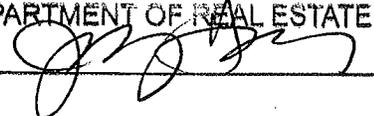


1 CHERYL D. KEILY SBN# 94008  
2 Department of Real Estate  
3 320 West 4th Street, Suite 350  
4 Los Angeles, California 90013-1105

5 Telephone: (213) 576-6982  
6 (Direct) (213) 576-5770

**FILED**

FEB 19 2009

DEPARTMENT OF REAL ESTATE  
BY: 

8  
9 BEFORE THE DEPARTMENT OF REAL ESTATE

10 STATE OF CALIFORNIA

11 \* \* \*

12 In the Matter of the Accusation of ) No. H-35709 LA  
13 )  
14 BROADWAY FINANCIAL GROUP INC, ) A C C U S A T I O N  
15 and RUBEN GOMEZ BECERRA, )  
16 individually, and as desig- )  
17 nated officer of Broadway )  
18 Financial Group Inc, )  
19 )  
20 Respondents. )  
21 \_\_\_\_\_ )

18 The Complainant, Robin Trujillo, a Deputy Real Estate  
19 Commissioner of the State of California, for cause of Accusation  
20 against BROADWAY FINANCIAL GROUP INC (hereinafter referred to as  
21 "Respondent BROADWAY FINANCIAL") and RUBEN GOMEZ BECERRA  
22 (hereinafter referred to as "Respondent BECERRA"), individually,  
23 and as designated officer of Respondent BROADWAY FINANCIAL, is  
24 informed and alleges as follows:

25 ///

26 ///

1.

1 The Complainant, Robin Trujillo, a Deputy Real Estate  
2 Commissioner of the State of California, makes this Accusation  
3 in her official capacity.  
4

2.

5 Respondent BROADWAY FINANCIAL is presently licensed  
6 and/or has license rights under the Real Estate Law (Part 1 of  
7 Division 4 of the Business and Professions Code, hereinafter  
8 "Code"), as a real estate corporation. Respondent BROADWAY  
9 FINANCIAL was first licensed by the Department as a corporate  
10 real estate broker on or about January 15, 2008, acting by and  
11 through Respondent BECERRA as its designated broker-officer.  
12

3.

13 Respondent BECERRA is presently licensed and/or has  
14 license rights under the Real Estate Law as a real estate  
15 broker. From on or about January 15, 2008, until December 5,  
16 2008, Respondent BECERRA was the designated broker-officer of  
17 BROADWAY FINANCIAL.  
18  
19

4.

20 All further references to respondents herein include  
21 Respondents BROADWAY FINANCIAL and BECERRA, and also include  
22 officers, directors, employees, agents and real estate licensees  
23 employed by or associated with BROADWAY FINANCIAL and BECERRA,  
24 and who at all times herein mentioned were engaged in the  
25 furtherance of the business or operations of Respondents  
26  
27

1 BROADWAY FINANCIAL and BECERRA, and who were acting within the  
2 course and scope of their authority and employment.

3 FIRST CAUSE OF ACCUSATION  
4 (Unlicensed Activity)

5 5.

6 Complainant hereby incorporates by reference the  
7 allegations set forth in Paragraphs 1 through 4, above.

8 6.

9 At a time prior to its licensure on January 15, 2008,  
10 Respondent BROADWAY FINANCIAL engaged in the business of, acted  
11 in the capacity of, advertised or assumed to act as real estate  
12 broker for others in the State of California, within the meaning  
13 of Code Sections 10131(d) and 10131.2 as follows:

14 Respondent BROADWAY FINANCIAL charged, received,  
15 collected or contracted for the collection of a fee for the  
16 performance of loan modification services with respect to a loan  
17 which is secured by a lien on real property, including but not  
18 limited to collecting a fee of \$6,200 on or about October 12,  
19 2007, pursuant to an agreement to perform loan modification  
20 services for another.

21 7.

22 The acts of Respondent BROADWAY FINANCIAL, as set  
23 forth above, require a license under the provisions of Code  
24 Sections 10131(d) and 10131.2.

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8.

The conduct, acts and/or omissions, as set forth above, violate Code Section 10130, and are cause for the suspension or revocation of the licenses and license rights of Respondent BROADWAY FINANCIAL pursuant to Code Section 10177(d).

SECOND CAUSE OF ACCUSATION  
(Office Abandonment)

9.

Complainant hereby incorporates by reference the allegations set forth in Paragraphs 1 through 4, above.

10.

The current business address and mailing address maintained by Respondent BROADWAY FINANCIAL with the Department is 17418 Chatsworth Street, Suite 102, Granada Hills, California 91344. Respondent BROADWAY FINANCIAL is no longer located at this address nor has Respondent BROADWAY FINANCIAL informed the Real Estate Commissioner of any new address nor is Respondent BROADWAY FINANCIAL presently maintaining any definite place of business in the State of California which shall serve as its office for the transaction of business requiring a real estate license.

11.

On or about October 2, 2008, a Department representative went to the current business and mailing address of Respondent BROADWAY FINANCIAL, as indicated in Paragraph 10, above, for the purpose of physically inspecting the site. The

1 Department representative determined that Respondent BROADWAY  
2 FINANCIAL did not occupy or maintain a place of business.

3 12.

4 At a time known to Respondent BROADWAY FINANCIAL, but  
5 unknown to the Department, Respondent left and/or abandoned its  
6 business and mailing address, as set forth in Paragraphs 10 and  
7 11, above; and thereafter, Respondent failed to maintain on file  
8 with the Commissioner of the Department a new address for the  
9 principal place of business for its real estate brokerage  
10 activities, in violation of Title 10, Chapter 6, Section 2715  
11 California Code of Regulations ("Regulations") and Code Section  
12 10162.

13 13.

14 From January 15, 2008 to December 5, 2008, Respondent  
15 BECERRA, as the officer designated by Respondent BROADWAY  
16 FINANCIAL pursuant to Section 10211 of the Code, was responsible  
17 for the supervision and control of the activities conducted on  
18 behalf of Respondent BROADWAY FINANCIAL by its officers and  
19 employees as necessary to secure full compliance with the Real  
20 Estate Law as set forth in Section 10159.2 of the Code.

21 14.

22 The conduct, acts and/or omissions of Respondent  
23 BROADWAY FINANCIAL, as set forth above, are cause for the  
24 suspension or revocation of the licenses and license rights of  
25 Respondent BROADWAY FINANCIAL pursuant to Code Sections 10165,  
26 10177(d) and/or 10177(g).  
27

