

Diary

FILED

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DEPARTMENT OF REAL ESTATE
BY: *[Signature]*

8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 * * *

11 In the Matter of the Accusation of)
12 GOLDENKEY FINANCIAL)
13 HOLDINGS, INC.;)
14 and RODOLFO OCAMPO,)
15 Respondents,)
16)
17)
18)
19)
20)
21)

No. H- 38474 LA

A C C U S A T I O N

17 The Complainant, Robin Trujillo, a Deputy Real Estate
18 Commissioner of the State of California, for cause of accusation
19 against GOLDENKEY FINANCIAL HOLDINGS, INC., and RODOLFO OCAMPO
20 alleges as follows:
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22 1. The Complainant, Robin Trujillo, acting in her
23 official capacity as a Deputy Real Estate Commissioner of the
24 State of California, makes this Accusation against GOLDENKEY
25 FINANCIAL HOLDINGS, INC. (GFH), and RODOLFO OCAMPO.
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27

1 2. GOLDENKEY FINANCIAL HOLDINGS, INC., and RODOLFO
2 OCAMPO (hereinafter referred to as "Respondents") are presently
3 licensed and/or have license rights under the Real Estate Law
4 (Part 1 of Division 4 of the Business and Professions Code,
5 hereinafter Code).

6 3. At all times herein mentioned, Respondent GOLDENKEY
7 FINANCIAL HOLDINGS, INC. was licensed as a real estate broker.

8 4. At all times herein mentioned, Respondent RODOLFO
9 OCAMPO was licensed as a real estate salesperson licensed to real
10 estate broker AVI Realty, Inc.

11 5. On or about July 23, 2010, for or in expectation of
12 compensation, Respondents solicited and negotiated a re-finance
13 loan and loan modification on real property located at 3154 Shale
14 Rd., Palmdale, California for borrowers Adam and Amelia Vidana
15 Rodriguez.

16 6. Respondent GFH violated Regulation 2731, Title 10,
17 Chapter 6, by conducting real estate activities using the
18 unlicensed names Golden Key Services and Golden Key Financial.

19 7. Respondent GOLDENKEY FINANCIAL HOLDINGS, INC.
20 violated Code Section 10177(f) by engaging in activities
21 requiring a real estate broker license when it was in a forfeited
22 status in the State of Arkansas.

23 8. Respondent GOLDENKEY FINANCIAL HOLDINGS, INC.
24 violated Code Section 10137 by employing Respondent RODOLFO
25 OCAMPO to perform activities requiring a real estate license as
26 defined by Code Section 10131(d) and 10131.2 while he was
27 licensed to broker AVI Realty, Inc.

1 9. Respondent GFH violated Code Section 10146 and
2 Regulation 2832 by collecting advance fees from the borrowers and
3 not depositing the fees into a real estate broker trust account.

4 10. Respondent GFH misappropriated the funds it
5 received from the borrowers without the knowledge or permission
6 of the borrowers.

7 11. Respondent GFH violated Code Section 10085 and
8 Regulation 2970 by failing to provide advance fee
9 material/agreements to be used to the Commissioner for review and
10 approval ten days prior to there use.

11 12. The broker for Respondent OCAMPO was not aware of
12 the above transaction.

13 13. Respondent OCAMPO violated Code Section 10145(c) by
14 collecting advance fees from the borrowers and failed to forward
15 the funds to his employing broker.

16 14. The activities of Respondent OCAMPO are acts
17 requiring a real estate broker license under the provisions of
18 Code Sections 10131.2 and 10131(d) and (e).

19 15. Respondents GOLDENKEY FINANCIAL HOLDINGS, INC., and
20 RODOLFO OCAMPO misappropriated the funds they received from the
21 borrowers without the knowledge or permission of the borrowers.

22 16. The conduct of Respondents GOLDENKEY FINANCIAL
23 HOLDINGS, INC., and RODOLFO OCAMPO, as alleged above, subjects
24 their real estate license and license rights to suspension or
25 revocation pursuant to Sections 10176(i) and/or 10177(j) of the
26 Business and Professions Code, and Sections 10177(d) and/or
27 10177(g) for violation of Code Sections 10085, 10130 (for

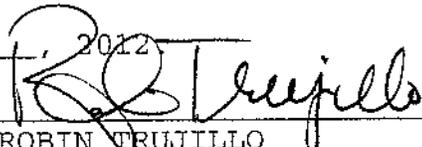
1 Respondent OCAMPO), 10137, 10145(c), 10146, and Sections 2731,
2 2742(c), 2832 and 2970, Title 10, California Code of Regulations.

3 COST RECOVERY

4 Code Section 10106 provides, in pertinent part, that in
5 any order issued in resolution of a disciplinary proceeding
6 before the department, the commissioner may request the
7 administrative law judge to direct a licensee found to have
8 committed a violation of this part to pay a sum not to exceed the
9 reasonable costs of the investigation and enforcement of the
10 case.

11 WHEREFORE, Complainant prays that a hearing be
12 conducted on the allegations of this Accusation and that upon
13 proof thereof, a decision be rendered imposing disciplinary
14 action against all licenses and license rights of Respondents
15 GOLDENKEY FINANCIAL HOLDINGS, INC., and RODOLFO OCAMPO under the
16 Real Estate Law (Part 1 of Division 4 of the Business and
17 Professions Code), for the cost of investigation and enforcement
18 as permitted by law, and for such other and further relief as may
19 be proper under other applicable provisions of law.

20 Dated at Los Angeles, California
21 this 6 day of September, 2012


22 _____
23 ROBIN TRUJILLO
24 Deputy Real Estate Commissioner

25 cc: Goldenkey Financial Holdings, Inc.
26 Rodolfo Ocampo
27 AVI Realty, Inc.
Robin Trujillo
Sacto.