

1 Department of Real Estate  
320 West Fourth Street, Suite 350  
2 Los Angeles, California 90013-1105  
3 Telephone: (213) 576-6982  
-or- (213) 576-6910 (Direct)  
4  
5  
6  
7

**FILED**  
DEC 23 2004  
DEPARTMENT OF REAL ESTATE

8 BEFORE THE DEPARTMENT OF REAL ESTATE  
9 STATE OF CALIFORNIA

10 \* \* \*

11 In the Matter of the Accusation of )  
12 OCM, INC., a corporation ) DRE No. H-31024 LA  
13 ERNIE TORRES FREGOSO, JR., ) OAH No. L-2004070260  
individually and )  
14 as designated officer of OCM, )  
Inc.; and RABI H. AZIZ ) STIPULATION AND AGREEMENT  
15 Respondents. )  
16

17 It is hereby stipulated by and between OCM, INC., a  
18 corporation (hereinafter "OCM") and ERNIE TORRES FREGOSO, JR.,  
19 individually and as designated officer of OCM (hereinafter  
20 "FREGOSO"); and RABI H. AZIZ (hereinafter "AZIZ"); (hereinafter  
21 sometimes all referred to as "Respondents"), represented by Frank  
22 M. Buda, Esq., and the Complainant, acting by and through Chris  
23 Leong, Counsel for the Department of Real Estate, as follows for  
24 the purpose of settling and disposing of the Accusation filed on  
25 June 23, 2004.

26 ///  
27

1           1. All issues which were to be contested and all  
2 evidence which was to be presented by Complainant and Respondents  
3 at a formal hearing on the Accusation, which hearing was to be  
4 held in accordance with the provisions of the Administrative  
5 Procedure Act, shall instead and in place thereof be submitted  
6 solely on the basis of the provisions of this Stipulation and  
7 Agreement ("Stipulation").

8           2. Respondents have received, read and understand the  
9 Statement to Respondent, the Discovery Provisions of the  
10 Administrative Procedure Act and the Accusation, filed by the  
11 Department of Real Estate in this proceeding.

12           3. Respondents filed Notices of Defense pursuant to  
13 Section 11506 of the Government Code for the purpose of  
14 requesting a hearing on the allegations in the Accusation.  
15 Respondents hereby freely and voluntarily withdraw said Notices  
16 of Defense. Respondents acknowledge that they understand that by  
17 withdrawing said Notices of Defense they will thereby waive their  
18 right to require the Commissioner to prove the allegations in the  
19 Accusation at a contested hearing held in accordance with the  
20 provisions of the Administrative Procedure Act and that  
21 Respondents will waive other rights afforded to them in  
22 connection with the hearing, such as the right to present  
23 evidence in defense of the allegations in the Accusation and the  
24 right to cross-examine witnesses.

25           4. This Stipulation is based on the factual  
26 allegations contained in the Accusation filed in this proceeding.  
27 In the interest of expedience and economy, Respondents choose not

1 to contest these factual allegations, but to remain silent and  
2 understand that, as a result thereof, these factual statements,  
3 will serve as a prima facie basis for the disciplinary action  
4 stipulated to herein. The Real Estate Commissioner shall not be  
5 required to provide further evidence to prove such allegations.

6 5. This Stipulation and Respondents' decision not to  
7 contest the Accusation are made for the purpose of reaching an  
8 agreed disposition of this proceeding and are expressly limited  
9 to this proceeding and any other proceeding or case in which the  
10 Department of Real Estate, or another licensing agency of this  
11 state, another state or if the federal government is involved,  
12 and otherwise shall not be admissible in any other criminal or  
13 civil proceedings.

14 6. It is understood by the parties that the Real  
15 Estate Commissioner may adopt the Stipulation as his decision  
16 in this matter thereby imposing the penalty and sanctions on  
17 Respondents real estate licenses and license rights as set forth  
18 in the below "Order". In the event that the Commissioner in his  
19 discretion does not adopt the Stipulation, the Stipulation shall  
20 be void and of no effect, and Respondents shall retain the right  
21 to a hearing on the Accusation under all the provisions of the  
22 APA and shall not be bound by any stipulation or waiver made  
23 herein.  
24

25 7. The Order or any subsequent Order of the Real  
26 Estate Commissioner made pursuant to this Stipulation shall not  
27

1 constitute an estoppel, merger or bar to any further  
2 administrative or civil proceedings by the Department of Real  
3 Estate with respect to any conduct which was not specifically  
4 alleged to be causes for accusation in this proceeding.

5 DETERMINATION OF ISSUES

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

10 The acts and omissions of Respondents OCM and FREGOSO,  
11 described in Paragraphs 1 through 25 of the Accusation, is a  
12 violation of Code Section 10240 and is cause for the suspension  
13 or revocation of all real estate licenses and license rights of  
14 Respondents under Code Section 10177(d).

15 ORDER

16 WHEREFORE, THE FOLLOWING ORDER is hereby made:

- 17 1. The Accusation as to RABI H. AZIZ is hereby  
18 DISMISSED.
- 19 2. The real estate license of Respondent ERNIE TORRES  
20 FREGOSO is Publicly Reproved.
- 21 3. The real estate license of Respondent OCM, INC.,  
22 is Publicly Reproved.

23  
24  
25 DATED: 12/14/04

CHRIS LEONG  
26 CHRIS LEONG, ESQ.  
Counsel for Complainant

27 \* \* \*

1  
2 We have read the Stipulation and Agreement have  
3 discussed it with our counsel and its terms are understood by us  
4 and are agreeable and acceptable to us. We understand that we  
5 am waiving rights given to us by the California Administrative  
6 Procedure Act (including but not limited to Sections 11506,  
7 11508, 11509 and 11513 of the Government Code), and we  
8 willingly, intelligently and voluntarily waive those rights,  
9 including the right of requiring the Commissioner to prove the  
10 allegations in the Accusation at a hearing at which we would  
11 have the right to cross-examine witnesses against us and to  
12 present evidence in defense and mitigation of the charges.

13 Respondents can signify acceptance and approval of the  
14 terms and conditions of this Stipulation and Agreement by faxing  
15 a copy of the signature page, as actually signed by Respondents,  
16 to the Department at fax number (213) 576-6917. Respondents  
17 agree, acknowledge and understand that by electronically sending  
18 to the Department a fax copy of their actual signatures as they  
19 appear on the Stipulation and Agreement, that receipt of the  
20 faxed copy by the Department shall be as binding on Respondents  
21 as if the Department had received the original signed Stipulation  
22 and Agreement.

23  
24  
25 DATED: \_\_\_\_\_

\_\_\_\_\_  
OCM, INC., a corporation by  
Ernie Torres Fregoso, Jr.,  
designated officer, Respondent

1 We have read the Stipulation and Agreement have  
 2 discussed it with our counsel and its terms are understood by us  
 3 and are agreeable and acceptable to us. We understand that we  
 4 am waiving rights given to us by the California Administrative  
 5 Procadure Act (including but not limited to Sections 11506,  
 6 11508, 11509 and 11513 of the Government Code), and we  
 7 willingly, intelligently and voluntarily waive those rights,  
 8 including the right of requiring the Commissioner to prove the  
 9 allegations in the Accusation at a hearing at which we would  
 10 have the right to cross-examine witnesses against us and to  
 11 present evidence in defense and mitigation of the charges.

12 Respondents can signify acceptance and approval of the  
 13 terms and conditions of this Stipulation and Agreement by faxing  
 14 a copy of the signature page, as actually signed by Respondents,  
 15 to the Department at fax number (213) 576-6917. Respondents  
 16 agree, acknowledge and understand that by electronically sending  
 17 to the Department a fax copy of their actual signatures as they  
 18 appear on the Stipulation and Agreement, that receipt of the  
 19 faxed copy by the Department shall be as binding on Respondents  
 20 as if the Department had received the original signed Stipulation  
 21 and Agreement.

22  
23  
24 DATED:

11/22/04



25 OCM, INC., a corporation by Ernie  
26 Torres Fregoso, Jr., designated  
27 officer, Respondent

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DATED: 11/22/04

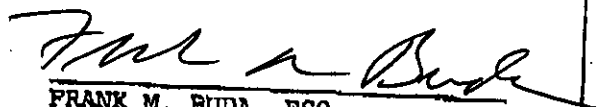


ERNIE TORRES FREGOSO, JR.,  
individually and as designated  
officer of OCM, Inc., Respondent

DATED: \_\_\_\_\_

\_\_\_\_\_  
RABI H. AZIZ

DATED: 11-22-04



FRANK M. BUDA, ESQ.  
Counsel for Respondent  
(Approved as to content)

\* \* \*

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

IT IS SO ORDERED \_\_\_\_\_

\_\_\_\_\_  
JEFF DAVI  
Real Estate Commissioner

11/22/2004 16:49 818-581-8455  
NOV-22-04 MON 04:44 PM

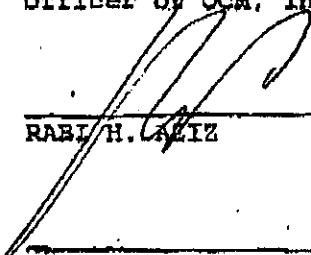
FRANK BUDA ESQ.  
FAX NO. 2135786917

PAGE 88/88  
P. 07

1 DATED: \_\_\_\_\_

ERNIE TORRES FREGOSO, JR.,  
individually and as designated  
officer of OCM, Inc., Respondent

4 DATED: 11/30/04

  
RAEL H. AZIZ

7 DATED: \_\_\_\_\_

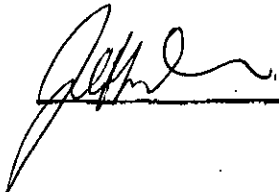
FRANK M. BUDA, ESQ.  
Counsel for Respondent  
(Approved as to content)

\* \* \*

11 The foregoing Stipulation and Agreement is hereby  
12 adopted as my Decision in this matter and shall become effective  
13 at 12 o'clock noon on \_\_\_\_\_

14 IT IS SO ORDERED December 22 2004

15 JEFF DAVI  
16 Real Estate Commissioner

  
\_\_\_\_\_

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DATED: \_\_\_\_\_

ERNIE TORRES FREGOSO, JR.,  
individually and as designated  
officer of OCM, Inc.,  
Respondent

DATED: \_\_\_\_\_

RABI H. AZIZ

DATED: \_\_\_\_\_

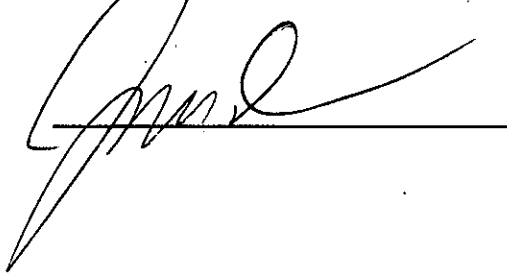
FRANK M. BUDA, ESQ.  
Counsel for Respondent  
(Approved as to content)

\* \* \*

The foregoing Stipulation and Agreement is hereby  
adopted as my Decision in this matter and shall become effective  
at 12 o'clock noon on January 12, 2005.

IT IS SO ORDERED December 22 2004.

JEFF DAVI  
Real Estate Commissioner



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BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

In the Matter of the Accusation of )  
 )  
O C M, INC., a corporation; )  
 )  
ERNIE TORRES FREGOSO, JR., )  
 )  
individually and as designated )  
 )  
officer of O C M, Inc.; )  
 )  
and RABI H. AZIZ, )  
 )

Case No. H-31024 LA

OAH No. L-2004070260

**FILED**  
SEP - 7 2004  
DEPARTMENT OF REAL ESTATE

Respondent(s)

NOTICE OF HEARING ON ACCUSATION

To the above-named Respondent(s):

You are hereby notified that a hearing will be held before the Department of Real Estate at the Office of Administrative Hearings, 320 West Fourth Street, Suite 630, Los Angeles, CA 90013-1105 on NOVEMBER 22, 23 and 24, 2004, at the hour of 9:00 A.M., 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: September 7, 2004

By

CHRIS LEONG  
CHRIS LEONG, Counsel

cc: O C M, Inc.  
Ernie Torres Fregoso, Jr.  
Rabi H. Aziz  
Frank M. Buda, Esq.  
Sacto.  
OAH  
Darryl M. Thomas, L.A. Audits

1 CHRIS LEONG, Counsel (SBN 141079)  
2 Department of Real Estate  
3 320 West Fourth Street, Suite 350  
4 Los Angeles, CA 90013-1105

5 Telephone: (213) 576-6982  
6 -or- (213) 576-6910 (Direct)

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FILED  
JUN 23 2004  
DEPARTMENT OF REAL ESTATE

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BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

\* \* \*

In the Matter of the Accusation of )  
O C M, INC., ) No. H-31024 LA  
a corporation; ) A C C U S A T I O N  
ERNIE TORRES FREGOSO, JR., )  
individually and as designated )  
officer of O C M, Inc.; )  
and RABI H. AZIZ, )  
Respondents. )

The Complainant, Janice Waddell, a Deputy Real Estate Commissioner of the State of California, for cause of Accusation against O C M, INC., a corporation (hereafter "O C M"); ERNIE TORRES FREGOSO, JR.; individually and as designated officer of O C M (hereafter "FREGOSO"); and RABI H. AZIZ (hereafter "AZIZ") (hereafter sometimes collectively referred to as "Respondents"), is informed and alleges in her official capacity as follows:

1.

Respondents are presently licensed and/or have license rights under the Real Estate Law, Part 1 of Division 4 of the California Business and Professions Code (hereafter "Code").

2.

1  
2 At all times material herein, Respondent O C M was and  
3 still is licensed by the Department of Real Estate of the State  
4 of California (hereafter "Department") as a corporate real  
5 estate broker.

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3.

At all times material herein, FREGOSO was and still is licensed by the Department as a real estate broker, individually and as designated officer of O C M. As the designated officer of O C M, FREGOSO was responsible pursuant to Code Section 10159 for supervision.

4.

At all times material herein, AZIZ was and still is licensed by the Department as a real estate salesperson. At all times mentioned herein, AZIZ was employed by O C M.

5.

At all times material herein, James Matthew Osborn (hereafter "Osborn") was not licensed by the Department as a real estate salesperson or broker.

6.

At all times material herein, Respondents engaged in the business of, acted in the capacity of, advertised or assumed to act as real estate brokers for others in the State of California, within the meaning of Code Section 10131(a) and (d), including the operation and conduct of a real estate sales, loan and loan servicing business with the public wherein Respondents sold and purchased real property on behalf of owners of real

1 property and/or solicited borrowers for loans secured by  
2 interest in real property and/or serviced loans secured by  
3 interest in real property in expectation of compensation.

4 7.

5 All further references to "Respondents", unless  
6 otherwise specified, include the parties identified in Paragraphs  
7 2 through 4 above, and also include the employees, agents and  
8 real estate licensees employed by or associated with said  
9 parties, who at all times herein mentioned were engaged in the  
10 furtherance of the business or operations of said parties and who  
11 were acting within the course and scope of their authority and  
12 employment.

13 FIRST CAUSE OF ACCUSATION

14 (Audit Findings)

15 8.

16 On August 26, 2003, the Department concluded its  
17 examination of Respondents O C M and FREGOSO's books and records  
18 pertaining to Respondents' activities as real estate brokers in  
19 Audit No. LA 020400, including escrow activities covering a  
20 period from approximately January 1, 2002 to March 31, 2003.  
21 The examination revealed violations of the Code and of Title 10,  
22 Chapter 6, California Code of Regulations (hereafter  
23 "Regulations"), as set forth below, and as more specifically set  
24 forth in Audit No. LA 020400 and the Exhibits attached to said  
25 Audit.

26 ///

9.

1  
2 At all times herein, in connection with the broker  
3 escrow, real estate sales, loan and loan servicing activity  
4 described in Paragraph 6 above, Respondents O C M and FREGOSO  
5 accepted or received funds, including funds in trust (hereafter  
6 "trust funds") from or on behalf of actual and prospective  
7 parties to transactions handled by Respondents O C M and  
8 FREGOSO. These funds were maintained at Wells Fargo Bank, P.O.  
9 Box 6995, Portland, OR 97228, in the name of OCM Inc., Account  
10 No. 1587930387 (hereafter "T/A").

11 10.

12 Respondents O C M and FREGOSO acted in violation of  
13 the Code and the Regulations in that:

14 (a) during the course of arranging loans, Osborn  
15 collected advance fees from borrowers Delores Moreno (hereafter  
16 "Moreno") and Hella-Barbara Rank (hereafter "Rank"), in  
17 violation of Code Section 10131.2.

18 (b) failed to disclose additional compensation from  
19 the lenders while arranging loans for borrowers Vickie Ann  
20 Bearup-Gamarra (hereafter "Bearup-Gamarra") and Rashilla S.  
21 Brahmhatt (hereafter "Brahmbhatt"), in violation of Code  
22 Section 10176(g).

23 11.

24 The conduct, acts and omissions of Respondents O C M  
25 and FREGOSO, as described in Paragraph 10, violated the Code as  
26 set forth above and constitutes cause for the suspension or  
27 revocation of all real estate licenses and license rights of

1 Respondents under the provisions of Code Sections 10177(d)  
2 and/or 10177(g) and/or 10177(h).

3 SECOND CAUSE OF ACCUSATION

4 (Unlicensed Activity and Advance Fees)

5 12.

6 On or about October 3, 2002, a Loan Officer Services  
7 Agreement, between Osborn and O C M, serving as a Broker-  
8 Salesperson Agreement, was signed by Osborn and AZIZ, but not by  
9 O C M's Designated Officer, FREGOSO.

10 13.

11 On or about October 8, 2002, Osborn provided the  
12 required personal information for employment with O C M, which  
13 positively identified Osborn as holding California Driver's  
14 License No. N9496390, which expires October 10, 2007, and  
15 reflected the address 19562 Arezzo Street, Trabuco Canyon, CA  
16 92676.

17 14.

18 On or about October 15, 2002, Osborn contacted Rose  
19 Aldana (hereafter "Aldana", a real estate salesperson with  
20 Re/Max), via telephone for the purpose of soliciting loan  
21 services. Osborn also offered to assist Aldana in negotiating an  
22 offer and compromise concerning Aldana's tax issue with the IRS.  
23 Aldana referred two potential borrowers, Moreno and Rank, to  
24 Osborn, after she could not originate refinance loans for either  
25 borrower, and obtained authorization from the said borrowers to  
26 refer them to Osborn.

27

1 15.

2 On or about October 21, 2002, Osborn obtained Moreno's  
3 personal information for the purpose of originating a refinance  
4 loan for her property located at 522 North Soledad Street, Santa  
5 Barbara, CA 93103. Osborn then instructed Moreno to forward  
6 \$825.00 for the purpose of reimbursing him for an appraisal that  
7 he had ordered and paid for in advance in an effort to expedite  
8 the loan process. Moreno complied and sent \$825.00 via Western  
9 Union to Osborn at the cost of \$67.00.

10 16.

11 On or about October 24, 2002, after discussing with  
12 Osborn, the origination of a refinance loan for her residence at  
13 1390 Danielson, Montecito, CA 93108, via telephone, Rank, upon  
14 Osborn's instructions, forwarded a personal check of \$825.00  
15 payable to Osborn, via regular U.S. mail, to 19562 Arezzo Street,  
16 Trabuco Canyon, CA 92676. The funds were sent for the purpose of  
17 reimbursing Osborn for an appraisal he had represented to Rank  
18 that he had ordered and paid for in advance, in an effort to  
19 expedite the loan process.

20 17.

21 On or about November 7, 2002, Osborn represented to the  
22 borrowers that the money was for an appraisal. The borrowers  
23 later presumed that Osborn had not arranged an appraisal as he  
24 represented because neither of the borrowers had been contacted  
25 by an appraiser. Therefore, in attempt to seek the return of the  
26 advance fees sent to Osborn in connection with the refinance  
27



1 loans, Moreno and Rank contacted Steven Daniels and/or AZIZ, both  
2 representatives of O C M.

3 18.

4 On November 8, 2002, Rank sent a letter to O C M,  
5 addressed to Daniels, describing Osborn's actions and to formally  
6 request the return of the advance fees sent to Osborn. On  
7 November 11, 2002, Moreno sent a letter to O C M, addressed to  
8 Daniels and AZIZ, describing Osborn's actions and to formally  
9 request the return of the advance fees sent to Osborn.

10 19.

11 The conduct, acts and omissions of Osborn are in  
12 violation of Code Section 10130. Respondents O C M and FREGOSO,  
13 as described in Paragraphs 12 through 18, in employing and  
14 compensating Osborn as their agent to perform licensed acts and  
15 collection of advance fees, is cause for the suspension or  
16 revocation of all real estate licenses and license rights of  
17 Respondents O C M and FREGOSO under the provisions of Code  
18 Sections 10137 and 10146.

19 THIRD CAUSE OF ACCUSATION

20 (Undisclosed Compensation)

21 20.

22 On or about July 2, 2003, the audit found that O C M  
23 had employed and compensated an unlicensed agent, and failed to  
24 disclose the yield spread premium O C M received from the lender  
25 to borrowers, namely Bearup-Gamarra, Brahmhatt and others. The  
26 audit also found that O C M, via Osborn, received advance fees,  
27 to wit appraisal fees.

1 21.

2 On or about March 11, 2004, Bearup-Gamarra provided a  
3 statement that she obtained a refinance loan utilizing O C M and  
4 loan officer AZIZ' services, for her real property located at  
5 837 North Yvonne Place, Anaheim, CA 92801, which commenced with a  
6 loan application signed and dated "09/10/02". Bearup-Gamarra  
7 then acknowledged she received a Good Faith Estimate (hereafter  
8 "GFE") and Mortgage Loan Disclosure Statement (hereafter "MLDS"),  
9 which appeared to be prepared by HelpUFinance on "10/02/02". The  
10 GFE/MLDS indicates that O C M would not receive additional  
11 compensation from the lender, and was signed by Bearup-Gamara on  
12 "01/17/03". On January 28, 2003, the said refinance loan closed  
13 and according to the HUD-1 Final Closing Statement, O C M  
14 received additional compensation from the lender in the amount of  
15 \$4,275.00.

16 22.

17 On or about March 12, 2004, Brahmbhatt provided a  
18 statement that she obtained a refinance loan utilizing O C M and  
19 loan officer AZIZ' services for her property located at 5359 East  
20 Quail Ridge Terrace, Anaheim Hills, CA 92807, which commenced  
21 with a loan application signed, undated. Brahmbhatt then  
22 acknowledged she received one GFE and one GFE/MLDS, which  
23 appeared to be prepared by HelpUFinance one dated "07/30/02" and  
24 the second "10/02/02". Both documents indicate that O C M would  
25 not receive additional compensation from the lender, both were  
26 signed by Brahmbhatt, but not dated. On December 30, 2002, the  
27 said refinance loan closed and according to the HUD-1 Final

1 Closing Statement, O C M received additional compensation from  
2 the lender in the amount of \$2,425.00.

3 23.

4 The conduct, acts and omissions of Respondents O C M  
5 and FREGOSO as described in Paragraphs 20 through 22,  
6 constitutes secret profit and undisclosed compensation and is  
7 cause for the suspension or revocation of all real estate  
8 licenses and license rights of Respondents under the provisions  
9 of Code Sections 10176(g) and/or 10240.

10 FOURTH CAUSE OF ACCUSATION

11 24.

12 The conduct, acts and omissions of Respondents O C M  
13 and FREGOSO as described in Paragraphs 8 through 23, and the  
14 conduct, acts and omissions of Respondent AZIZ as described in  
15 Paragraphs 12 through 22, constitutes fraud or dishonest  
16 dealing, negligence or incompetence and is cause for the  
17 suspension or revocation of all real estate licenses and license  
18 rights of Respondents under the provisions of Code Sections  
19 10176(i), 10177(g) and/or 10177(j).

20 FIFTH CAUSE OF ACCUSATION

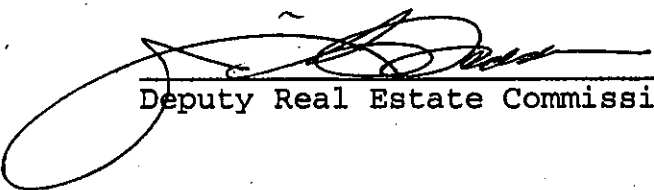
21 25.

22 The conduct, acts and omissions of Respondent FREGOSO  
23 as described in Paragraphs 1 through 23, constitutes fraud or  
24 dishonest dealing, negligence or incompetence and is cause for  
25 the suspension or revocation of all real estate licenses and  
26 license rights of Respondent under the provisions of Code  
27 Sections 10159.2, and/or 10177(h).

1  
2 WHEREFORE, Complainant prays that a hearing be  
3 conducted on the allegations of this Accusation and that upon  
4 proof thereof, a decision be rendered imposing disciplinary  
5 action against all licenses and/or license rights of  
6 Respondents, O C M, INC., a corporation; ERNIE TORRES FREGOSO,  
7 JR., individually and as designated officer of O C M; and RABI  
8 H. AZIZ, under the Real Estate Law (Part 1 of Division 4 of the  
9 Business and Professions Code), and for such other and further  
10 relief as may be proper under other applicable provisions of  
11 law.

12 Dated at Los Angeles, California

13 this 23 day of June, 2004.

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15   
16 Deputy Real Estate Commissioner  
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23 cc: O C M, Inc.  
24 Ernie Torres Fregoso, Jr.  
25 Rabi H. Aziz  
26 Sacto.  
27 LA Audit/Thomas  
OA  
Janice Waddell