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DEPARTMENT OF REAL ESTATE
P. O. Box 187007
Sacramento, CA 95818-7007

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FILED
JUN 26 2009
DEPARTMENT OF REAL ESTATE
By L. Frost

STATE OF CALIFORNIA

DEPARTMENT OF REAL ESTATE

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TO: TOM PONGRU aka TOM PONGRUJAPORN aka YUATANA PONGRUJAPORN, doing business as QUICKLOAN2U.NET	NO. H-10619 SF FIRST AMENDED ORDER TO DESIST AND REFRAIN (B&P Code Section 10086)

The Commissioner (hereinafter "Commissioner") of the California Department of Real Estate (hereinafter "Department") caused an investigation to be made of the activities of TOM PONGRU, also known as TOM PONGRUJAPORN, and also known as YUATANA PONGRUJAPORN, doing business under the fictitious name of QUICKLOAN2U.NET. Based on that investigation, the Commissioner has determined that TOM PONGRU, also known as TOM PONGRUJAPORN, and also known as YUATANA PONGRUJAPORN, doing business under the fictitious name of QUICKLOAN2U.NET has engaged in, is engaging in, or is attempting to engage in, acts or practices constituting violations of the California Business and Professions Code (hereinafter "Code") and/or Title 10, California Code of Regulations (hereinafter "Regulations"), including engaging in the business of, acting in the capacity of, advertising, or assuming to act as, a real estate broker in the State of California within the meaning of Section 10131(d) (performing services for borrowers in connection with loans

secured by real property) of the Code. Based on the findings of that investigation, as set forth below, the Commissioner hereby issues the following Findings of Fact, Conclusions of Law, and Desist and Refrain Order under authority of Section 10086 of the Code.

FINDINGS OF FACT

1. At no time herein mentioned has TOM PONGRU, also known as TOM PONGRUJAPORN, and also known as YUATANA PONGRUJAPORN, doing business under the fictitious name of QUICKLOAN2U.NET, been licensed by the Department in any capacity.

2. During the period of time set out below, TOM PONGRU, also known as TOM PONGRUJAPORN, and also known as YUATANA PONGRUJAPORN, doing business under the fictitious name of QUICKLOAN2U.NET, solicited borrowers and lenders and negotiated to do one or more of the following acts for another or others, for or in expectation of compensation: negotiate one or more loans for, or perform services for borrowers and/or lenders in connection with loans secured directly or collaterally by one or more liens on real property.

3. For an unknown period of time prior to April 29, 2007, until and including June 1, 2009, TOM PONGRU, also known as TOM PONGRUJAPORN, and also known as YUATANA PONGRUJAPORN, doing business under the fictitious name of QUICKLOAN2U.NET, for or in expectation of compensation, solicited Ralph Phillip Kiehl and Cynthia Jo Kiehl as borrowers for the purpose of obtaining a loan to be secured by the borrowers' real property, commonly known as 13986 Mataliza Court in Phelan, San Bernardino County, California, in violation of Sections 10130 and 10131(d) of the Code.

4. On or about May 8, 2007, TOM PONGRU, also known as TOM PONGRUJAPORN, and also known as YUATANA PONGRUJAPORN, doing business under the fictitious name of QUICKLOAN2U.NET, for or in expectation of compensation, solicited Ralph Phillip Kiehl and Cynthia Jo Kiehl as borrowers for the purpose of obtaining a loan to be secured by the borrowers' real property, commonly known as 13986 Mataliza Court in Phelan, San Bernardino County, California, negotiated for, demanded and collected from said borrowers, an advance fee of $1,000.00 pursuant to a written agreement with said borrowers

without first obtaining approval of an advance fee agreement from the Commissioner in violation of Sections 10085 and 10085.5 of the Code.

CONCLUSIONS OF LAW

5. Based on the information contained in paragraphs 1 through 4, TOM PONGRU, also known as TOM PONGRUJAPORN, and also known as YUATANA PONGRUJAPORN, doing business under the fictitious name of QUICKLOAN2U.NET, solicited borrowers and lenders, negotiated loans, and performed services for those borrowers and/or those borrowers' lenders in connection with loans secured or to be secured directly or collaterally by one or more liens on real property, which requires a real estate license under Section 10131(d) of the Code, during a period of time when TOM PONGRU, also known as TOM PONGRUJAPORN, and also known as YUATANA PONGRUJAPORN, doing business under the fictitious name of QUICKLOAN2U.NET, was not licensed by the Department in any capacity and demanded and collected advance fees in violation of Section 10085.5 of the Code.

6. Based on the information contained in paragraphs 1 through 4, TOM PONGRU, also known as TOM PONGRUJAPORN, and also known as YUATANA PONGRUJAPORN, doing business under the fictitious name of QUICKLOAN2U.NET, also violated Section 10139 of the Code, which violation is a public offense punishable by a fine not exceeding twenty thousand dollars ($20,000.00), or by imprisonment in the county jail for a term not to exceed six months, or by both fine and imprisonment or, when violated by a corporation, punishable by a fine not exceeding sixty thousand dollars ($60,000.00).

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DESIST AND REFRAIN ORDER

Based on the Findings of Fact and Conclusions of Law stated herein;

TOM PONGRU, also known as TOM PONGRUJAPORN, and also known as YUATANA PONGRUJAPORN, doing business under the fictitious name of QUICKLOAN2U.NET, doing business under your own name, or any other names, ARE HEREBY ORDERED to:

1. Immediately desist and refrain from performing any acts within the State of California for which a real estate broker license is required. In particular you are ordered to desist and refrain from:

(i) Soliciting borrowers or lenders and/or performing services for borrowers or lenders in connection with loans secured or to be secured directly or collaterally by one or more liens on real property; and,

(ii) From charging, demanding, or collecting advance fees unless and until you obtain a real estate broker license issued by the Department, and until you demonstrate and provide evidence satisfactory to the Commissioner that you are in full compliance with all of the requirements of the Regulations relating to charging, collecting, and accounting for advance fees.

2. Immediately desist and refrain from employing individuals to perform any acts within the State of California for which a real estate broker license is required, unless and until such individuals obtain a real estate broker license issued by the Department.

3. Immediately desist and refrain from demanding or collecting advance fees, as that term is defined in Section 10026 of the Code, in any form and particularly with respect to loan modification, loan refinance, principal reduction, foreclosure abatement or short sale services, unless and until you demonstrate and provide evidence satisfactory to the Commissioner that you have:

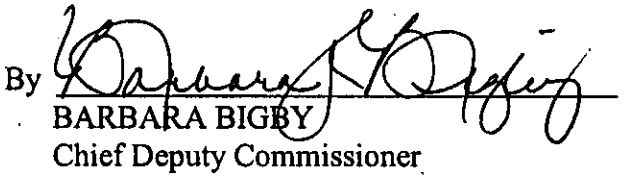
(i) An advance fee agreement which has been submitted to the Department and which is in compliance with Sections 2970 and 2972 of the Regulations;

(ii) Placed all previously collected advance fees into a trust account for that purpose and are in compliance with Section 10146 of the Code; and,

(iii) Provided an accounting to trust fund owner-beneficiaries pursuant to Section 2972 of the Regulations.

DATED: 6/23/09

JEFF DAVI
Real Estate Commissioner

By 
BARBARA BIGBY
Chief Deputy Commissioner

-NOTICE-

Business and Professions Code Section 10139 provides that "Any person acting as a real estate broker or real estate salesperson without a license or who advertises using words indicating that he or she is a real estate broker without being so licensed shall be guilty of a public offense punishable by a fine not exceeding twenty thousand dollars ($20,000), or by imprisonment in the county jail for a term not to exceed six months, or by both fine and imprisonment; or if a corporation, be punished by a fine not exceeding sixty thousand dollars ($60,000). . . ."

cc: TOM PONGRU,
aka TOM PONGRUJAPORN
aka YUATANA PONGRUJAPORN,
dba QUICKLOAN2U.NET
517 Highland Avenue
Half Moon Bay, CA 94019

TOM PONGRU,
aka TOM PONGRUJAPORN
aka YUATANA PONGRUJAPORN,
dba QUICKLOAN2U.NET
20 Stone Pine Avenue
Half Moon Bay, CA 94019

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Sacramento, CA 95818-7007

Telephone: (916) 227-0791

FILED

MAR - 4 2009

DEPARTMENT OF REAL ESTATE

By R. Henry

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

TO: TOM PONGRU aka TOM PONGRUJAPORN and QUICKLOAN2U.NET	NO. H-10619 SF ORDER TO DESIST AND REFRAIN

The Real Estate Commissioner of the State of California (hereinafter "Commissioner") has caused an investigation to be made of your activities, and based upon the findings herein below set forth, is of the opinion that you, TOM PONGRU and you, QUICKLOAN2U.NET have violated Section 10130 of the California Business and Professions Code (hereinafter the "Code") by engaging in the business of or acting as a real estate salesperson or broker, within the meaning of Sections 10085.5, 10130 and 10131(d) of the Code without first having obtained a real estate license from the California Department of Real Estate (hereinafter the "Department").

1

At no time herein mentioned were you, TOM PONGRU dba QUICKLOAN2U.NET, licensed by the Department as a real estate broker or salesperson, as appropriate.

2

On or about May 3, 2007, you, TOM PONGRU dba QUICKLOAN2U.NET entered into a Commercial Fee Agreement (hereinafter the "Agreement") with Ralph and Cynthia Kiehl (hereinafter the "Kiehls") to obtain a loan on the real property located at 13986 Mataliza Ct., Phelan on their behalf and charged or collected an advanced fee of $1,000 pursuant to the Agreement.

3

During the period beginning in or about May 2007 and continuing, you, TOM PONGRU dba QUICKLOAN2U.NET, among other things, solicited and/or performed services for borrowers, including but not limited to, the Kiehls, in connection with loans secured directly or collaterally by liens on real property or on a business opportunity, for or in expectation of a compensation and claimed, demanded, charged, received, collected or contracted for an advanced fee for such services.

4

The acts you, TOM PONGRU dba QUICKLOAN2U.NET performed, for or in expectation of compensation, described in Paragraphs 2 and 3 above, as well as, the claiming, demanding, charging, receiving, collecting or contracting for the collection of advance fees, are acts requiring a real estate salesperson or broker license under the provisions of Sections 10130 and 10131(d) of the Code and Section 10085.5 of the Code, respectively.

5

You, TOM PONGRU dba QUICKLOAN2U.NET, violated Sections 10085.5 and 10130 of the Code by engaging in the activities described above in Paragraphs 2 and 3 without first obtaining a real estate salesperson or broker license from the Department.

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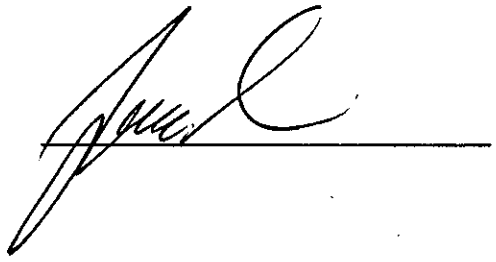
NOW THEREFORE, YOU, TOM PONGRU DBA QUICKLOAN2U.NET, ARE HEREBY ORDERED TO DESIST AND REFRAIN from performing any and all acts for which a real estate license is required until such time as you obtain the required license from the Department.

DATED: 3/3, 2009

JEFF DAVI
Real Estate Commissioner



ATTY/DBS