

JIM ANTT, JR.
Real Estate Commissioner

Jim Antt, Jr.

FILED
MAY 16 1997
DEPARTMENT OF REAL ESTATE

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

By CR

* * * * *

In the Matter of the Accusation of)
WILLIAM PATRICK JANSEN,)
individually and dba)
Commonsense Professional Mortgage,)
Diversified Financial Consultants,)
International Finance Center,)
Pacific Coast Enterprise,)
Pacific Coast Financial Services,)
Premier Mortgage,)
Ser-Fin of America,)
United Capital Mortgage,)
formerly dba)
American Financial Co.,)
Commonwealth Home Financial,)
Desert Mortgage Co.,)
Eastern Star Financial Network,)
El Dorado Financial Services,)
Global Trust Financial & Realty,)
Golden Tree Mortgage,)
Golden Tree Mortgage Company,)
Home Loan Mart,)
Home Loan Specialist,)
Independent Investors Financial,)
L.A. Mortgage,)
Merit Financial Mortgage,)
Mortgage/Max Financial,)
Nationwide Financial Center,)
North American International Co.,)
Oasis Mortgage Company,)
Premier Financial Group,)
Providential Home Loans,)
Public Employees Mortgage Services,)
Scorpio Financial and Investment,)
Security Discount Lenders,)
Straight Arrow Financial,)
VIP Professional Mortgage,)
William Morris Financial Services,)
World Financial Services,)
formerly designated officer of)
1st Continental Mortgage, Inc.,)
Lloyds Pacific Group,)
First Midland Service Corp.,)
Valley Hills Mortgage, Inc.,)
Fasching Business Group,)
Commonsense Professional Mortgage,)

No. H-27123 LA

Orange Hills Mortgage, Inc.,)
 Mirage Mortgage, Inc.,)
 CFFI Limited, Inc.,)
 M&G Western Financial Group, Inc.,)
 American Independent Realty, Inc.,)
 Pavilion Mortgage, Inc.,)
 Concord Financial Services, Inc.,)
 Intek Financial Services, Inc.,)
 Metro Golden Financial Services, Inc.,)
 American Sunrise, Inc.; and)
STEVEN WAYNE GRIMM,)
 Respondents.)
 _____)

DECISION

This Decision is being issued in accordance with the provisions of Section 11520 of the Government Code, on evidence of compliance with Section 11505 of the Government Code and pursuant to the Order of Default filed on April 17, 1997, and the findings of fact set forth herein are based on one or more of the following: (1) Respondent's express admissions; (2) affidavits; and (3) other evidence.

This Decision is against STEVEN WAYNE GRIMM (hereinafter "GRIMM"), only. This Accusation against WILLIAM PATRICK JANSEN, etc. (hereinafter "JANSEN") was handled separately.

FINDINGS OF FACT

I

On March 25, 1997, Thomas McCrady made the Accusation in his official capacity as a Deputy Real Estate Commissioner of the State of California. The Accusation, Statement to Respondent, and Notice of Defense were mailed by certified mail on March 25, 1997 and by regular mail on April 1, 1997, to Respondent's last known mailing address on file with the Department.

On April 17, 1997, no Notice of Defense having been filed herein within the time prescribed by Section 11506 of the Government Code, Respondent's default was entered herein.

II

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

III

All Sections of Title 10, Chapter 6, California Code of Regulations, are hereinafter referred to as "Regulations".

IV

At all times herein mentioned, Respondent JANSEN was and still is licensed by the Department of Real Estate of the State of California (hereinafter "Department") as a real estate broker in his individual capacity and dba Commonsense Professional Mortgage, Diversified Financial Consultants, International Finance Center, Pacific Coast Enterprise, Pacific Coast Financial Services, Premier Mortgage, Ser-Fin of America, United Capital Mortgage. JANSEN used the dba Pacific Coast Financial Services (hereinafter "PCFS") from May 27, 1986 to present. JANSEN maintained a branch office license at 7365 Carnelian, Ste 104, Rancho Cucamonga, CA 91701, from September 25, 1995 to January 19, 1996. PCFS operated out of this branch office.

V

JANSEN was formerly the designated officer of American Independent Realty, Inc., Pavilion Mortgage, Inc., Concord Financial Services, Inc., Inter Financial Services, Inc., American Sunrise, Inc., 1st Continental Mortgage, Inc., Valley Hills Mortgage, Inc., Fasching Business Group, Inc., Commonsense Professional Mortgage, Inc., Orange Hills Mortgage, Inc.; William Patrick Jansen, dba Mortgage/Max Financial, Oasis Mortgage Company, Pacific Coast Financial Services, Premier Mortgage, Scorpio Financial & Investment Company, William Morris Financial Services, World Financial Services; William Patrick Jansen, formerly dba American Financial Co., Commonwealth Home Financial, Desert Mortgage Co., Eastern Star Financial Network, Independent Investor Financial, Merit Financial Mortgage, and Provident Home Loans.

VI

Respondent GRIMM is presently licensed and/or has license rights under the Real Estate Law, Part 1 of Division 4 of the Business and Professions Code (hereinafter "Code") as a real estate salesperson. GRIMM is the owner of PCFS, which is licensed as a dba of JANSEN. GRIMM was employed by JANSEN from January 19, 1996 to April 24, 1996. GRIMM was licensed as a real estate salesperson from November 23, 1993 to present.

VII

From March 1994 to present, in Los Angeles County, California, Respondents engaged in the business of, acted in the capacity of, advertised or assumed to act as real estate brokers in the State of California within the meaning of Sections 10131(d) and 10131.2 of the Code, including the operation of a mortgage loan brokerage business with the public, wherein lenders and borrowers were solicited for loans secured directly or collaterally by liens on real property, wherein such loans were arranged, negotiated, processed, and consummated on behalf of others and for compensation or in expectation of compensation.

La Denny Transaction

VIII

On or about July 11, 1995 to October 1995, GRIMM, while operating under JANSEN's dba, PCFS, and operating from JANSEN's branch office at 7635 Carnelian St., Ste. 104, Rancho Cucamonga, CA 91730 (hereinafter "Carnelian St. branch office"), negotiated the refinancing for property located at 5400 La Denny, Montclair, CA 91763 (hereinafter "La Denny property"), belonging to Traci Leandra Jacobs (hereinafter "Jacobs"). Jacobs gave GRIMM check number 1854 in the amount of \$405.00 and check number 1855 in the amount of \$1,000.00, both payable to PCFS. The monies were to pay for an appraisal, credit report and escrow fees in connection with the refinance loan on the La Denny property. GRIMM deposited these trust funds into PCFS' general bank account which was controlled by GRIMM, and converted these sums. No trust fund record of these monies was made by either GRIMM or JANSEN. Respondents did not perform any of the services promised. GRIMM misrepresented to Jacobs that she was not entitled to her money back due to her lack of performance when in truth, GRIMM failed to perform. Subsequently, GRIMM ceased communicating with Jacobs; thus, Jacobs asked to cancel the transaction and requested a refund of her \$1,405.00, to no avail.

Holt Transaction

IX

On or about August 11, 1995 through September 1995, GRIMM, while employed under JANSEN's dba, PCFS, located at the Carnelian St. branch office, negotiated the refinancing for property located at 1365 W. Holt Ave., Pomona, CA 91768 (hereinafter "Holt property"), belonging to Rose Mirabella (hereinafter "Mirabella"). Mirabella gave GRIMM check number 1691 in the amount of \$1,000.00 payable to PCFS. These trust

funds were to remain uncashed until Maribella agreed to and was approved for a loan. The monies were to pay for an appraisal, credit report and escrow fees in connection with the refinance loan on the Holt property. GRIMM cashed and converted these trust funds. Mirabella cancelled the transaction and requested a refund of her \$1,000.00, to no avail.

DETERMINATION OF ISSUES

I

The conduct of GRIMM, in performing dishonest conduct and commingling, as alleged herein above, constitutes a violation of Section 10176(e) and (i) of the Code and is cause to suspend or revoke the real estate license and license rights of GRIMM.

II

The conduct of GRIMM, as described herein above, constitutes negligence and is a violation of Section 10177(g) of the Code and is cause to suspend or revoke the real estate license and license rights of GRIMM.

III

The standard of proof applied was clear and convincing proof to a reasonable certainty.

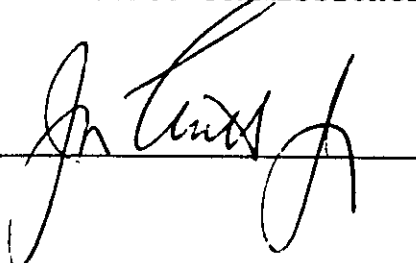
ORDER

The license and license rights of Respondent STEVEN WAYNE GRIMM, under the provisions of Part I of Division 4 of the Business and Professions Code, are revoked.

This Decision shall become effective at 12 o'clock noon on June 5, 1997.

DATED: 5/12/97

JIM ANTT, JR.
Real Estate Commissioner



1 Department of Real Estate
2 107 South Broadway, Room 8107
3 Los Angeles, California 90012
4
5 (213) 897-3937
6
7
8

FILED
APR 17 1997
DEPARTMENT OF REAL ESTATE

By *[Signature]*

BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

* * * * *

11 In the Matter of the Accusation of) No. H-27123 LA
12 WILLIAM PATRICK JANSEN, etc.,) DEFAULT ORDER
13 and STEVEN WAYNE GRIMM,)
14 Respondents.)
_____)

15
16 Respondent, STEVEN WAYNE GRIMM, having failed to file
17 a Notice of Defense within the time required by Section 11506 of
18 the Government Code, is now in default. It is, therefore,
19 ordered that a default be entered on the record in this matter.

20 IT IS HEREBY ORDERED April 17, 1997.

21 JIM ANTT, JR.
22 Real Estate Commissioner

23 By: *Randolph Brendia*
24 RANDOLPH BRENDIA
25 Regional Manager
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Department of Real Estate
107 South Broadway, Room 8107
Los Angeles, California 90012
(213) 897-3937

FILED
MAY 16 1997
DEPARTMENT OF REAL ESTATE

By C. J.

DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

* * * * *

In the Matter of the Accusation of)	No. H-27123 LA
<u>WILLIAM PATRICK JANSEN</u> , individually)	
and dba)	
Commonsense Professional Mortgage,)	
Diversified Financial Consultants,)	
International Finance Center,)	
Pacific Coast Enterprise,)	
Pacific Coast Financial Services,)	
Premier Mortgage,)	
Ser-Fin of America,)	
United Capital Mortgage,)	
formerly dba)	
American Financial Co.,)	
Commonwealth Home Financial,)	
Desert Mortgage Co.,)	
Eastern Star Financial Network,)	
El Dorado Financial Services,)	
Global Trust Financial & Realty,)	
Golden Tree Mortgage,)	
Golden Tree Mortgage Company,)	
Home Loan Mart,)	
Home Loan Specialist,)	
Independent Investors Financial,)	
L.A. Mortgage,)	
Merit Financial Mortgage,)	
Mortgage/Max Financial,)	
Nationwide Financial Center,)	
North American International Co.,)	
Oasis Mortgage Company,)	
Premier Financial Group,)	
Providential Home Loans,)	
Public Employees Mortgage Services,)	
Scorpio Financial and Investment,)	

1 Security Discount Lenders,)
 2 Straight Arrow Financial,)
 3 VIP Professional Mortgage,)
 4 William Morris Financial Services,)
 5 World Financial Services,)
 6 formerly designated officer of)
 7 1st Continental Mortgage, Inc.,)
 8 Lloyds Pacific Group,)
 9 First Midland Service Corp,)
 10 Valley Hills Mortgage, Inc.,)
 11 Fasching Business Group,)
 12 Commonsense Professional Mortgage,)
 13 Orange Hills Mortgage, Inc.,)
 14 Mirage Mortgage, Inc.,)
 15 CFFI Limited, Inc.,)
 16 M&G Western Financial Group, Inc.,)
 17 American Independent Realty, Inc.,)
 18 Pavilion Mortgage, Inc.,)
 19 Concord Financial Services, Inc.,)
 20 Intek Financial Services, Inc.,)
 21 Metro Golden Financial Services, Inc.,)
 22 American Sunrise, Inc.; and)
 23 STEVEN WAYNE GRIMM,)
 24 Respondents.)

14 STIPULATION AND AGREEMENT IN SETTLEMENT AND ORDER

15 It is hereby stipulated by and between Respondent
 16 WILLIAM PATRICK JANSEN, individually and dba
 17 Commonsense Professional Mortgage, Diversified Financial
 18 Consultants, International Finance Center, Pacific Coast
 19 Enterprise, Pacific Coast Financial Services, Premier Mortgage,
 20 Ser-Fin of America, United Capital Mortgage, formerly dba
 21 American Financial Co., Commonwealth Home Financial, Desert
 22 Mortgage Co., Eastern Star Financial Network, El Dorado
 23 Financial Services, Global Trust Financial & Realty, Golden Tree
 24 Mortgage, Golden Tree Mortgage Company, Home Loan Mart, Home
 25 Loan Specialist, Independent Investors Financial, L.A. Mortgage,
 26 Merit Financial Mortgage, Mortgage/Max Financial, Nationwide
 27 Financial Center, North American International Co., Oasis

1 Mortgage Company, Premier Financial Group, Providential Home
2 Loans, Public Employees Mortgage Services, Scorpio Financial and
3 Investment, Security Discount Lenders, Straight Arrow Financial,
4 VIP Professional Mortgage, William Morris Financial Services,
5 World Financial Services, formerly designated officer of 1st
6 Continental Mortgage, Inc., Lloyds Pacific Group, First Midland
7 Service Corp., Valley Hills Mortgage, Inc., Fasching Business
8 Group, Commonsense Professional Mortgage, Orange Hills Mortgage,
9 Inc., Mirage Mortgage, Inc., CFFI Limited, Inc., M&G Western
10 Financial Group, Inc., American Independent Realty, Inc.,
11 Pavilion Mortgage, Inc., Concord Financial Services, Inc., Intek
12 Financial Services, Inc., Metro Golden Financial Services, Inc.,
13 American Sunrise, Inc. (hereinafter "Respondent"), representing
14 himself, and the Complainant acting by and through Chris Leong,
15 Counsel for the Department of Real Estate, as follows for the
16 purpose of settling and disposing of the Accusation filed on
17 March 25, 1997, in this matter (hereinafter "the Accusation").
18 The Accusation as to STEVEN WAYNE GRIMM will be handled
19 separately:

20 A. All issues which were to be contested and all
21 evidence which was to be presented by Complainant and Respondent
22 at a formal hearing on the Accusation, which hearing was to be
23 held in accordance with the provisions of the Administrative
24 Procedure Act (APA), shall instead and in place thereof be
25 submitted solely on the basis of the provisions of this
26 Stipulation.

27



1 B. Respondent has received, read and understands the
2 Statement to Respondent, the Discovery Provisions of the APA and
3 the Accusation, filed by the Department of Real Estate in this
4 proceeding.

5 C. Respondent did not file a Notice of Defense
6 pursuant to Section 11505 of the Government Code for the purpose
7 of requesting a hearing on the allegations in the Accusation.
8 Respondent hereby freely and voluntarily did not file said
9 Notice of Defense. Respondent acknowledges that he understands
10 that by not filing said Notice of Defense he will thereby waive
11 his right to require the Commissioner to prove the allegations
12 in the Accusation at a contested hearing held in accordance with
13 the provisions of the APA and that Respondent will waive other
14 rights afforded to him in connection with the hearing, such as
15 the right to present evidence in defense of the allegations in
16 the Accusation and the right to cross-examine witnesses.

17 D. Respondent agrees that the allegations in
18 Paragraphs 1 through 32 of the Accusation, are true and correct
19 and that the Real Estate Commissioner shall not be required to
20 provide further evidence to prove such allegations.

21 E. It is understood by the parties that the Real
22 Estate Commissioner may adopt the Stipulation and Agreement in
23 Settlement and Order as his decision in this matter thereby
24 imposing the penalty and sanctions on Respondent's real estate
25 license and license rights as set forth in the "Order" below.
26 In the event that the Commissioner in his discretion does not
27 adopt the Stipulation and Agreement in Settlement and Order, the



1 Stipulation and Agreement in Settlement and Order shall be void
2 and of no effect, and Respondent shall retain the right to a
3 hearing and proceeding on the Accusation under all the
4 provisions of the APA and shall not be bound by any admission or
5 waiver made herein.

6 DETERMINATION OF ISSUES

7 By reason of the foregoing stipulations, admissions
8 and waivers and solely for the purpose of settlement of the
9 pending Accusation without a hearing, it is stipulated and
10 agreed that the following Determination of Issues shall be made:

11 The acts and omissions of Respondent, described in
12 Paragraphs 1 through 32, of the Accusation, are cause for the
13 suspension or revocation of all real estate licenses and license
14 rights of Respondent under the provisions of Sections 10137,
15 10148, 10163, 10177(e), (h), and 10240 of the Code and Sections
16 2725, 2831, 2840, and 2842.5 of the Regulations.

17 ORDER

18 WHEREFORE, THE FOLLOWING ORDER is hereby made:

19 The license and license rights of Respondent WILLIAM
20 PATRICK JANSEN, individually and dba Commonsense Professional
21 Mortgage, Diversified Financial Consultants, International
22 Finance Center, Pacific Coast Enterprise, Pacific Coast
23 Financial Services, Premier Mortgage, Ser-Fin of America, United
24 Capital Mortgage, formerly dba American Financial Co.,
25 Commonwealth Home Financial, Desert Mortgage Co., Eastern Star
26 Financial Network, El Dorado Financial Services, Global Trust
27 Financial & Realty, Golden Tree Mortgage, Golden Tree Mortgage

1 Company, Home Loan Mart, Home Loan Specialist, Independent
2 Investors Financial, L.A. Mortgage, Merit Financial Mortgage,
3 Mortgage/Max Financial, Nationwide Financial Center, North
4 American International Co., Oasis Mortgage Company, Premier
5 Financial Group, Providential Home Loans, Public Employees
6 Mortgage Services, Scorpio Financial and Investment, Security
7 Discount Lenders, Straight Arrow Financial, VIP Professional
8 Mortgage, William Morris Financial Services, World Financial
9 Services, formerly designated officer of 1st Continental
10 Mortgage, Inc., Lloyds Pacific Group, First Midland Service
11 Corp., Valley Hills Mortgage, Inc., Fasching Business Group,
12 Commonsense Professional Mortgage, Orange Hills Mortgage, Inc.,
13 Mirage Mortgage, Inc., CFFI Limited, Inc., M&G Western Financial
14 Group, Inc., American Independent Realty, Inc., Pavilion
15 Mortgage, Inc., Concord Financial Services, Inc., Intek
16 Financial Services, Inc., Metro Golden Financial Services, Inc.,
17 American Sunrise, Inc., under the provisions of Part 1 of
18 Division 4 of the Business and Professions Code, are hereby
19 revoked.

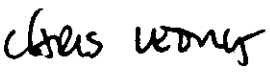
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21 EXECUTION OF STIPULATION

22 I have read the Stipulation and Agreement in Settlement
23 and Order and its terms are understood by me and are agreeable
24 and acceptable to me. I understand that I am waiving rights
25 given to me by the California Administrative Procedure Act
26 (including but not limited to Sections 11506, 11508, 11509 and
27 11513 of the Government Code), and I willingly, intelligently and
voluntarily waive those rights, including the right of requiring

1 the Commissioner to prove the allegations in the Accusation at a
2 hearing at which I would have the right to cross-examine
3 witnesses against me and to present evidence in defense and
4 mitigation of the charges.

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DATED: 4-2-97 
WILLIAM PATRICK JANSEN
Respondent

DATED: 4/4/97 
CHRIS LEONG, ESQ.
Counsel for Complainant

12 * * * * *

13 The foregoing Stipulation and Agreement in Settlement
14 is hereby adopted as the Decision and Order of the Real Estate
15 Commissioner in the above-entitled matter with respect to
16 Respondent WILLIAM PATRICK JANSEN, individually and dba
17 Commonsense Professional Mortgage, Diversified Financial
18 Consultants, International Finance Center, Pacific Coast
19 Enterprise, Pacific Coast Financial Services, Premier Mortgage,
20 Ser-Fin of America, United Capital Mortgage, formerly dba
21 American Financial Co., Commonwealth Home Financial, Desert
22 Mortgage Co., Eastern Star Financial Network, El Dorado
23 Financial Services, Global Trust Financial & Realty, Golden Tree
24 Mortgage, Golden Tree Mortgage Company, Home Loan Mart, Home
25 Loan Specialist, Independent Investors Financial, L.A. Mortgage,
26 Merit Financial Mortgage, Mortgage/Max Financial, Nationwide
27 Financial Center, North American International Co., Oasis

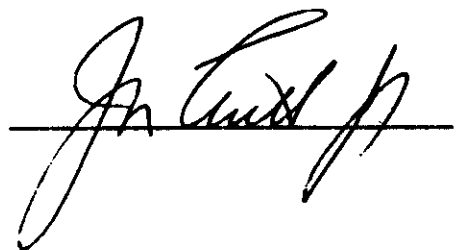
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Mortgage Company, Premier Financial Group, Providential Home Loans, Public Employees Mortgage Services, Scorpio Financial and Investment, Security Discount Lenders, Straight Arrow Financial, VIP Professional Mortgage, William Morris Financial Services, World Financial Services, formerly designated officer of 1st Continental Mortgage, Inc., Lloyds Pacific Group, First Midland Service Corp., Valley Hills Mortgage, Inc., Fasching Business Group, Commonsense Professional Mortgage, Orange Hills Mortgage, Inc., Mirage Mortgage, Inc., CFFI Limited, Inc., M&G Western Financial Group, Inc., American Independent Realty, Inc., Pavilion Mortgage, Inc., Concord Financial Services, Inc., Intek Financial Services, Inc., Metro Golden Financial Services, Inc., American Sunrise, Inc.

This Decision shall become effective at 12 o'clock noon on June 5, 1997.

IT IS SO ORDERED 5/13/97

JIM ANTT, JR.
Real Estate Commissioner



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CHRIS LEONG, Counsel
Department of Real Estate
107 South Broadway, Room 8107
Los Angeles, California 90012
(213) 897-3937

FILED
MAR 25 1997
DEPARTMENT OF REAL ESTATE

By C. [Signature]

DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * * * *

In the Matter of the Accusation of)	No. H-27123 LA
WILLIAM PATRICK JANSEN, individually)	A C C U S A T I O N
and dba)	
Commonsense Professional Mortgage,)	
Diversified Financial Consultants,)	
International Finance Center,)	
Pacific Coast Enterprise,)	
Pacific Coast Financial Services,)	
Premier Mortgage,)	
Ser-Fin of America,)	
United Capital Mortgage,)	
formerly dba)	
American Financial Co.,)	
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Desert Mortgage Co.,)	
Eastern Star Financial Network,)	
El Dorado Financial Services,)	
Global Trust Financial & Realty,)	
Golden Tree Mortgage,)	
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Home Loan Mart,)	
Home Loan Specialist,)	
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Mortgage/Max Financial,)	
Nationwide Financial Center,)	
North American International Co.,)	
Oasis Mortgage Company,)	
Premier Financial Group,)	
Providential Home Loans,)	
Public Employees Mortgage Services,)	
Scorpio Financial and Investment)	

1 Security Discount Lenders,)
 2 Straight Arrow Financial,)
 3 VIP Professional Mortgage,)
 4 William Morris Financial Services,)
 5 World Financial Services,)
 6 formerly designated officer of)
 7 1st Continental Mortgage, Inc.,)
 8 Lloyds Pacific Group,)
 9 First Midland Service Corp.,)
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 12 Commonsense Professional Mortgage,)
 13 Orange Hills Mortgage, Inc.,)
 14 Mirage Mortgage, Inc.,)
 15 CFFI Limited, Inc.,)
 16 M&G Western Financial Group, Inc.,)
 17 American Independent Realty, Inc.,)
 18 Pavilion Mortgage, Inc.,)
 19 Concord Financial Services, Inc.,)
 20 Intek Financial Services, Inc.,)
 21 Metro Golden Financial Services, Inc.,)
 22 American Sunrise, Inc.; and)
 23 STEVEN WAYNE GRIMM,)
 24 Respondents.)
 25)
 26)
 27)

14 The Complainant, Thomas McCrady, a Deputy Real Estate
 15 Commissioner of the State of California, for cause of Accusation
 16 against WILLIAM PATRICK JANSEN, individually and dba
 17 Commonsense Professional Mortgage, Diversified Financial
 18 Consultants, International Finance Center, Pacific Coast
 19 Enterprise, Pacific Coast Financial Services, Premier Mortgage,
 20 Ser-Fin of America, United Capital Mortgage, formerly dba
 21 American Financial Co., Commonwealth Home Financial, Desert
 22 Mortgage Co., Eastern Star Financial Network, El Dorado
 23 Financial Services, Global Trust Financial & Realty, Golden Tree
 24 Mortgage, Golden Tree Mortgage Company, Home Loan Mart, Home
 25 Loan Specialist, Independent Investors Financial, L.A. Mortgage,
 26 Merit Financial Mortgage, Mortgage/Max Financial, Nationwide
 27 Financial Center, North American International Co., Oasis

1 Mortgage Company, Premier Financial Group, Providential Home
2 Loans, Public Employees Mortgage Services, Scorpio Financial and
3 Investment, Security Discount Lenders, Straight Arrow Financial,
4 VIP Professional Mortgage, William Morris Financial Services,
5 World Financial Services, formerly designated officer of 1st
6 Continental Mortgage, Inc., Lloyds Pacific Group, First Midland
7 Service Corp., Valley Hills Mortgage, Inc., Fasching Business
8 Group, Commonsense Professional Mortgage, Orange Hills Mortgage,
9 Inc., Mirage Mortgage, Inc., CFFI Limited, Inc., M&G Western
10 Financial Group, Inc., American Independent Realty, Inc.,
11 Pavilion Mortgage, Inc., Concord Financial Services, Inc., Intek
12 Financial Services, Inc., Metro Golden Financial Services, Inc.,
13 American Sunrise, Inc. (hereinafter "JANSEN"); and STEVEN WAYNE
14 GRIMM (hereinafter "GRIMM"), herinafter sometimes collectively
15 referred to as "Respondents". is informed and alleges as
16 follows:

17 1.

18 The Complainant, Thomas McCrady, a Deputy Real Estate
19 Commissioner of the State of California, makes this Accusation
20 against Respondents in his official capacity.

21 2.

22 All Sections of Title 10, Chapter 6, California Code
23 of Regulations, are hereinafter referred to as "Regulations".

24 3.

25 At all times herein mentioned, Respondent JANSEN was
26 and still is licensed by the Department of Real Estate of the
27 State of California (hereinafter "Department") as a real estate



1 broker in his individual capacity and dba Commonsense
2 Professional Mortgage, Diversified Financial Consultants,
3 International Finance Center, Pacific Coast Enterprise, Pacific
4 Coast Financial Services, Premier Mortgage, Ser-Fin of America,
5 United Capital Mortgage. JANSEN used the dba Pacific Coast
6 Financial Services (hereinafter "PCFS") from May 27, 1986 to
7 present. JANSEN maintained a branch office license at 7365
8 Carnelian, Ste 104, Rancho Cucamonga, CA 91701, from
9 September 25, 1995 to January 19, 1996. PCFS operated out of
10 this brance office.

11 4.

12 JANSEN was formerly the designated officer of American
13 Independent Realty, Inc., Pavilion Mortgage, Inc., Concord
14 Financial Services, Inc., Inter Financial Services, Inc.,
15 American Sunrise, Inc., 1st Continental Mortgage, Inc., Valley
16 Hills Mortgage, Inc., Fasching Business Group, Inc., Commonsense
17 Professional Mortgage, Inc., Orange Hills Mortgage, Inc.;
18 William Patrick Jansen, dba Mortgage/Max Financial, Oasis
19 Mortgage Company, Pacific Coast Financial Services, Premier
20 Mortgage, Scorpio Financial & Investment Company, William Morris
21 Financial Services, World Financial Services; William Patrick
22 Jansen, formerly dba American Financial Co., Commonwealth Home
23 Financial, Desert Mortgage Co., Eastern Star Financial Network,
24 Independent Investor Financial, Merit Financial Mortgage, and
25 Provident Home Loans.

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5.

Respondent GRIMM is presently licensed and/or has license rights under the Real Estate Law, Part 1 of Division 4 of the Business and Professions Code (hereinafter "Code") as a real estate salesperson. GRIMM is the owner of PCFS, which is licensed as a dba of JANSEN. GRIMM was employed by JANSEN from January 19, 1996 to April 24, 1996. GRIMM was licensed as a real estate salesperson from November 23, 1993 to present.

6.

At no time herein mentioned were Rigoberto Chavez (hereinafter "Chavez") and Nehyri Contreras (hereinafter "Contreras") licensed by the Department as real estate brokers or as real estate salespersons employed by a real estate broker.

7.

From March, 1994 to present, in Los Angeles County, California, Respondents engaged in the business of, acted in the capacity of, advertised or assumed to act as real estate brokers in the State of California within the meaning of Sections 10131(d) and 10131.2 of the Code, including the operation of a mortgage loan brokerage business with the public, wherein lenders and borrowers were solicited for loans secured directly or collaterally by liens on real property, wherein such loans were arranged, negotiated, processed, and consummated on behalf of others and for compensation or in expectation of compensation.

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8.

From in or about February, 1996, Contreras, for compensation, acted as the agent negotiating loans secured by liens on real property located in California for various owners including, but not limited to, Eduardo Ruben Campiani.

9.

From in or about May 1995 to present, Chavez, for compensation, acted as the agent negotiating loans secured by liens on real property located in California for various owners including, but not limited to, Irene Cordero, Rebeca Goday, Reynold Ronquillo and Patricio/Juavier Valdez.

10.

In or about 1995 to present, JANSEN compensated Contreras and Chavez for the above-mentioned acts.

11.

The activities of Contreras and Chavez, described above in Paragraphs 10 and 11, are those of a real estate licensee as described in Section 10131(d) of the Code. In employing and compensating Contreras and Chavez, for said acts in 1991, when they were not licensed by the Department, JANSEN violated Section 10137 of the Code.

12.

Contreras and Chavez violated Section 10130 of the Code by engaging in the activities set forth in Paragraphs 6 through 9 when they were not licensed by the Department.

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1 La Denny Transaction

2 13.

3 On or about July 11, 1995 to October 1995, GRIMM,
4 while operating under JANSEN's dba PCFS and operating from
5 JANSEN'S branch office at 7635 Carnelian St., Ste. 104, Rancho
6 Cucamonga, CA 91730 (hereinafter "Carnelian St. branch office"),
7 negotiated the refinancing for property located at 5400
8 La Denny, Montclair, CA 91763 (hereinafter "La Denny property"),
9 belonging to Traci Leandra Jacobs (hereinafter "Jacobs").
10 Jacobs gave GRIMM check number 1854 in the amount of \$405.00 and
11 check number 1855 in the amount of \$1,000.00, both payable to
12 PCFS. The monies were to pay for an appraisal, credit report
13 and escrow fees in connection with the refinance loan on the
14 La Denny property. GRIMM deposited these trust funds into PCFS'
15 general bank account which was controlled by GRIMM, and
16 converted these sums. No trust fund record of these monies was
17 made by either GRIMM or JANSEN. Respondents did not perform any
18 of the services promised. Respondent misrepresented to Jacobs
19 that she was not entitled to her money back due to her lack of
20 performance, when in truth GRIMM failed to perform.
21 Subsequently, GRIMM ceased communicating with Jacobs; thus,
22 Jacobs asked to cancel the transaction and requested a refund of
23 her \$1,405.00, to no avail.

24 Holt Transaction

25 14.

26 On or about August 11, 1995 through September 1995,
27 GRIMM, while employed under JANSEN'S dba PCFS, located at the

1 Carnelian St. branch office, negotiated the refinancing for
2 property located at 1365 W. Holt Ave., Pomona, CA 91768
3 (hereinafter "Holt property"), belonging to Rose Mirabella
4 (hereinafter "Mirabella"). Mirabella gave GRIMM check number
5 1691 in the amount of \$1,000.00 payable to PCFS. These trust
6 funds were to remain uncashed until Maribella agreed to and was
7 approved for a loan. The monies were to pay for an appraisal,
8 credit report and escrow fees in connection with the refinance
9 loan on the Holt property. GRIMM cashed and converted these
10 trust funds. Mirabella cancelled the transaction and requested
11 a refund of her \$1,000.00, to no avail.

12 Calle La Sombra Transaction

13 15.

14 On or about February 29, 1996, Contreras, an employee
15 of JANSEN and PCFS, operating out of 202 Fashion Ln., #18,
16 Tustin, CA 92680, solicited and negotiated the refinancing loan
17 for property located at 2002 Calle La Sombra, #1, Simi Valley,
18 CA 93063, belonging to Eduardo Ruben Campiani (hereinafter
19 "Campiani"). Contreras quoted rates, interests, terms, and
20 conditions of the loan. Campiani gave Contreras check number
21 1642 in the amount of \$260.00 payable to PCFS. The monies were
22 to pay for a credit report. Subsequently, Contreras ceased
23 communicating with Campiani; thus, Campiani asked to cancel the
24 transaction and requested a refund of his \$260.00, to no avail.
25 At all times, in connection with this transaction, Campiani only
26 dealt with Contreras.
27



1 L. & A. Mendoza, N. Saavedra, R. Mendez, F. & E. Acosta, G. & G.
2 Perez, in violation of Section 2831 of the Regulations.

3 (d) conducted business at 7340 E. Firestone Blvd.,
4 #228, Downey and 7340 E. Florence Ave., Ste. 15, Downey,
5 California, without first obtaining a branch license. This
6 constitutes a violation of Section 10163 of the Code, and is
7 cause to suspend or revoke the real estate license and license
8 rights of Respondent pursuant to Section 10177(d) of the Code.

9 (e) failed to provide borrowers with mortgage loan
10 disclosure statements where required by Real Estate Law. This
11 includes loans obtained for: N. & R. Mirabella, V. & N.
12 Dominquez, L. & A. Mendoza, N. Saavedra, G. & G. Perez. Said
13 conduct violated Section 10240 of the Code and Section 2840 of
14 the Regulations.

15 (f) failed to sign mortgage loan disclosure statements
16 where required by Real Estate Law. This includes loans obtained
17 for: P. Jacobs and Tracie Vitale, J. & L. Hynick, R. Mendez,
18 F. & E. Acosta. Said conduct violated Section 10240 of the Code
19 and Section 2842.5 of the Regulations.

20
21 Prior Disciplinary Action

22 19.

23 On June 9, 1993, an Accusation, H-25449, was filed
24 against JANSEN, individually and as designated officer of all
25 corporate licenses (a total of 10), and dba's (a total of 15),
26 held by JANSEN at the time. The Accusation was filed pursuant
27 to JANSEN violating Sections 10137 and 10177(h) of the Code.

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20.

On August 9, 1993, an Amendment to Accusation, H-25449 LA, was filed. The Amendment named JANSEN, individually and as designated officer for Metro Golden Financial Services, Inc. (Metro). The Amendment was as a result of a DRE audit of the activities of Jansen/Metro. The audit found numerous trust fund violations, failure to submit an advanced fee agreement to the Commissioner, failure to provide mortgage loan disclosure statements to borrower, failure to supervise and failure to retain records.

21.

On November 9, 1994, a second Amendment to Accusation, H-25449 LA, was filed. The Amendment named JANSEN, individually and as designated officer for Intek Financial Services Inc. (hereinafter "Intek"). This second Amendment was the result of an audit of the activities of JANSEN and Intek. The audit found numerous trust fund violations, failure to provide mortgage loan disclosure statements to borrowers, failure to disclose to borrowers that Intek received additional compensation for services rendered, failure to maintain broker-salesperson agreements, failure to notify the Department of the termination of employees, failure to review instruments, failure to supervise and secret profit.

22.

On August 17, 1995, a Decision became effective revoking all licenses and license rights of Intek and Metro,

1 only. On March 26, 1996, a Stipulation and Agreement in
2 Settlement and Order (hereinafter "Order") became effective
3 revoking the license and license rights of JANSEN; however,
4 allowing for the issuance of a restricted REB license under
5 terms and conditions. The Order stipulates that JANSEN shall
6 not serve as the designated officer of any corporation while he
7 has a restricted license.

8 FIRST CAUSE OF ACCUSATION

9 (Violation by Respondent JANSEN of Section 10137 of the Code)

10 23.

11 As a First Cause of Accusation, Complainant
12 incorporates by this reference the Preamble and each of the
13 allegations in Paragraphs 1 through 22, herein above.

14 24.

15 The conduct of JANSEN, in employing and compensating
16 Contreras and Chavez, for performing acts requiring a real
17 estate license, as described herein above, constitutes a
18 violation of Section 10137 of the Code, and is cause to suspend
19 or revoke the real estate license and license rights of
20 Respondent JANSEN.

21 SECOND CAUSE OF ACCUSATION

22 (Violation by Respondent JANSEN of Sections 10148, 10163, 10240
23 and 10177(d) of the Code and Section 2725, 2831, 2840 and 2842.5
24 of the Regulations)

25 25.

26 As a Second Cause of Accusation, Complainant
27 incorporates by this reference the Preamble and each of the



1 allegations in Paragraphs 1 through 21, herein above.

2 26.

3 The conduct of JANSEN, in maintaining inadequate trust
4 account records, as alleged in Paragraphs 1 through 22,
5 constitutes violation under Sections 10148, 10163 and 10240 of
6 the Code and Sections 2725, 2831, 2840 and 2842.5 of the
7 Regulations. Said conduct is cause pursuant to Section 10177(d)
8 of the Code for the suspension or revocation of all licenses and
9 license rights of Respondent under the Real Estate Law.

10 THIRD CAUSE OF ACCUSATION

11 (Violation by Respondents JANSEN and GRIMM of Section
12 10176(e), (i) of the Code)

13 27.

14 As a Third Cause of Accusation, Complainant
15 incorporates herein by this reference the Preamble and each of
16 the allegations in Paragraphs 1 through 22, herein above.

17 28.

18 The conduct of JANSEN and GRIMM, in performing
19 dishonest conduct and commingling, as alleged herein above,
20 constitutes a violation of Section 10176(e) and (i) of the Code
21 and is cause to suspend or revoke the real estate licenses and
22 license rights of JANSEN and GRIMM.

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FOURTH CAUSE OF ACCUSATION

(Violation by Respondents JANSEN and GRIMM of Section 10177(g)
of the Code)

29.

As a Fourth Cause of Accusation, Complainant incorporates herein by this reference the Preamble and each of the allegations in Paragraphs 1 through 22, herein above.

30.

The conduct of JANSEN and GRIMM, as described in Paragraphs 1 through 22, herein above, constitutes negligence and is a violation of Section 10177(g) of the Code and is cause to suspend or revoke the real estate licenses and license rights of JANSEN and GRIMM.

FIFTH CAUSE OF ACCUSATION

(Violation by Respondent JANSEN of Section 10177(h)
of the Code)

31.

As a Fifth Cause of Accusation, Complainant incorporates herein by this reference the Preamble and each of the allegations in Paragraphs 1 through 22, herein above.

32.

The conduct of JANSEN, in allowing GRIMM to violate the Real Estate Law, as described in Paragraphs 1 through 22, herein above, constitutes a violation of Section 10177(h) of the Code and is cause to suspend or revoke the real estate license and license rights of JANSEN.



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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 Respondents WILLIAM PATRICK JANSEN, individually and dba Commonsense Professional Mortgage, Diversified Financial Consultants, International Finance Center, Pacific Coast Enterprise, Pacific Coast Financial Services, Premier Mortgage, Ser-Fin of America, United Capital Mortgage, formerly dba American Financial Co., Commonwealth Home Financial, Desert Mortgage Co., Eastern Star Financial Network, El Dorado Financial Services, Global Trust Financial & Realty, Golden Tree Mortgage, Golden Tree Mortgage Company, Home Loan Mart, Home Loan Specialist, Independent Investors Financial, L.A. Mortgage, Merit Financial Mortgage, Mortgage/Max Financial, Nationwide Financial Center, North American International Co., Oasis Mortgage Company, Premier Financial Group, Providential Home Loans, Public Employees Mortgage Services, Scorpio Financial and Investment, Security Discount Lenders, Straight Arrow Financial, VIP Professional Mortgage, William Morris Financial Services, World Financial Services, formerly designated officer of 1st Continental Mortgage, Inc., Lloyds Pacific Group, First Midland Service Corp., Valley Hills Mortgage, Inc., Fasching Business Group, Commonsense Professional Mortgage, Orange Hills Mortgage, Inc., Mirage Mortgage, Inc., CFFI Limited, Inc., M&G Western Financial Group, Inc., American Independent Realty, Inc.,

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Pavilion Mortgage, Inc., Concord Financial Services, Inc., Intek
Financial Services, Inc., Metro Golden Financial Services, Inc.,
American Sunrise, Inc.; and STEVEN WAYNE GRIMM, 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 applicable provisions of law.

Dated at Los Angeles, California
this 25th day of March, 1997.

THOMAS MCCRADY
Deputy Real Estate Commissioner

cc: William Patrick Jansen
Steven Wayne Grimm
Sacto.
MGS