DEPARTMENT OF REAL ESTATE
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FILED

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DEPARTMENT OF REAL ESTATE
BY: Laura B. Alon

STATE OF CALIFORNIA

DEPARTMENT OF REAL ESTATE

To:	)
	) NO. H-38855 LA
INTEGRITY LAW GROUP	)
	) 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 INTEGRITY LAW GROUP (INTEGRITY). Based on that investigation, the Commissioner has determined that INTEGRITY has engaged in, is engaging in, or is attempting to engage in, acts or practices constituting violations of the California Business and Professions Code (Code), including the business of, acting in the capacity of, and/or advertising or assuming to act as, a real estate broker in the State of California within the meaning of Code Sections 10131(d) (performing services for borrowers in connection with loans secured by real property) and 10131.2 (advance fee handling).

Furthermore, based on the investigation, the Commissioner hereby issues the following Findings of Fact, Conclusions of Law, and Desist and Refrain Order under the authority of Section 10086 of the Code.

Whenever acts referred to below are attributed to INTEGRITY, those acts are alleged to have been done by INTEGRITY, acting by itself, or by and/or through one or more agents, associates, affiliates, and/or co-conspirators, including, but not limited to INTEGRITY , or other names or fictitious names unknown at this time.

FINDINGS OF FACT

1. INTEGRITY is not now, and has never been, licensed by the Department in any capacity.

2. During the period of time set out below, INTEGRITY 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; and charge, demand or collect an advance fee for any of the services offered.

3. Carlos F. Transaction

On or about June 16, 2010, Carlos F. paid an advance fee of $1,495 to INTEGRITY for loan modification services.

4. Alejandro G. Transaction

On or about June 19, 2010, Alejandro G. paid an advance fee of $1,495 to INTEGRITY for loan modification services.

CONCLUSIONS OF LAW

5. Based on the findings of fact contained in paragraphs 1 through 4, INTEGRITY, acting by itself, or by and/or through one or more agents, associates, affiliates, and/or co-conspirators, including other names or fictitious names unknown at this time, promised to perform services for borrowers and/or those borrowers' lenders in connection with loans secured directly or collaterally by one or more liens on real property, and charged, demanded or

collected advance fees for the services to be provided, which acts require a real estate broker license under Section 10131(d) of the Code, during a period of time when INTEGRITY was not licensed by the Department as a real estate broker, in violation of Section 10130 of the Code.

DESIST AND REFRAIN ORDER

Based on the Findings of Fact and Conclusions of Law stated herein, it is hereby ordered that INTEGRITY LAW GROUP, whether doing business under its own name, or any other names or fictitious names, IS 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, it is ordered to desist and refrain from:

1. 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

2. 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: April 25, 2013

Real Estate Commissioner

By: Jeffrey Mason
Chief Deputy Commissioner

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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: INTEGRITY LAW GROUP
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