

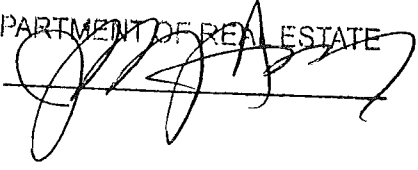
12/20/11

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

**FILED**

3 Telephone: (213) 576-6982

MAY 16 2013

DEPARTMENT OF REAL ESTATE  
BY: 

8 DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 \* \* \* \* \*

11 To:	)	No. H-38875 LA
	)	
12 REALTY EXECUTIVES 2828, INC.,	)	<u>ORDER TO DESIST</u>
13 dba Realty Executives; DFG	)	<u>AND REFRAIN</u>
14 LENDING, INC. dba CG Short	)	(B&P Code Section 10086)
15 Sales; LISA KAYE STEWART;	)	
16 and GLAUCIA OLIVEIRA	)	
	)	
	)	

17 The Commissioner ("Commissioner") of the California  
18 Department of Real Estate ("Department") caused an investigation  
19 to be made of the activities of REALTY EXECUTIVES 2828, INC., dba  
20 Realty Executives ("REALTY"); DFG LENDING, INC., dba CG Short  
21 Sales ("DFG"); LISA KAYE STEWART ("STEWART"); and GLAUCIA  
22 OLIVEIRA ("OLIVEIRA"), and has determined that each has engaged  
23 in or is engaging in acts or practices constituting violations of  
24 the California Business and Professions Code ("Code") and/or  
25 Title 10, California Code of Regulations ("Regulations")  
26 including engaging in the business of, acting in the capacity of,  
27

1 advertising, or assuming to act, as real estate broker in the  
2 State of California within the meaning of Section 10131(a)  
3 (selling or offering to sell, buying or offering to buy, or  
4 negotiating the purchase, sale or exchange of real property).  
5 Based on the findings of that investigation, as set forth below,  
6 the Commissioner hereby issues the following Findings of Fact and  
7 Desist and Refrain Order pursuant to Section 10086 of the Code.

8 FINDINGS OF FACT

9 1. STEWART was formerly licensed and/or had license  
10 rights under the Real Estate Law (Part 1 of Division 4 of the  
11 Code) as a real estate salesperson. STEWART's license expired on  
12 September 16, 2010.

13 2. At no time herein mentioned have REALTY, DFG or  
14 OLIVEIRA been licensed by the Department in any capacity.

15 3. At the time set forth below REALTY, DFG, STEWART  
16 and OLIVEIRA engaged in the business of, acted in the capacity  
17 of, or advertised a short sale service offering to perform and  
18 performing, and offering to negotiate and negotiating, short  
19 sale services with respect to real property secured by loans for  
20 compensation or in expectation of compensation including, but  
21 not limited to the following:

22 a. On or about January 16, 2011, STEWART signed, on  
23 behalf of REALTY, a short sale residential listing agreement  
24 with Regina and Larry K. in connection with the real property  
25 located at 510 Juniper Way, La Habra, Ca 90631. At or about the  
26 same time Regina K. also signed a "Short Sale Facilitation  
27

1 Agreement with DFG, doing business as CG Short Sales, a short  
2 sale negotiation service, owned and operated by OLIVEIRA.

3 b. Between September 1, 2011, and June 25, 2012, DFG,  
4 doing business as CG Short Sales, solicited short sale business  
5 and offered to negotiate short sales for homeowners on its  
6 website at <http://cgshortsales.com>.

7 CONCLUSIONS OF LAW

8 4. Based on the information contained in Paragraph  
9 3, above, REALTY, DFG, STEWART and OLIVEIRA performed and/or  
10 participated in a short sale service offering to perform and  
11 performing, and offering to negotiate and negotiating, short  
12 sale services with respect to real property secured by mortgage  
13 loans for compensation or in expectation of compensation which  
14 activities require a broker license under the provision of Code  
15 Sections 10131(a) during a period of time when none of them were  
16 licensed by the Department as a real estate broker, in violation  
17 of Code Section 10130.  
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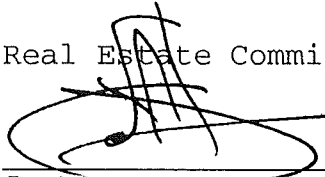
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DESIST AND REFRAIN ORDER

1  
2 Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW  
3 stated herein, it is hereby ordered that REALTY EXECUTIVES 2828,  
4 INC., dba Realty Executives; DFG LENDING, INC., dba CG Short  
5 Sales; LISA KAYE STEWART; and GLAUCIA OLIVEIRA, whether doing  
6 business under their own names, or any other names, or any  
7 fictitious name, ARE HEREBY ORDERED to immediately desist and  
8 refrain from performing any acts within the State of California  
9 for which a real estate broker license is required.

10 DATED: May 13, 2013

11  
12  
13 Real Estate Commissioner



14  
15 By: Jeffrey Mason

16 Chief Deputy Commissioner

17 **Notice:** Business and Professions Code Section 10139 provides  
18 that "Any person acting as a real estate broker or real estate  
19 salesperson without a license or who advertises using words  
20 indicating that he or she is a real estate broker without being  
21 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)."

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23 cc: Lisa Kaye Stewart  
24 3827 Woodlawn Avenue  
25 Los Angeles, Ca 90011

26 Glaucia Oliveira  
27 3302 S. Garfield Avenue  
Commerce, Ca 90040

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Realty Executives 2828, Inc.  
1929 W. Artesia, Ste. E  
Compton, Ca 90220

DFG Lending, Inc.  
5601 E. Slauson Avenue #101  
Commerce, Ca 90040