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JAN 05 2012

DEPARTMENT OF REAL ESTATE

BY: *[Signature]*

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BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of)	No. H-36113 LA
)	
SON THANH LE,)	
)	
Respondent.)	

ORDER SUSPENDING REAL ESTATE LICENSE

To: SON THANH LE	
986 Heaton Moor	POB 9205
Walnut, CA 91789	Fountain Valley, CA 92728

On March 23, 2011, Respondent's real estate broker license was suspended for 60 days on terms and conditions by the Department of Real Estate as set forth in the Real Estate Commissioner's Decision of March 1, 2011, in Case No. H-36113 LA, effective March 23, 2011. Among those terms, conditions and restrictions, Respondent was required to submit, within six months from the aforementioned effective date, evidence of having taken and passed the Professional Responsibility Examination

1 administered by the Department. The Commissioner has determined
2 that as of September 23, 2011, Respondent has failed to satisfy
3 this condition.

4 NOW, THEREFORE, IT IS ORDERED that Respondent's real
5 estate broker license and the exercise of any privileges
6 thereunder is hereby suspended until such time as Respondent
7 provides proof satisfactory to the Department of having taken and
8 passed the Professional Responsibility Examination, or pending
9 final determination made after hearing (see "Hearing Rights" set
10 forth below).

11 IT IS FURTHER ORDERED that all license certificates and
12 identification cards issued by the Department of Real Estate
13 which are in the possession of Respondent be immediately
14 surrendered by personal delivery or by mailing in the enclosed
15 self-addressed envelope to:

DEPARTMENT OF REAL ESTATE
Attention: Flag Section
Post Office Box 187000
Sacramento, CA 95818-7000

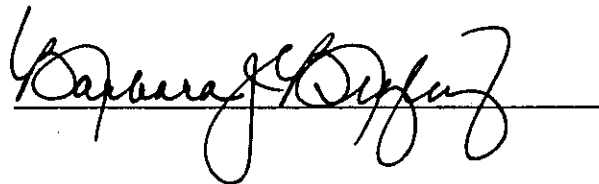
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1 HEARING RIGHTS: You have the right to a hearing to
2 contest the Commissioner's determination that you are in
3 violation of the Order issued in this matter. If you desire a
4 hearing, you must submit a written request. The request may be in
5 any form, as long as it is in writing and indicates that you want
6 a hearing. Unless a written request for a hearing, signed by or
7 on behalf of you, is delivered or mailed to the Department at 320
8 West 4th Street, Suite 350, Los Angeles, California 90013-1105,
9 within 20 days after the date that this Order was mailed to or
10 served on you, the Department will not be obligated or required
11 to provide you with a hearing.
12

13 This Order shall be effective immediately.
14

15 DATED: 12/13/11
16

17 BARBARA J. BIGBY
18 Acting Real Estate Commissioner
19

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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) 576-6905

FILED

MAR 03 2011

DEPARTMENT OF REAL ESTATE

BY: 

7
8
9 BEFORE THE DEPARTMENT OF REAL ESTATE

10 STATE OF CALIFORNIA

11 * * *

12 In the Matter of the Accusation of)
13)
14 AMERIGE MORTGAGE CORPORATION,)
15 and **SON THANH LE**, indivi-)
16 dually, and as designated)
17 officer for Amerige Mortgage)
18 Corporation,)
19)
20 Respondents.)
21)
22)

No. H-36113 LA
L-2010050669

STIPULATION & AGREEMENT

23 It is hereby stipulated by and between SON THANH LE
24 ("Respondent"), and the Complainant, acting by and through
25 Cheryl Keily, Counsel for the Department of Real Estate, as
26 follows for the purpose of settling and disposing of the
27 Accusation filed on July 15, 2009, 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
Procedure Act (APA), shall instead and in place thereof be

1 submitted solely on the basis of the provisions of this
2 Stipulation and Agreement.

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

7 3. On April 15, 2010, Respondent filed a Notice of
8 Defense, pursuant to Section 11506 of the Government Code for
9 the purpose of requesting a hearing on the allegations in the
10 Accusation. Respondent hereby freely and voluntarily withdraws
11 said Notice of Defense requesting a hearing on the Accusation.
12 Respondent acknowledges that he understands that by withdrawing
13 his request for a hearing on the allegations in the Accusation
14 he will thereby waive his right to require the Commissioner to
15 prove the allegations in the Accusation at a contested hearing
16 held in accordance with the provisions of the APA and that he
17 will waive other rights afforded to him in connection with the
18 hearing, such as the right to present evidence in defense of
19 the allegations in the Accusation and the right to cross-
20 examine witnesses.
21

22 4. This Stipulation and Agreement is based on the
23 factual allegations contained in the Accusation filed in this
24 proceeding. In the interest of expedience and economy,
25 Respondent chooses not to litigate these allegations at a
26 formal administrative hearing, but to remain silent and
27 understand that, as a result thereof, these factual

1 allegations, without being admitted or denied, will serve as a
2 prima facie basis for the disciplinary action stipulated to
3 herein. This Stipulation and Agreement and Respondent's
4 decision not to contest the Accusation are hereby expressly
5 limited to this proceeding and made for the sole purpose of
6 reaching an agreed disposition of this proceeding. Respondent's
7 decision not to contest the factual allegations at a formal
8 administrative hearing is made solely for the purpose of
9 effectuating this Stipulation and Agreement and is intended to
10 be non-binding upon Respondent in any actions against him by
11 third parties. The Real Estate Commissioner shall not be
12 required to provide further evidence to prove said factual
13 allegations.

14 5. It is understood by the parties that the Real
15 Estate Commissioner may adopt the Stipulation and Agreement as
16 his decision in this matter, thereby imposing the penalty and
17 sanctions on Respondent's real estate licenses and license
18 rights as set forth in the below "Order". In the event that
19 the Commissioner in his discretion does not adopt the
20 Stipulation and Agreement, it shall be void and of no effect,
21 and Respondent shall retain the right to a hearing and
22 proceeding on the Accusation under all the provisions of the
23 APA and shall not be bound by any admission or waiver made
24 herein.
25

26 6. The Order or any subsequent Order of the Real
27 Estate Commissioner made pursuant to this Stipulation and

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

6 DETERMINATION OF ISSUES

7 By reason of the foregoing stipulations, admissions
8 and waivers and solely for the purpose of settlement of the
9 pending Accusation without a hearing, it is stipulated and
10 agreed that the following determination of issues shall be made:
11

12 The conduct of Respondent, as described in the
13 Accusation, is in violation of Code Sections 10085, and is
14 grounds for the suspension or revocation of all the real estate
15 licenses and license rights of Respondent under the provisions
16 of Business & Professions Code section 10177(d).

17 ORDER

18 WHEREFORE, THE FOLLOWING ORDER is hereby made:

19 I. ALL licenses and licensing rights of Respondent
20 SON THANH LE under the Real Estate Law are suspended for a
21 period of sixty (60) days from the effective date of this
22 Decision;

23 A. Provided, however, that if Respondent requests,
24 the initial thirty (30) days of said suspension (or a portion
25 thereof) shall be stayed upon condition that:

26 1. Respondent pays a monetary penalty pursuant to
27 Section 10175.2 of the Code at the rate of \$50.00 per day for

1 each day of the suspension for a total monetary penalty of
2 \$1,500.

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

8 3. No further cause for disciplinary action against
9 the real estate license of Respondent occurs within two (2)
10 years from the effective date of the Decision in this matter.

11 4. If Respondent fails to pay the monetary penalty in
12 accordance with the terms of the Decision, the Commissioner
13 may, without a hearing, order the immediate execution of all or
14 any part of the stayed suspension, in which event the
15 Respondent shall not be entitled to any repayment or credit,
16 prorated or otherwise, for money paid to the Department under
17 the terms of this Decision.

18 5. If Respondent pays the monetary penalty and if no
19 further cause for disciplinary action against the real estate
20 license of Respondent occurs within two (2) years from the
21 effective date of the Decision, the stay hereby granted shall
22 become permanent.


23 B. The remaining thirty (30) days of the sixty (60)
24 day suspension shall be stayed for two (2) years upon the
25 following terms and conditions:
26
27

1 1. Respondent shall obey all laws, rules and
2 regulations governing the rights, duties and responsibilities
3 of a real estate licensee in the State of California; and

4 2. That no final subsequent determination be made,
5 after hearing or upon stipulation, that cause for disciplinary
6 action occurred within two (2) years of the effective date of
7 this Decision. Should such a determination be made, the
8 Commissioner may, in his discretion, vacate and set aside the
9 stay order and reimpose all or a portion of the stayed
10 suspension. Should no such determination be made, the stay
11 imposed herein shall become permanent.

12 II. Respondent shall, within six months from the
13 effective date of this Decision, take and pass the Professional
14 Responsibility Examination administered by the Department
15 including the payment of the appropriate examination fee. If
16 Respondent fails to satisfy this condition, the Commissioner
17 may order suspension of Respondent's license until Respondent
18 passes the examination.

19
20 DATED: Feb 3, 2011



CHERYL D. KEILY, Counsel
DEPARTMENT OF REAL ESTATE


21
22 * * *

23
24 I have read the Stipulation and Agreement, and its
25 terms are understood by me and are agreeable and acceptable to
26 me. I understand that I am waiving rights given to me by the
27

1 California Administrative Procedure Act (including but not
2 limited to Sections 11506, 11508, 11509 and 11513 of the
3 Government Code), and I willingly, intelligently and voluntarily
4 waive those rights, including the right of requiring the
5 Commissioner to prove the allegations in the Accusation at a
6 hearing at which I would have the right to cross-examine
7 witnesses against me and to present evidence in defense and
8 mitigation of the charges.

9 Respondent can signify acceptance and approval of the
10 terms and conditions of this Stipulation and Agreement by faxing
11 a copy of its signature page, as actually signed by Respondent,
12 to the Department at the following telephone/fax number (213)
13 576-6917. Respondent agrees, acknowledges, and understands that
14 by electronically sending to the Department a fax copy of his
15 actual signature as it appears on the Stipulation and Agreement,
16 that receipt of the faxed copy by the Department shall be as
17 binding on Respondent as if the Department had received the
18 original signed Stipulation and Agreement.
19

20 DATED: 1/27/2011



21 SON THANH LE
22 Respondent

23 ///

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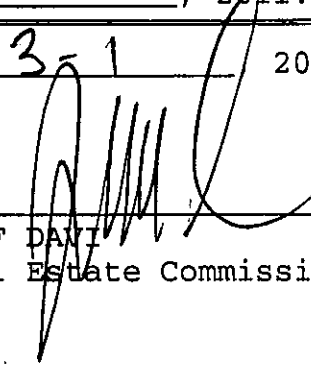
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The foregoing Stipulation and Agreement is hereby
adopted as my Decision in this matter and shall become effective
at 12 o'clock noon on MAR 23 2011, 2011.

IT IS SO ORDERED 351 2011.



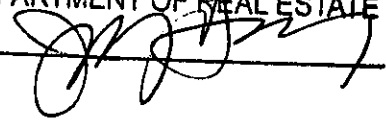
JEFF DAVI
Real Estate Commissioner

7/20/09

FILED

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DEPARTMENT OF REAL ESTATE

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BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of)	No. H-36113 LA
AMERIGE MORTGAGE CORPORATION,)	L-2010050669
and SON THANH LE, individually,)	
and as designated officer for)	
Amerige Mortgage Corporation,)	
)	
Respondent.)	

ORDER ACCEPTING VOLUNTARY SURRENDER OF REAL ESTATE LICENSE

On July 15, 2009, an Accusation was filed in this matter against Respondent AMERIGE MORTGAGE CORPORATION.

On January 27, 2011, Respondent petitioned the Commissioner to voluntarily surrender its real estate license(s) pursuant to Section 10100.2 of the Business and Professions Code.

IT IS HEREBY ORDERED that Respondent AMERIGE MORTGAGE CORPORATION's petition for voluntary surrender of its real estate corporation license(s) is accepted as of the effective date of this Order as set forth below, based upon the understanding and agreement expressed in Respondent's Declaration dated

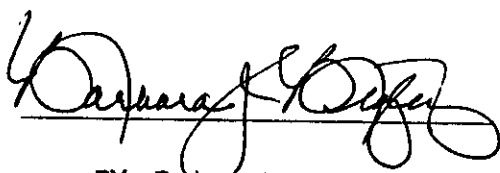
1 January 27, 2011 (attached as Exhibit "A" hereto). Respondent's
2 license certificate(s), pocket card(s) and any branch office
3 license certificate(s) shall be sent to the below listed address
4 so that they reach the Department on or before the effective date
5 of this Order:

6
7 DEPARTMENT OF REAL ESTATE
8 Attn: Licensing Flag Section
9 P. O. Box 187000
10 Sacramento, CA 95818-7000

11 This Order shall become effective at 12 o'clock noon
12 on MAR 21 2011, 2011.

13 DATED: 2/23, 2011

14 JEFF DAVI
15 Real Estate Commissioner

16 

17 BY: Barbara J. Blgby
18 Chief Deputy Commissioner

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Exhibit "A"

BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

* * * *

In the Matter of the Accusation of) No. H-36113 LA
)
AMERIGE MORTGAGE CORPORATION,)
and SON THANH LE, indivi-)
dually, and as designated)
officer for Amerige Mortgage)
Corporation,)
)
Respondents.)
_____)

DECLARATION

My name is Son Thanh Le. AMERIGE MORTGAGE CORPORATION
is licensed as a real estate corporation and/or has license
rights with respect to said license. I am currently an officer
of AMERIGE MORTGAGE CORPORATION, and am authorized and empowered
to sign this declaration on behalf of AMERIGE MORTGAGE
CORPORATION.

In lieu of proceeding in this matter in accordance with
the provisions of the Administrative Procedure Act (Sections
11400 et seq., of the Government Code) AMERIGE MORTGAGE

1 CORPORATION wishes to voluntarily surrender its real estate
2 license issued by the Department of Real Estate ("Department"),
3 pursuant to the provisions of Business and Professions Code
4 Section 10100.2.

5 I understand that AMERIGE MORTGAGE CORPORATION, by so
6 voluntarily surrendering its license, may be relicensed as a
7 broker only by petitioning for reinstatement pursuant to Section
8 11522 of the Government Code. I also understand that by so
9 voluntarily surrendering its license, AMERIGE MORTGAGE
10 CORPORATION agrees to the following:

11 1. The filing of this Declaration shall be deemed as
12 the petition of AMERIGE MORTGAGE CORPORATION for voluntary
13 surrender.

14 2. It shall also be deemed to be an understanding and
15 agreement by AMERIGE MORTGAGE CORPORATION that it waives all
16 rights it has to require the Commissioner to prove the
17 allegations contained in the Accusation filed in this matter at a
18 hearing held in accordance with the provisions of the
19 Administrative Procedure Act (Government Code Sections 11400 et
20 seq.), and that AMERIGE MORTGAGE CORPORATION also waives other
21 rights afforded to it in connection with the hearing such as the
22 right to discovery, the right to present evidence in defense of
23 the allegations in the Accusation and the right to cross-examine
24 witnesses.


25 3. AMERIGE MORTGAGE CORPORATION further agrees that
26 upon acceptance by the Commissioner, as evidenced by an
27 appropriate order, all affidavits and all relevant evidence

1 obtained by the Department in this matter prior to the
2 Commissioner's acceptance, and all allegations contained in the
3 Accusation filed by the Department in Case No. H-36113 LA, may be
4 considered by the Department to be true and correct for the
5 purpose of deciding whether to grant relicensure or reinstatement
6 of AMERIGE MORTGAGE CORPORATION's license pursuant to Government
7 Code Section 11522.

8 4. I am acting freely and voluntarily on behalf of
9 AMERIGE MORTGAGE CORPORATION to surrender its license and all
10 license rights attached thereto.

11 I declare under penalty of perjury under the laws of
12 the State of California that the above is true and correct.

13
14 1/27/2014
15 _____
16 Date and Place

17
18 
19 _____
20 Son Thanh Le

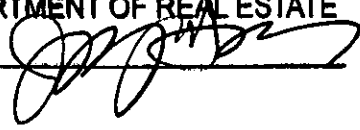
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1 CHERYL D. KEILY SBN# 94008
2 Department of Real Estate
3 320 West 4th Street, Suite 350
4 Los Angeles, California 90013-1105

5 Telephone: (213) 576-6982
6 (Direct) (213) 576-6905

FILED

JUL 15 2009

DEPARTMENT OF REAL ESTATE
BY: 

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9 BEFORE THE DEPARTMENT OF REAL ESTATE

10 STATE OF CALIFORNIA

11 * * *

12 In the Matter of the Accusation of) No. H-36113 LA
13)
14 AMERIGE MORTGAGE CORPORATION,) A C C U S A T I O N
15 and SON THANH LE, indivi-)
16 dually, and as designated)
17 officer for Amerige Mortgage)
18 Corporation,)
19)
20 Respondents.)
21)
22)
23)

24 The Complainant, Robin Trujillo, a Deputy Real Estate
25 Commissioner of the State of California, for cause of Accusation
26 against AMERIGE MORTGAGE CORPORATION (hereinafter referred to as
27 "Respondent AMERIGE"), and SON THANH LE (hereinafter referred to
as "Respondent LE"), individually, and as designated officer of
AMERIGE, is informed and alleges as follows:

24 ///
25 ///
26 ///
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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
6 Respondent AMERIGE is presently licensed and/or has
7 license rights under the Real Estate Law (Part 1 of Division 4
8 of the Business and Professions Code, hereinafter "Code"), as a
9 real estate corporation acting by and through Respondent LE as
10 its designated broker-officer. The corporate powers of
11 Respondent AMERIGE have been suspended by the California
12 Secretary of State. On or about February 5, 2009, the corporate
13 license of AMERIGE expired. Pursuant to Code Section 10201
14 Respondent AMERIGE retains renewal rights. Pursuant to Section
15 10103 the Department retains jurisdiction.
16

3.

17
18 Respondent LE is presently licensed and/or has license
19 rights under the Real Estate Law as a real estate broker and
20 from February 5, 2005, to February 4, 2009, was the designated
21 broker-officer of Respondent AMERIGE.
22

4.

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

1 or operations of Respondents AMERIGE and LE, and who were acting
2 within the course and scope of their authority and employment.

3 5.

4 From February 5, 2005, to February 4, 2009, Respondent
5 LE, as the officer designated by Respondent AMERIGE pursuant to
6 Section 10211 of the Code, was responsible for the supervision
7 and control of the activities conducted on behalf of Respondent
8 AMERIGE by its officers and employees as necessary to secure
9 full compliance with the Real Estate Law as set forth in Section
10 10159.2 of the Code.

11 FIRST CAUSE OF ACCUSATION

12 (Advance Fee Violation)

13 6.

14 At all times herein mentioned, Respondents AMERIGE and
15 LE were engaged in the business of an advance fee brokerage,
16 within the definition of Code Section 10131.2, in that, for fees
17 received in advance, as well as at the conclusion of
18 transactions, Respondents performed loan modification services
19 with respect to loans which were secured by liens on real
20 property, including, but not limited to, the following:

21 a. On or about December 3, 2007, Respondent AMERIGE
22 collected an advance fee of \$800 from Jasmin Laguna ("Laguna")
23 pursuant to the provisions of a written agreement pertaining to
24 loan modification services to be provided by Respondents with
25 respect to a loan secured by the real property located at 14450
26 Clemson Court, Adelanto, California 92301. Respondents failed
27

1 to provide Laguna with loan modification services, or any
2 services whatsoever, in exchange for her advance fee payment to
3 them.

4 7.

5 Respondent AMERIGE collected the above described
6 advance fee pursuant to the provisions of a document entitled
7 "Residential Loan Modification Agreement," the written agreement
8 described in Paragraph 6, above, which document constitutes an
9 advance fee agreement within the meaning of Code Section 10085.

10 8.

11 Respondent LE ordered, caused, authorized or
12 participated in the conduct of Respondent AMERIGE, as is alleged
13 in this Accusation.

14 9.

15 Respondents failed to submit the written agreement
16 referred to in Paragraphs 6 and 7, above, to the Commissioner
17 ten days before using it in violation of Code Section 10085 and
18 Regulation 2970.

19 10.

20 The conduct, acts and/or omissions of Respondents
21 AMERIGE and LE in using an advance fee agreement without first
22 submitting it to the Commissioner, as set forth more fully
23 above, are cause for the suspension or revocation of the
24 licenses and license rights of Respondents pursuant to Code
25 Sections 10085, 10177(d) and/or 10177(g).
26

27 ///

SECOND CAUSE OF ACCUSATION

(Fraud or Dishonest Dealing)

11.

Complainant incorporates by this reference the allegations set forth in Paragraphs 1 through 10, above.

12.

The conduct, acts and/or omissions of Respondents AMERIGE and LE in collecting an advance fee and thereafter failing to perform the agreed upon services, as more fully described above, constitutes fraud and/or dishonest dealing, and is cause for the suspension or revocation of Respondents' real estate licenses and license rights under the provisions of Code Sections 10176(a) and/or 10176(i).

THIRD CAUSE OF ACCUSATION

(Failure to Supervise)

13.

Complainant incorporates by this reference the allegations set forth in Paragraphs 1 through 10, above.

14.


The conduct, acts and/or omissions of Respondent LE in failing to exercise reasonable supervision over the activities of Respondent AMERIGE, as more fully set forth above, are cause for the suspension or revocation of the licenses and license rights of Respondent LE pursuant to Code sections 10159.2 and/or 10177(d), (g) and (h).

///

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 all the licenses and license rights of Respondent
5 AMERIGE MORTGAGE CORPORATION and Respondent SON THANH LE,
6 individually, as designated officer of Amerige Mortgage
7 Corporation, under the Real Estate Law (Part 1 of Division 4 of
8 the Business and Professions Code), and for such other and
9 further relief as may be proper under other applicable
10 provisions of law.

11 Dated at Los Angeles, California

12 this 13 day of July, 2009.
13
14

15
16 
17 _____

18 Robin Trujillo
19 Deputy Real Estate Commissioner
20
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25 cc: AMERIGE MORTGAGE CORPORATION
26 SON THANH LE
27 Robin Trujillo
Sacto.