



1 estate broker license is accepted as of the effective date of  
2 this Order as set forth below, based upon the understanding and  
3 agreement expressed in Respondent's Declaration dated March 12,  
4 2003 (attached as Exhibit "A" hereto). Respondent's license  
5 certificate(s), pocket card(s) and any branch office license  
6 certificate shall be sent to the below listed address so that  
7 they reach the Department on or before the effective date of this  
8 Order:

9 Department of Real Estate  
10 Atten: Licensing Flag Section  
11 P.O. Box 187000  
12 Sacramento, CA 95818-7000

13 This Order shall become effective at 12 o'clock noon on  
14 August 4, 2003

15 DATED: July 8, 2003

16 PAULA REDDISH ZINNEBANN  
17 Real Estate Commissioner

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Exhibit "A"

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BEFORE THE DEPARTMENT OF REAL ESTATE  
STATE OF CALIFORNIA

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In the Matter of  
CONSORCIO LENDING, INC.,

No. H- LA

Respondent.

DECLARATION

My name is RAFAEL HERNANDEZ. I am an officer of  
CONSORCIO LENDING, INC., licensed real estate broker. I am  
authorized and empowered to sign this declaration on behalf of  
CONSORCIO LENDING, INC.

I am the designated broker for CONSORCIO LENDING, INC.,  
and I am acting on behalf of CONSORCIO LENDING, INC., in this  
matter.

I have been informed by the Department of Real Estate  
that CONSORCIO LENDING, INC., is the subject of an investigation  
of possible violations of the Real Estate Law (Sections 10000 et  
seq., of the Business and Professions Code) and Regulations of

1 the Real Estate Commissioner (Title 10, Chapter 6, of the  
2 California Code of Regulations) which could result in the filing  
3 of an Accusation to revoke or suspend its real estate license,  
4 and pursuant to Business and Professions Code Section 10100.2,  
5 CONSORCIO LENDING, INC., wishes to voluntarily surrender its  
6 corporate real estate broker license issued by the Department.

7 I understand that CONSORCIO LENDING, INC., by so  
8 voluntarily surrendering its license, can only have it reinstated  
9 in accordance with the provisions of Section 11522 of the  
10 Government Code and this Declaration.

11 I agree on behalf of CONSORCIO LENDING, INC., that the  
12 filing of this Declaration shall be deemed to be its petition to  
13 voluntarily surrender its real estate license and shall also be  
14 deemed to be an understanding and agreement by it that upon  
15 acceptance by the Commissioner, as evidenced by an appropriate  
16 order, all affidavits and all other relevant statements,  
17 declarations and evidence obtained during the course of the  
18 investigation prior to the Commissioner's acceptance may be  
19 considered by the Department to be true and correct for the  
20 purpose of deciding whether or not to grant reinstatement of its  
21 license pursuant to the provisions of Government Code Section  
22 11522. This understanding and agreement is made without  
23 admitting or denying the truth or contents of the aforementioned  
24 documents.

25 I declare under penalty of perjury under the laws of  
26 the State of California that the above is true and correct and  
27 that I am acting freely and voluntarily on behalf of CONSORCIO

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LENDING, INC., to surrender its license and all license rights  
attached thereto.

Placentia Ca 3-12-03  
Date and Place

Rafael Hernandez  
RAFAEL HERNANDEZ