

1 DEPARTMENT OF REAL ESTATE
2 320 West Fourth Street, Ste. 350
3 Los Angeles, California 90013

4 (213) 576-6982

FILED

MAY 02 2011

DEPARTMENT OF REAL ESTATE
BY: 

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9 STATE OF CALIFORNIA

10 DEPARTMENT OF REAL ESTATE

11 To:)
12) NO. H- 37240 LA
13 SAFE HARBOR DEBT MANAGEMENT, INC.,)
14 or any other fictitious names used by Safe)
15 Harbor Debt Management, LLC;) ORDER TO DESIST AND
16 and RAMIN REDJAI) REFRAIN
17) (B&P Code Section 10086)
18)

17 The Commissioner ("Commissioner") of the California Department of Real Estate
18 ("Department") caused an investigation to be made of the activities SAFE HARBOR DEBT
19 MANAGEMENT, INC. ("SHDM") and RAMIN REDJAI ("REDJAI"). Based on that
20 investigation, the Commissioner has determined that SHDM or any other fictitious business
21 names used by SHDM and REDJAI have engaged in, are engaging in, or are attempting to
22 engage in, acts or practices constituting violations of the California Business and Professions
23 Code ("Code") and/or Title 10, California Code of Regulations ("Regulations"), including the
24 business of, acting in the capacity of, and/or advertising or assuming to act as, a real estate
25 broker in the State of California within the meaning of Code Section 10131(d) (performing
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1 services for borrowers in connection with loans secured by real property) and 10131.2 (advance
2 fee handling) of the Code. Based on the findings of that investigation, set forth below, the
3 Commissioner hereby issues the following Findings of Fact, Conclusions of Law, and Desist and
4 Refrain Order under the authority of Section 10086 of the Code.

5 Whenever acts referred to below are attributed to SHDM or REDJAI, those acts are
6 alleged to have been done by themselves, or by and/or through one or more agents, associates,
7 affiliates, and/or co-conspirators, or other names or fictitious names unknown at this time.

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9 FINDINGS OF FACT

10 1. SHDM is not now, and has never been, licensed by the Department in any capacity.
11 SHDM is a registered corporation incorporated under the laws of the State of California with a
12 Statement of Information filed with the Secretary of State listing REDJAI as the Chief Executive
13 Officer, Secretary, Chief Financial Officer, Director, and Agent for Service of Process. SHDM
14 has a Fictitious Business Name Statement filed with the Orange County Clerk-Recorder with
15 Esquire Capital Group, Inc. listed as the registered owners.

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17 2. REDJAI has been licensed by the Department as a real estate broker since March 2, 2004
18 and is presently the designated officer for Apex Funding Inc..

19 3. On or about September 14, 2008, SHDM solicited Todd B. on the telephone to apply for
20 a loan modification. When Todd B. asked for a license number to verify the legitimacy of the
21 company, the caller declined to state his own name informed him that they a real estate license is
22 not required to do mortgage modifications because SHDM had lawyers at their location. Todd
23 B. checked the SHDM (<http://www.safeharbordebt.com>) and DRE websites and discovered that
24 SHDM is not licensed with the DRE.

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4. On or about August 16, 2008, Ihsan Z. paid to SHDM an advance fee of \$1,000.00 by personal check (Check No. 107), pursuant to an agreement pertaining to loan solicitation, negotiation, and modification services to be provided by SHDM with respect to a loan secured by real property located at 23412 Pacific Park Drive, #14D, Aliso Viejo, CA 92656. On or about September 2, 2008, Ihsan Z. paid SHDM the balance of the advance fee owed, \$1,500.00 by personal check (Check No. 103). After eight months, Ihsan Z. learned that SHDM had not worked on any loan modification or negotiation on the Aliso Viejo property; SHDM refused to return any of Ihsan Z.'s attempts to communicate regarding the modification.

5. SHDM and REDJAI did not submit the advance fee agreement referred to in Paragraph 5 above, to the Commissioner ten days before using it.

CONCLUSIONS OF LAW

6. Based on the findings of fact contained in paragraphs 1 through 5, SHDM, acting by itself, or by and/or through agents, associates, representatives, and/or co-conspirators, including, but not limited to REDJAI, and using the name "Safe Harbor Debt Management" or other names or fictitious names unknown at this time, solicited borrowers and performed services for those 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 Sections 10131(d) and 10131.2 of the Code, during a period of time when SHDM was not licensed by the Department as a real estate broker, in violation of Section 10130 of the Code.

7. Based on the findings of fact contained in paragraphs 1 through 5, the agreement between Ihsan Z. and SHDM constitutes an advance fee agreement within the meaning of Code Section 10026. The failure by REDJAI to submit the advance fee agreement to the Commissioner two days before using it constitutes a violation of Code Section 10085 and Regulation 2970.

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1 d. has provided an accounting to trust fund owner-beneficiaries from whom advance
2 fees have previously been collected in compliance with Code Section 10146 and
3 Section 2972 of the Regulations.
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5 DATED: 4-25 2011
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7 JEFF DAVI
8 Real Estate Commissioner

9 By 
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11 **Notice:** Business and Professions Code Section 10139 provides that "Any person acting as a real estate
12 broker or real estate salesperson without a license or who advertises using words indicating that he or she
13 is a real estate broker without being so licensed shall be guilty of a public offense punishable by a fine not
14 exceeding twenty thousand dollars (\$20,000), or by imprisonment in the county jail for a term not to
15 exceed six months, or by both fine and imprisonment; or if a corporation, be punished by a fine not
16 exceeding sixty thousand dollars (\$60,000)."
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24 cc: SAFE HARBOR DEBT MANAGEMENT, INC.
25 2973 Harbor Blvd., Suite 570
26 Costa Mesa, CA 92626

27 RAMIN REDJAI
101 Luminous
Irvine, CA 92603