

1 DEPARTMENT OF REAL ESTATE  
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**FILED**  
JUN 29 2011

DEPARTMENT OF REAL ESTATE  
By R. Mar

7 BEFORE THE DEPARTMENT OF REAL ESTATE  
8 STATE OF CALIFORNIA

9 \* \* \*

10 To: )  
11 )  
12 UNITED COMMONWEALTH MORTGAGE, )  
13 INC. and DINO ROBERT ROSETTI. ) NO. H-5632 SAC  
14 ) ORDER TO DESIST AND REFRAIN  
) (B & P Code Section 10086)

15 The Real Estate Commissioner of the State of California (Commissioner) has  
16 caused an investigation to be made of the activities of UNITED COMMONWEALTH  
17 MORTGAGE, INC. (UCM), and DINO ROBERT ROSETTI (ROSETTI) and/or any other  
18 names or fictitious names used by ROSETTI, including engaging in the business of, acting in  
19 the capacity of, advertising, or assuming to act as a real estate broker in the State of California  
20 within the meaning of Section 10131(d) of the California Business and Professions Code (the  
21 Code). Based upon the findings of that investigation, as set forth below, the Commissioner has  
22 determined and is of the opinion that:

23 UCM has violated Section 10137 of the Code by employing and/or compensating  
24 one or more unlicensed persons to act in the capacity of a real estate broker or salesperson; and  
25 ROSETTI, has violated Section 10130 of the Code by engaging in the business of or acting as a  
26 real estate salesperson or broker, within the meaning of Section 10131(d) (Soliciting Borrowers  
27 For Services in Connection With Loans Secured By Real Property) of the Code without first

1 having obtained a real estate license from the California Department of Real Estate  
2 (Department). Whenever acts referred to below are attributed to UCM, those acts are alleged to  
3 have been done by UCM, acting by itself, or by and/or through one or more agents, associates,  
4 and/or co-conspirators, and using other names or fictitious names unknown at this time (the  
5 related entities).

6 FINDINGS OF FACT

7 1. Since October 15, 2007, UCM has been licensed by the Department  
8 corporate real estate broker.

9 2. At no time mentioned herein was ROSETTI licensed by the Department  
10 as a real estate broker or real estate salesperson, as appropriate.

11 3. At all times mentioned herein between on or about December 3, 2009, and  
12 continuing up to at least March 21, 2011, ROSETTI engaged in the business of, acted in the  
13 capacity of, or assumed to act as a real estate broker within the State of California within the  
14 meaning of Section 10131(d) of the Code, including solicitation of borrowers for or negotiation  
15 of loans or performance of services for borrowers or lenders or note owners in connection with  
16 loans secured directly or collaterally by liens on real property, including but not limited to direct  
17 solicitation as described above of individual mortgages secured by property commonly known  
18 as: 70 Cedro Circle, Sacramento, California, 253 Alta Vista Avenue, Roseville, California and  
19 4159 Pylos Way, Rancho Cordova, California.

20 4. From approximately December 3, 2009 through September 2010, UCM  
21 employed and/or compensated ROSETTI for performing acts which require a real estate license  
22 pursuant to Section 10131(d) of the Code (Soliciting or Negotiating Loans Secured By Real  
23 Property)

24 CONCLUSIONS OF LAW

25 1. Based on the Findings of Fact contained in Paragraphs 1 through 4, above,  
26 DINO ROBERT ROSETTI has performed and/or participated in soliciting and/or negotiating  
27 loans secured by real property which require a real estate license under Section 10131(d) of the

1 Code during a period of time when DINO ROBERT ROSETTI was not licensed by the  
2 Department in any capacity, in violation of Section 10130 of the Code.

3 2. Based on the Findings of Fact contained in Paragraphs 1 through 4, above,  
4 UCM, employed and/or compensated one or more unlicensed persons to act in the capacity of a  
5 real estate broker or salesperson in violation of Section 10137 of the Code.

6 DESIST AND REFRAIN ORDER

7 Now, therefore, DINO ROBERT ROSETTI, IS HEREBY ORDERED to  
8 immediately Desist and Refrain from:

9 1. Performing any and all acts within the State of California for which a real  
10 estate salesperson or broker license is required, unless and until he obtains a real estate  
11 salesperson or broker license.

12 Now, therefore, UNITED COMMONWEALTH MORTGAGE, INC. IS  
13 HEREBY ORDERED to immediately Desist and Refrain from:

14 1. Employing and/or compensating any person for performing any acts  
15 which require a real estate license within the State of California unless and until that person has  
16 obtained from the Department a real estate salesperson or real estate broker license.

17 DATED: 4-29-2014

18 JEFF DAVI  
19 Real Estate Commissioner



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22 NOTICE

23  
24 Business and Professions Code Section 10139 provides that "Any person acting  
25 as a real estate broker or real estate salesperson without a license or who advertises using words  
26 indicating that he or she is a real estate broker without being so licensed shall be guilty of a  
27 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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TO: KRISTIN A. ROSETTI  
As Agent for Service of Process for  
UNITED COMMONWEALTH MORTGAGE, INC.  
950 Reserve Drive, #160  
Roseville, CA 95678

KRISTIN A. ROSETTI  
As Agent for Service of Process for  
UNITED COMMONWEALTH MORTGAGE, INC.  
919 Reserve Drive, #118  
Roseville, CA 95678

DINO ROBERT ROSETTI  
919 Reserve Drive, #118  
Roseville, CA 95678

DINO ROBERT ROSETTI  
950 Reserve Drive, #160  
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ATTY RKU/km