

1 Department of Real Estate
2 320 West Fourth Street, Ste. 350
3 Los Angeles, California 90013

4 (213) 576-6982

FILED

APR 17 2008

DEPARTMENT OF REAL ESTATE
BY: [Signature]

DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * * * *

To:

No. H-34844 LA

AMERICAN LENDING INSTITUTE)
INC., and SHANNON TODD BECK,)
individually, and doing)
business as Landmark Real)
Estate, and as designated)
officer of American Lending)
Institute Inc.,)
_____)

ORDER TO DESIST
AND REFRAIN

17 The Real Estate Commissioner of the State of California
18 has caused an investigation to be made of your activities as a
19 real estate broker, and based on the findings of that
20 investigation is of the opinion that AMERICAN LENDING INSTITUTE
21 INC. and SHANNON TODD BECK, individually, and doing business as
22 Landmark Real Estate, and as designated officer of American
23 Lending Institute Inc., have violated Sections 10235, 10235.5,
24 14701, 14702 and 17539.4 of the Business and Professions Code
25 (hereinafter "Code") as well as Section 2848, subdivisions (2),
26 (4), (5), (6), and (16), and Section 2847.3 of Chapter 6, Title
27 10, California Code of Regulations (hereinafter "Regulations").

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1.

At all times mentioned herein, you, AMERICAN LENDING INSTITUTE INC., were licensed by the Department of Real Estate of the State of California (hereinafter "Department") as a corporate real estate broker with Respondent SHANNON TODD BECK as the designated officer.

2.

At all times mentioned herein, you, SHANNON TODD BECK, individually, and doing business as Landmark Real Estate, and as designated officer of American Lending Institute Inc., were licensed by the Department as a real estate broker.

3.

You, AMERICAN LENDING INSTITUTE INC. and SHANNON TODD BECK, knowingly advertised, printed, displayed, published, distributed, or caused or permitted to be advertised, printed, displayed, published, distributed, statements or representations with regard to the rates, terms, or conditions for making, purchasing, or negotiating loans on real property which were false, misleading, or deceptive.

4.

Your conduct, as alleged in Paragraph 3, above, is in violation of Code Section 10235 and Section 2848 subdivisions (2), (4), (5), (6), and (16) of the Regulations.

5.

You, AMERICAN LENDING INSTITUTE INC. and SHANNON TODD BECK, made solicitations for the making or arranging of a loan that included the name of a lender and consumer loan number or

1 loan amount without obtaining the consent of the consumer, and
2 which failed to state that you are not sponsored by or affiliated
3 with the lender and that the solicitation is not authorized by
4 the lender.

5 6.

6 Your conduct, as alleged in Paragraph 5, above, is in
7 violation of Code Sections 14701 and 14702.

8 7.

9 You, AMERICAN LENDING INSTITUTE INC. and SHANNON TODD
10 BECK, placed one or more advertisements disseminated primarily in
11 the State of California for the making or arranging of a loan,
12 including a solicitation for borrowers or potential investors,
13 that failed to disclose within the printed text of the
14 advertisement, or the oral text in the case of a radio or
15 television advertisement, the license under which the loan would
16 be made or arranged.

17 8.

18 Your conduct, as alleged in Paragraph 7, above, is in
19 violation of Code Sections 10235.5 and 17539.4 and Section 2847.3
20 of the Regulations.

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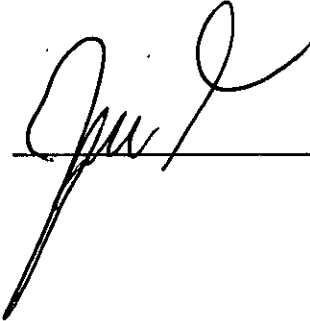
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NOW, THEREFORE, YOU, AMERICAN LENDING INSTITUTE INC.
and SHANNON TODD BECK, ARE ORDERED TO DESIST AND REFRAIN from
performing any and all activities for which a real estate broker
license is required until you comply with all provisions of the
Real Estate Law as discussed in this Order.

DATED: 4-19, 2008.

JEFF DAVI
Real Estate Commissioner



cc: American Lending Institute Inc.
27132-B Paseo Espada #1224
San Juan Capistrano, California 92675

Shannon Todd Beck
27132 Paseo Espada #1224
San Juan Capistrano, California 92675