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**FILED**

SEP 28 2011

DEPARTMENT OF REAL ESTATE  
BY: *Sharon A. Williams*

BEFORE THE DEPARTMENT OF REAL ESTATE  
STATE OF CALIFORNIA

\* \* \*

In the Matter of the Accusation of	)	No. H-36945 LA
	)	
<u>EZ LENDING CORPORATION</u> ; and	)	
DAVID MICHAEL KRAUSE,	)	
individually and as former	)	
designated officer of EZ	)	
Lending Corporation,	)	
	)	
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 March 17, 2011, and the findings of fact set forth herein are based on one or more of the following:

(1) Respondents EZ LENDING CORPORATION's ("EZ") and DAVID MICHAEL KRAUSE's ("KRAUSSE") express admissions; (2) affidavits; and (3) Department Audit Report SD090020 and (4) other evidence.

## FACTUAL FINDINGS

1.

On October 1, 2010, Joseph Aiu 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 and regular mail, to Respondents' last known mailing addresses on file with the Department of Real Estate ("Department") on December 2, 2010.

2.

On December 15, 2010, Respondent KRAUSSE submitted a signed Notice of Defense to the Department. KRAUSSE's case was resolved by Stipulation and Agreement.

3.

The certified mail packet sent to EZ was returned to sender with a stamp indicating "Not deliverable as addressed. Unable to forward."

4.

On March 17, 2011, no Notice of Defense having been filed by EZ within the time prescribed by Section 11506 of the Government Code, Respondent EZ's default was entered herein.

## LICENSE HISTORY

5.

At all times mentioned, EZ and was licensed or had license rights issued by the Department as a corporate real estate broker. EZ was originally licensed as a corporate real estate broker on May 26, 2005.

## BROKERAGE

6.

At all times mentioned, in the City of Riverside, County of Riverside, EZ acted as a real estate broker and conducted licensed activities within the meaning of Code Section 10131(d) by negotiating loans or performing services for borrowers in connection with loans secured by liens on real property.

## AUDIT

7.

On January 14, 2010, the Department completed an audit examination of the books and records of EZ pertaining to the rental activities described in Finding 6, which require a real estate license. The audit examination covered a period of time beginning on August 1, 2008 to September 30, 2009. The audit examination revealed violations of the Code and the Regulations as set forth in the following paragraphs, and more fully discussed in Audit Report SD090020 and the exhibits and workpapers attached to said audit report.

## VIOLATIONS

8.

In the course of activities described in Finding 6 above, and during the examination period described in Finding 7, Respondents EZ acted in violation of the Business and Professions Code ("Code") and Title 10, Chapter 6, California Code of Regulations ("Regulations") in that:

(a) EZ collected credit report fees, appraisal fees and commission checks without depositing these funds into a trust account, in violation of Code Section 10145 and Regulation 2832.

(b) EZ did not maintain a columnar record of trust funds received and disbursed for credit report fees and appraisal fees collected at the close of escrow, in violation of Code Section 10145 and Regulation 2831.

(c) EZ failed to maintain a separate record for each beneficiary or trust funds received and disbursed for credit report fees and appraisal fees collected at the close of escrow, in violation of Code Section 10145 and Regulation 2831.1.

(d) EZ did not maintain a written monthly reconciliation of the columnar record for trust funds received and disbursed to the total balance of separate beneficiary records. This was in violation of Code Section 10145 and Regulation 2831.2.

(e) EZ did not have the license for salesperson Marie Gina Neal in its possession at its main office and failed to make the license available during the audit, in violation of Code Section 10160, and Regulation 2753.

(f) Mortgage Loan Disclosure Statements in some loan files were not complete and/or signed by the agents negotiating the loans. Also, rebates from lenders were not disclosed in some

of the examined files, in violation of Code Section 10240 and Regulation 2840.

NEGLIGENCE

9.

The overall conduct of Respondents EZ constitutes negligence or incompetence. This conduct and violation are cause for the suspension or revocation of the real estate license and license rights of said Respondent pursuant to Code Section 10177(g).

DETERMINATION OF ISSUES

1.

The conduct of Respondent EZ as described in Findings 8 and 9 herein above, is in violation of Code Sections 10145, 10160 and 10240 and Regulations 2832, 2831, 2831.1, 2831.2, 2753 and 2840, and is cause for disciplinary action pursuant to Code Sections 10177(d) and 10177(g).

2.

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

ORDER

The real estate license and license rights of Respondent EZ LENDING CORPORATION 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 OCT 18 2011, 2011

DATED: 9/26, 2011

BARBRA J. BIGBY  
Acting Real Estate Commissioner



1 Department of Real Estate  
2 320 West 4th Street, Ste. 350  
3 Los Angeles, California 90013-1105

**FILED**

4 (213) 576-6982

MAR 17 2011

5 DEPARTMENT OF REAL ESTATE

6 BY: James B. [Signature]

7 BEFORE THE DEPARTMENT OF REAL ESTATE

8 STATE OF CALIFORNIA

9 \* \* \*

10 In the Matter of the Accusation of )

No. H-36945 LA

11 EZ LENDING CORPORATION; and )  
12 DAVID MICHAEL KRAUSSE, individually )  
13 and as former designated officer of )  
EZ Lending Corporation, )

14 Respondents )  
15

16 DEFAULT ORDER

17 Respondent EZ LENDING CORPORATION, having failed to  
18 file a Notice of Defense within the time required by Section  
19 11506 of the Government Code, is now in default. It is,  
20 therefore, ordered that a default be entered on the record in  
21 this matter.

22 IT IS SO ORDERED

March 17, 2011

24 JEFF DAVI  
Real Estate Commissioner

25 Dolores Weeks  
26 By: DOLORES WEEKS  
Regional Manager

27

SPECTO  
Flag.

**FILED**

1 Department of Real Estate  
2 320 W. 4<sup>TH</sup> Street, Suite 350  
3 Los Angeles, CA 90013-1105  
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MAY 20 2011

DEPARTMENT OF REAL ESTATE  
BY: *Shirley A. Arlene*

BEFORE THE DEPARTMENT OF REAL ESTATE  
STATE OF CALIFORNIA

\* \* \*

In the Matter of the Accusation of	)	No. H-36945 LA
	)	
EZ LENDING CORPORATION and	)	
DAVID MICHAEL KRAUSSE,	)	<u>STIPULATION</u>
individually and as former	)	<u>AND</u>
designated officer of EZ Lending	)	<u>AGREEMENT</u>
Corporation ,	)	
	)	
Respondents,	)	

It is hereby stipulated by and between Respondent DAVID MICHAEL KRAUSSE, represented by Mary E. Work, Esq. and the Complainant, acting by and through James A. Demus, Counsel for the Department of Real Estate, as follows for the purpose of settling and disposing of the Accusation ("Accusation") filed on December 2, 2010, in this matter:

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

1 Procedure Act ("APA"), shall instead and in place thereof be  
2 submitted solely on the basis of the provisions of this  
3 Stipulation and Agreement ("Stipulation").

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

8 3. Respondent timely filed a Notice of Defense  
9 pursuant to Section 11506 of the Government Code for the purpose  
10 of requesting a hearing on the allegations in the Accusation.  
11 Respondent hereby freely and voluntarily withdraws said Notice of  
12 Defense. Respondent acknowledges that he understands that by  
13 withdrawing said Notice of Defense he thereby waives the right to  
14 require the Commissioner to prove the allegations in the  
15 Accusation at a contested hearing held in accordance with the  
16 provisions of the APA and that he will waive other rights  
17 afforded to him in connection with the hearing such as the right  
18 to present evidence in his defense of the allegations in the  
19 Accusation and the right to cross-examine witnesses.

21 4. This Stipulation is based on the factual  
22 allegations contained in the Accusation. In the interest of  
23 expedience and economy, Respondent chooses not to contest these  
24 allegations, but to remain silent and understand that, as a  
25 result thereof, these factual allegations, without being admitted  
26 or denied, will serve as a prima facie basis for the disciplinary  
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1 action stipulated to herein. The Real Estate Commissioner shall  
2 not be required to provide further evidence to prove said factual  
3 allegations.

4 5. This Stipulation is made for the purpose of  
5 reaching an agreed disposition of this proceeding and is  
6 expressly limited to this proceeding and any other proceeding or  
7 case in which the Department of Real Estate ("Department"), the  
8 state or federal government, or any agency of this state, another  
9 state or federal government is a party.

10 6. It is understood by the parties that the Real  
11 Estate Commissioner may adopt this Stipulation as his Decision in  
12 this matter thereby imposing the penalty and sanctions on  
13 Respondent's real estate license and license rights as set forth  
14 in the "Order" herein below. In the event that the Commissioner  
15 in his discretion does not adopt the Stipulation, it shall be  
16 void and of no effect and Respondent shall retain the right to a  
17 hearing and proceeding on the Accusation under the provisions of  
18 the APA and shall not be bound by any stipulation or waiver made  
19 herein.  
20

21 7. The Order or any subsequent Order of the Real  
22 Estate Commissioner made pursuant to this Stipulation shall not  
23 constitute an estoppel, merger or bar to any further  
24 administrative or civil proceedings by the Department of Real  
25 Estate with respect to any matters which were not specifically  
26 alleged to be causes for Accusation in this proceeding but do  
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1 constitute a bar, estoppel and merger as to any allegations  
2 actually contained in the Accusation against Respondent herein.

3 8. Respondent understands that by agreeing to this  
4 Stipulation, Respondent agrees to pay, pursuant to Business and  
5 Professions Code Section 10148, the cost of the audit which led  
6 to this disciplinary action. The amount of said cost is  
7 \$3,964.50.

8 9. Respondent has received, read, and understands the  
9 "Notice Concerning Costs of Subsequent Audit." Respondent  
10 further understands that by agreeing to this Stipulation, the  
11 findings set forth below in the Determination of Issues become  
12 final, and the Commissioner may charge Respondent for the cost of  
13 any subsequent audit conducted pursuant to Business and  
14 Professions Code Section 10148 to determine if the violations  
15 have been corrected. The maximum cost of the subsequent audit  
16 will not exceed \$3,964.50.  
17

18  
19 DETERMINATION OF ISSUES

20 By reason of the foregoing, it is stipulated and agreed  
21 that the following determination of issues shall be made:

22 The conduct of DAVID MICHAEL KRAUSSE as described in  
23 Paragraph 4, hereinabove, is a basis for discipline of  
24 Respondent's license and license rights as violations of the Real  
25 Estate law pursuant to Business and Professions Code ("Code")  
26 Sections 10145, 10177(d), 10177(g) and 10177(h) and Title 10,  
27

1 Chapter 6, California Code of Regulations, Sections 2831, 2831.1,  
2 2831.2 and 2832.

3 ORDER

4 WHEREFORE, THE FOLLOWING ORDER is hereby made:

5 I.

6 All licenses and licensing rights of Respondent DAVID  
7 MICHAEL KRAUSSE under the Real Estate Law are suspended for a  
8 period of sixty (60) days from the effective date of this  
9 Decision; provided, however, that thirty (30) days of said  
10 suspension, shall be stayed for one (1) year upon the following  
11 terms and conditions:

12 A.

13 1. Respondent shall obey all laws, rules and  
14 regulations governing the rights, duties and responsibilities of  
15 a real estate licensee in the State of California; and  
16 2. That no final subsequent determination be made,  
17 after hearing or upon stipulation, that cause for disciplinary  
18 action occurred within one (1) year of the effective date of this  
19 Decision. Should such a determination be made, the Commissioner  
20 may, in his discretion, vacate and set aside the stay order and  
21 reimpose all or a portion of the stayed suspension. Should no  
22 such determination be made, the stay imposed herein shall become  
23 permanent.

B.

1  
2 If Respondent petitions, an additional 30 days shall be  
3 stayed upon condition that:

4 1. Respondent pays a monetary penalty pursuant to  
5 Section 10175.2 of the Code at the rate of \$50 for each day of  
6 the suspension for a total monetary penalty of \$1,500.

7 2. Said payment shall be in the form of a cashier's  
8 check or certified check made payable to the Recovery Account of  
9 the Real Estate Fund. Said check must be received by the  
10 Department prior to the effective date of the Decision in this  
11 matter.

12 3. No further cause for disciplinary action against  
13 the real estate license of Respondent occurs within one year from  
14 the effective date of the Decision in this matter.

15 4. If Respondent fails to pay the monetary penalty in  
16 accordance with the terms and conditions of the Decision, the  
17 Commissioner may, without a hearing, order the immediate  
18 execution of all or any part of the stayed suspension in which  
19 event the Respondent shall not be entitled to any repayment nor  
20 credit, prorated or otherwise, for money paid to the Department  
21 under the terms of this Decision.

22 5. If Respondent pays the monetary penalty and if no  
23 further cause for disciplinary action against the real estate  
24 license of Respondent occurs within two years from the effective  
25

1 date of the Decision, the stay hereby granted shall become  
2 permanent.

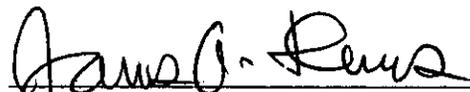
3 6. Pursuant to Section 10148 of the Business and  
4 Professions Code, Respondent shall pay the Commissioner's  
5 reasonable cost for: a) the audit which led to this disciplinary  
6 action and b) a subsequent audit to determine if Respondent has  
7 corrected the trust fund violations found in the Determination of  
8 Issues. In calculating the amount of the Commissioner's  
9 reasonable cost, the Commissioner may use the estimated average  
10 hourly salary for all persons performing audits of real estate  
11 brokers, and shall include an allocation for travel costs,  
12 including mileage, time to and from the auditor's place of work  
13 and per diem. Respondent shall pay such costs within 60 days of  
14 receiving an invoice from the Commissioner detailing the  
15 activities performed during the audit and the amount of time  
16 spent performing those activities. The Commissioner may, in his  
17 discretion, vacate and set aside the stay order, if payment is  
18 not timely made as provided for herein, or as provided for in a  
19 subsequent agreement between the Respondent and the Commissioner.  
20 The vacation and the set aside of the stay shall remain in effect  
21 until payment is made in full, or until Respondent enters into an  
22 agreement satisfactory to the Commissioner to provide for  
23 payment.  
24

25 II

26 Respondent DAVID MICHAEL KRAUSSE shall within six (6)  
27

1 months from the effective date of the Decision herein, take and  
2 pass the Professional Responsibility Examination administered by  
3 the Department including the payment of the appropriate  
4 examination fee. If Respondent DAVID MICHAEL KRAUSSE fails to  
5 satisfy this condition, the Commissioner may order suspension of  
6 Respondent DAVID MICHAEL KRAUSSE's license until Respondent  
7 passes the examination.

8  
9 DATED: 3/30/11

  
10 JAMES A. DEMUS, Counsel for  
the Department of Real Estate

11 \* \* \*

12 EXECUTION OF THE STIPULATION

13 I have read the Stipulation and discussed it with my  
14 counsel. Its terms are understood by me and are agreeable and  
15 acceptable to me. I understand that I am waiving rights given to  
16 me by the California Administrative Procedure Act (including but  
17 not limited to Sections 11506, 11508, 11509 and 11513 of the  
18 Government Code), and I willingly, intelligently and voluntarily  
19 waive those rights; including the right of requiring the  
20 Commissioner to prove the allegations in the Accusation at a  
21 hearing at which I would have the right to cross-examine  
22 witnesses against me and to present evidence in defense and  
23 mitigation of the charges.  
24

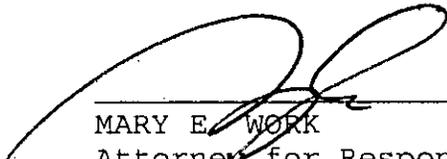
25 Respondent can signify acceptance and approval of the  
26 terms and conditions of this Stipulation by faxing a copy of its  
27

signature page, as actually signed by Respondent, to the  
Department at the following telephone/fax number: James A. Demus  
at (213) 576-6917. Respondent agrees, acknowledges and  
understands that by electronically sending to the Department a  
fax copy of Respondent's actual signature as it appears on the  
Stipulation, that receipt of the faxed copy by the Department  
shall be as binding on Respondent as if the Department had  
received the original signed Stipulation.

DATED: 3/28/2011

  
\_\_\_\_\_  
DAVID MICHAEL KRAUSSE Respondent

DATED: 3/30/11

  
\_\_\_\_\_  
MARY E. WORK  
Attorney for Respondents

\* \* \*

The foregoing Stipulation and Agreement is hereby  
adopted as my Decision as to Respondent DAVID MICHAEL KRAUSSE and  
shall become effective at 12 o'clock noon on  
JUN 20 2011, 2011.

IT IS SO ORDERED 4-25, 2011.

JEFF DAVI  
Real Estate Commissioner

**FILED**

DEC -2 2010

DEPARTMENT OF REAL ESTATE

BY: James B. Aiu

1 JAMES DEMUS, Counsel (SBN 225005)  
2 Department of Real Estate  
3 320 West 4th Street, Suite 350  
4 Los Angeles, California 90013-1105

5 Telephone: (213) 576-6982  
6 (Direct) (213) 576-6910  
7

8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 \* \* \*

11 In the Matter of the Accusation of )

No. H-36945-LA

12 EZ LENDING CORPORATION; and )

A C C U S A T I O N

13 DAVID MICHAEL KRAUSSE, )

14 individually, and as former )

15 designated officer of EZ Lending )

16 Corporation, )

17 Respondents. )

18 The Complainant, Joseph Aiu, a Deputy Real Estate  
19 Commissioner of the State of California, for cause of Accusation  
20 against EZ LENDING CORPORATION and DAVID MICHAEL KRAUSSE,  
21 individually, and as former designated officer of EZ Lending  
22 Corporation, alleges as follows:

23 1.

24 The Complainant, Joseph Aiu, acting in his official  
25 capacity as a Deputy Real Estate Commissioner of the State of  
26 California, makes this Accusation against EZ LENDING CORPORATION  
27

1 and DAVID MICHAEL KRAUSSE individually, and as former designated  
2 officer of EZ Lending Corporation.

3 2.

4 All references to the "Code" are to the California  
5 Business and Professions Code and all references to "Regulations"  
6 are to Title 10, Chapter 6, California Code of Regulations.

7 LICENSE HISTORY

8 3.

9 A. EZ LENDING CORPORATION ("EZ") is presently licensed  
10 and/or has license rights issued by the Department of Real Estate  
11 ("Department") as a corporate real estate broker. EZ was  
12 originally licensed as a corporate real estate broker on May 26,  
13 2005.

14 B. At all times mentioned, DAVID MICHAEL KRAUSSE  
15 ("KRAUSSE") was licensed and/or had license rights issued by the  
16 Department as a real estate broker. KRAUSSE was originally  
17 licensed as a real estate broker on December 2, 2004.

18 C. From March 9, 2009 through March 8, 2010, EZ was  
19 licensed by the Department as a corporate real estate broker by  
20 and through KRAUSSE, as the designated officer and broker  
21 responsible, pursuant to Code Section 10159.2, for supervising  
22 the activities requiring a real estate license conducted on  
23 behalf EZ or by EZ's officers, agents and employees, including  
24 KRAUSSE.

25 D. From May 26, 2005 until March 9, 2009 the  
26 designated officer/broker for EZ was Jorge Ricardo Cruz. All  
27

1 licenses and licensing rights of Jorge Ricardo Cruz were revoked  
2 by the Department on September 16, 2009.

3 BROKERAGE

4 EZ LENDING CORPORATION

5 4.

6 At all times mentioned, in the City of Riverside,  
7 County of Riverside, EZ acted as real estate broker, conducting  
8 licensed activities within the meaning of Code Section 10131(d)  
9 by negotiating loans or performing services for borrowers in  
10 connection with loans secured by liens on real property.

11 AUDIT

12 EZ LENDING CORPORATION

13 5.

14 On January 14, 2010, the Department completed an audit  
15 examination of the books and records of EZ pertaining to the  
16 mortgage and loan activities described in Paragraph 4 which  
17 require a real estate license. The audit examination covered a  
18 period of time from August 1, 2008 to September 30, 2009. The  
19 audit examination revealed violations of the Code and the  
20 Regulations as set forth in the following paragraphs, and as more  
21 fully discussed in Audit Report SD090020 and the exhibits and  
22 workpapers attached to said audit report.

23 TRUST ACCOUNT

24 6.

25 During the audit period, neither EZ nor KRAUSE  
26 maintained a trust account.

27 ///

1 VIOLATIONS OF THE REAL ESTATE LAW

2 7.

3 In the course of activities described in Paragraph 4  
4 above and during the examination period described in Paragraph 5,  
5 Respondents EZ and KRAUSSE acted in violation of the Code and the  
6 Regulations in that:

7 (a) EZ collected credit report fees, appraisal fees and  
8 commission checks without depositing these funds into a trust  
9 account, in violation of Code Section 10145 and Regulation 2832.

10 (b) EZ did not maintain a columnar record of trust  
11 funds received and disbursed for credit report fees and appraisal  
12 fees collected at the close of escrow, in violation of Code  
13 Section 10145 and Regulation 2831.

14 (c) EZ failed to maintain a separate record for each  
15 beneficiary or trust funds received and disbursed for credit  
16 report fees and appraisal fees collected at the close of escrow,  
17 in violation of Code Section 10145 and Regulation 2831.1.

18 (d) EZ did not maintain a written monthly  
19 reconciliation of the columnar record for trust funds received  
20 and disbursed to the total balance of separate beneficiary  
21 records. This was in violation of Code Section 10145 and  
22 Regulation 2831.2.

23 (e) EZ did not have the license for salesperson Marie  
24 Gina Neal in its possession at its main office and failed to make  
25 the license available during the audit, in violation of Code  
26 Section 10160, and Regulation 2753.

27

1 (f) Mortgage Loan Disclosure Statements in some loan  
2 files were not complete and/or signed by the agents negotiating  
3 the loans. Also, rebates from lenders were not disclosed in some  
4 of the examined files, in violation of Code Section 10240 and  
5 Regulation 2840.

6 8.

7 The conduct of Respondents EZ and KRAUSSE, described in  
8 Paragraph 7, above, violated the Code and the Regulations as set  
9 forth below:

10	<u>PARAGRAPH</u>	<u>PROVISIONS VIOLATED</u>
11		
12	7(a)	Code Sections 10145 and Regulation
13		2832
14		
15	7(b)	Code Section 10145 and Regulation
16		2831
17		
18	7(c)	Code Section 10145 and Regulation
19		2831.1
20		
21	7(d)	Code Section 10145 and Regulation
22		2831.2
23		
24	7(e)	Code Section 10160 and Regulation
25		2753
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7(f)

Code Section 10240 and Regulation  
2840

The foregoing violations constitute cause for the suspension or revocation of the real estate license and license rights of EZ and KRAUSSE, under the provisions of Code Sections 10177(d) and/or 10177(g).

NEGLIGENCE

9.

The overall conduct of Respondents EZ and KRAUSSE constitutes negligence or incompetence. This conduct and violation are cause for the suspension or revocation of the real estate license and license rights of said Respondents pursuant to Code Section 10177(g).

SUPERVISION AND COMPLIANCE

10.

The overall conduct of Respondent KRAUSSE constitutes a failure on his part, as officer designated by a corporate broker licensee, to exercise the reasonable supervision and control over the licensed activities of EZ as required by Code Section 10159.2 and Regulation 2725, and to keep EZ in compliance with the Real Estate Law, and is cause for the suspension or revocation of the real estate license and license rights of KRAUSSE pursuant to the provisions of Code Sections 10177(d), 10177(g) and 10177(h).

///  
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///

1           WHEREFORE, Complainant prays that a hearing be  
2 conducted on the allegations of this Accusation and that upon  
3 proof thereof, a decision be rendered imposing disciplinary  
4 action against the license and license rights of Respondents EZ  
5 LENDING CORPORATION and DAVID MICHAEL KRAUSSE, individually and  
6 as former designated officer of EZ Lending Corporation, under the  
7 Real Estate Law (Part 1 of Division 4 of the Business and  
8 Professions Code) and for such other and further relief as may be  
9 proper under other applicable provisions of law.

10 Dated at San Diego, California

11  
12 this 1 day of October, 2010.

13  
14   
15 \_\_\_\_\_  
16 Joseph Aiu  
17 Deputy Real Estate Commissioner  
18  
19  
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24

25 cc: EZ LENDING CORPORATION  
26 DAVID MICHAEL KRAUSSE  
27 Joseph Aiu  
Sacto  
Audits