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FILED

DEC 16 2011

DEPARTMENT OF REAL ESTATE

BY: _____

DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

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To: CAL-PRO EQUITIES, INC., doing business as Keep Your Home Today; STEVEN CARL WALDROFF; and JAIME DAN BARKER,	No. H-37744 LA ORDER TO DESIST AND REFRAIN (B&P Code Section 10086)

The Commissioner ("Commissioner") of the California Department of Real Estate ("Department") caused an investigation to be made of the activities of CAL-PRO EQUITIES, INC., doing business as Keep Your Home Today; STEVEN CARL WALDROFF ("WALDROFF); and JAIME DAN BARKER ("BARKER"), and has determined that each of them engaged in or is engaging in acts or practices constituting violations of the California Business and Professions Code ("Code") and/or Title 10, California Code of Regulations ("Regulations"). Said parties are 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 Code Section 10131(d) (soliciting borrowers or lenders or negotiating loans) and/or Code Section 10131.2 (advance fee handling). Based on the findings of that investigation, as set forth below, the Commissioner hereby issues the following Findings of Fact and Desist and Refrain Order pursuant to Section 10086 of the Code.

FINDINGS OF FACT

1. WALDROFF is presently licensed and/or has license rights under the Real Estate Law (Part 1 of Division 4 of the Code) as a real estate broker.

2. Since on or about June 22, 2009, BARKER has been licensed and/or has license rights under the Real Estate Law as a real estate salesperson. Prior to June 22, 2009, BARKER was not licensed by the Department in any capacity.

3. At no time herein mentioned herein has CAL-PRO EQUITIES, INC., doing business as Keep Your Home Today ("KEEP YOUR HOME"), been licensed by the Department in any capacity.

4. KEEP YOUR HOME, WALDROFF and BARKER engaged in the business of claiming, demanding, charging, receiving, collecting or contracting for the collection of an advance fee, as defined by Code Section 10026, including but not limited to the activities described in Paragraph 6, below.

5. WALDROFF failed to submit the advance fee agreement referred to in Paragraph 6, below, to the Commissioner ten days before using it.

6. At the times set forth below KEEP YOUR HOME,

WALDROFF and BARKER engaged in the business of, acted in the capacity of, or advertised a real estate loan service and advance fee brokerage offering to perform and performing solicitation, negotiation and modification of loans secured by liens on real property for compensation or in expectation of compensation and for fees collected in advance including, but not limited to, the following:

a. On or about November 27, 2008, Linda C. paid KEEP YOUR HOME an advance fee of $2995. The advance fee was collected by WALDROFF pursuant to the provisions of an agreement pertaining to loan solicitation, negotiation, and modification services to be provided by KEEP YOUR HOME with respect to a loan secured by the real property at 28387 Crosby Street, Murrieta, California 92563.

CONCLUSIONS OF LAW

7. The activities described in Paragraph 6, above, require a real estate license under Section 10131(d) and Section 10131.2 of the Code.

8. Based on the information contained in Paragraphs 2,3, 4 and 6 above, BARKER and KEEP YOUR HOME performed and/or participated in loan solicitation, negotiation and modification activities which require a real estate broker license under the provisions of Code Sections 10131(d) and 10131.2 during a period of time when neither of them was licensed by the Department as a real estate broker nor employed as a real estate salesperson by the broker on whose behalf the activities were performed in

violation of Section 10130 of the Code.

9. Based on the information contained in Paragraphs 4, 5 and 6, above, KEEP YOUR HOME, WALDROFF and BARKER collected fees pursuant to an agreement which constitutes an advance fee agreement within the meaning of Code Section 10085 and Section 2970 of the Regulations.

DESIST AND REFRAIN ORDER

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

1. IT IS HEREBY ORDERED that STEVEN CARL WALDROFF, whether doing business under the name KEEP YOUR HOME, or any other names, or any fictitious name:

A. Immediately desist and refrain from charging, demanding, claiming, collecting and/or receiving advance fees, as that term is defined in Section 10026 of the Code, in any form, and under any conditions, with respect to the performance of loan modification or any other form of mortgage loan forbearance services in connection with loans on residential property containing four or fewer dwelling units (Code Section 10085.6).

B. Immediately desist and refrain from charging, demanding, claiming, collecting and/or receiving advance fees, as that term is defined in Section 10026 of the Code, for any of the other real estate related services offered to others, unless and until STEVEN CARL WALDROFF demonstrates and provides evidence satisfactory to the Commissioner that he:

(i) has an advance fee agreement which has been submitted to the Department and which is in compliance with Section 10085 of the Code and Section 2970 of the Regulations;

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

(iii) has provided an accounting to trust fund owner-beneficiaries from whom advance fees have previously been collected in compliance with Code Section 10146 and Section 2972 of the Regulations.

2. IT IS HEREBY ORDERED that CAL-PRO EQUITIES, INC., and JAIME DAN BARKER, whether doing business under their own names, or any other names, or any fictitious name, including Keep Your Home Today, ARE HEREBY ORDERED to immediately DESIST AND REFRAIN from performing any acts within the State of California for which a real estate broker license is required. In particular each of them is ORDERED TO DESIST AND REFRAIN from:

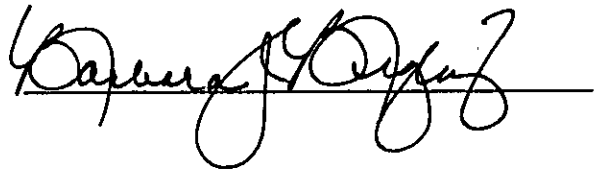
A. charging, demanding, claiming, collecting and/or receiving advance fees, as that term is defined in Section 10026 of the Code, in any form, and under any conditions, with respect to the performance of loan modifications or any other form of mortgage loan forbearance service in connection with loans on residential property containing four or fewer dwelling units (Code Section 10085.6); and

B. charging, demanding, claiming, collecting and/or

receiving advance fees, as that term is defined in Section 10026 of the Code, for any other real estate related services offered by them to others.

DATED: 12/13, 2011.

BARBARA J. BIGBY
Acting Real Estate 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: Cal-Pro Equities, Inc.
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