Department of Real Estate
320 West 4th Street, Suite 350
Los Angeles, CA 90013-1105

Telephone: (213) 576-6982

FILED

MAR - 3 2010

DEPARTMENT OF REAL ESTATE
BY: _____

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of MDHT CORPORATION, doing business as American Loan Help Center, Gold Key Funding and Gold Key Properties; and CHARLES MIKE DUNKELMAN, individually, and doing business as Gold Key Funding and Gold Key Properties, and as designated officer for MDHT Corporation, Respondents.	No. H-35827 LA L-2009050186 STIPULATION AND AGREEMENT RE: ACCUSATION AND ORDER VACATING DESIST AND REFRAIN ORDER
In the Matter of the Desist and Refrain Order to: MDHT CORPORATION, doing business as American Loan Help Center, Gold Key Funding and Gold Key Properties; and CHARLES MIKE DUNKELMAN, individually, and doing business as Gold Key Funding and Gold Key Properties, and as designated officer for MDHT Corporation.	No. H-35885 LA L-2009050161

It is hereby stipulated by and between CHARLES MIKE DUNKELMAN ("DUNKELMAN"), individually and as designated officer for MDHT, and his attorney, Frank Buda, Esq., and the Complainant, acting by and through Cheryl Keily, Counsel for the Department of Real Estate ("Department"), as follows for the purpose of settling and disposing of the First Amended Accusation (the "Accusation") filed on July 15, 2009.

1. All issues which were to be contested and all evidence which was to be presented by Complainant and DUNKELMAN at a formal hearing on the Accusation, which hearing was to be held in accordance with the provisions of the Administrative Procedure Act ("APA"), shall instead and in place thereof be submitted solely on the basis of the provisions of this Stipulation and Agreement.

2. DUNKELMAN has been served with, read and understands the Statement to Respondent, the Discovery Provisions of the APA and the Accusation filed by the Department of Real Estate in this proceeding.

3. On May 16, 2009, DUNKELMAN filed a Notice of Defense pursuant to section 11505 of the Government Code for the purpose of requesting a hearing on the allegations in the Accusation. DUNKELMAN hereby freely and voluntarily withdraws said Notice of Defense. DUNKELMAN acknowledges that he understands that by withdrawing said Notice of Defense he will

thereby waive his right to require the Commissioner to prove the allegations in the Accusation at a contested hearing held in accordance with the provisions of the APA, and that DUNKELMAN will waive other rights afforded to him in connection with the hearing, such as the right to present evidence in defense of the allegations in the Accusation and the right to cross-examine witnesses.

4. This Stipulation and Agreement is based on the factual allegations contained in Paragraphs 1 through 6, 14(a), 14(e), 14(f), 14(j) and 22 of the Accusation filed in this proceeding. In the interest of expedience and economy DUNKELMAN chooses not to contest these factual allegations, but to remain silent and understands that, as a result thereof, these factual statements, without being admitted or denied, will serve as a prima facie basis for the disciplinary action stipulated to herein.

5. This Stipulation and Agreement and DUNKELMAN's decision not to contest the Accusation are hereby expressly limited to this proceeding and made for the sole purpose of reaching an agreed disposition of this proceeding. DUNKELMAN's decision not to contest the factual allegations is made solely for the purpose of effectuating this Stipulation and Agreement and is intended by DUNKELMAN to be non-binding upon him in any actions against him by third parties. The Real Estate

Commissioner shall not be required to provide further evidence to prove such allegations.

6. It is understood by the parties that the Real Estate Commissioner may adopt the Stipulation and Agreement as his decision in this matter as set forth in the below "Order". In the event that the Commissioner in his discretion does not adopt the Stipulation and Agreement, it shall be void and of no effect, and DUNKELMAN shall retain the right to a hearing and proceeding on the Accusation under all the provisions of the APA and shall not be bound by any admission or waiver made herein.

7. The Order or any subsequent Order of the Real Estate Commissioner made pursuant to this Stipulation and Agreement shall not constitute an estoppel, merger or bar to any further administrative or civil proceedings by the Department with respect to any matters which were not alleged to be causes for accusation or denial in this proceeding.

DETERMINATION OF ISSUES

By reason of the foregoing stipulations, admissions and waivers, and solely for the purpose of settlement of the pending Accusation without a hearing, it is stipulated and agreed that the following determination of issues shall be made:

The conduct, acts and/or omissions of DUNKELMAN, set forth in the Accusation, constitute cause under Business and

Professions Code (the "Code") Sections 10145, 10146, 10159.5 10163 and 10236.4 as well as Sections 2731, 2752, 2832(a), 2950(d) and 2951 of Chapter 6, Title 10, California Code of Regulations for suspension or revocation of DUNKELMAN's license and license rights under the Real Estate Law.

ORDER

WHEREFORE, THE FOLLOWING ORDER is hereby made:

I. All licenses and licensing rights of DUNKELMAN under the Real Estate law shall be suspended for a period of sixty (60) days from the effective date of this Decision.

A. Provided, however, that if DUNKELMAN requests, thirty (30) days of said suspension, or a portion thereof, shall be stayed upon condition that:

1. Pursuant to Section 10175.2 of the Code at the rate of $50 for each day of the suspension for a total monetary penalty of $1,500 in total.

2. Said payment shall be in the form of a cashier's check or certified check made payable to the Recovery Account of the Real Estate Fund. Said check must be received by the Department prior to the effective date of the Decision in this matter.

3. No further cause for disciplinary action against the real estate license of DUNKELMAN occurs within two (2) years from the effective date of the Decision in this matter.

4. If DUNKELMAN fails to pay the monetary penalty in accordance with the terms and conditions of the Decision, the Commissioner may, without a hearing, order the immediate execution of all or any part of the stayed suspension in which event DUNKELMAN shall not be entitled to any repayment nor credit, prorated or otherwise, for money paid to the Department under the terms of this Decision.

5. If DUNKELMAN pays the monetary penalty and if no further cause for disciplinary action against the real estate license of DUNKELMAN occurs within two (2) years from the effective date of the Decision, the stay hereby granted shall become permanent.

B. The remaining thirty (30) days of the sixty (60) day suspension shall be stayed for two (2) years upon the following terms and conditions:

1. DUNKELMAN shall obey all laws, rules and regulations governing the rights, duties and responsibilities of real estate licensees in the State of California.

2. That no final subsequent determination be made, after hearing or upon stipulation, that cause for disciplinary action occurred within two (2) years of the effective date of this Decision. Should such a determination be made, the Commissioner may, in his discretion, vacate and set aside the stay order and reimpose all or a portion of the stayed

suspension. Should no such determination be made, the stay imposed herein shall become permanent.

II. Pursuant to Section 10148 of the Code, DUNKELMAN shall pay (a) the Commissioner's reasonable cost for the audit (Audit No. LA 080215) which lead to the instant disciplinary proceeding against MDHT CORPORATION, and (b) the Commissioner's reasonable cost of a subsequent audit to determine if MDHT CORPORATION is in compliance with the Real Estate Law. The cost of the audit which lead to the instant disciplinary action against MDHT CORPORATION is $7,882.30. In calculating the amount of the Commissioner's real cost, the Commissioner may use the estimated average hourly salary for all persons performing audits of real estate brokers, and shall include an allocation for travel time to and from the auditor's place of work. Said cost for the prior and subsequent audits shall not exceed $15,764.60.

DUNKELMAN shall pay such cost within 60 days of receiving an invoice from the Commissioner detailing the activities performed during the audit and the amount of time spent performing the audit.

The Commissioner may suspend the license of DUNKELMAN pending a hearing held in accordance with Section 11500, et seq., of the Government Code if payment is not timely made as provided for herein, or as provided for in a subsequent

agreement between DUNKELMAN and the Commissioner of Real Estate. The suspension shall remain in effect until payment is made in full or until DUNKELMAN enters into an agreement satisfactory to the Commissioner of Real Estate to provide for payment, or until a decision providing otherwise is adopted following a hearing held pursuant to this condition.

III. Prior to the effective date of this Decision Respondent DUNKELMAN shall provide evidence that the shortage determined in Audit No. LA 080215 of Respondent MDHT CORPORATION in the amount of $9,347.25 has been cured. If Respondent DUNKELMAN fails to provide such evidence the Commissioner may order suspension of Respondent DUNKELMAN's license until Respondent DUNKELMAN presents such evidence.

IV. All licenses and licensing rights of Respondent DUNKELMAN are indefinitely suspended unless or until Respondent provides proof satisfactory to the Commissioner, of having taken and successfully completed the continuing education course on trust fund accounting and handling specified in paragraph (3) of subdivision (a) of Section 10170.5 of the Code. Proof of satisfaction of this requirement includes evidence that respondent has successfully completed the trust fund account and handling continuing education course within 120 days prior to the effective date of the Decision in this matter.

V. Respondent DUNKELMAN shall, within nine (9) months from the effective date of this Decision, present evidence satisfactory to the Commissioner that Respondent DUNKELMAN has, since the most recent issuance of an original or renewal real estate broker license, taken and successfully completed the continuing education requirements of Article 2.5 of Chapter 3 of the Real Estate Law for renewal of a real estate broker license. If Respondent DUNKELMAN fails to satisfy this condition, the Commissioner may order the suspension of the broker license of Respondent DUNKELMAN until Respondent DUNKELMAN presents such evidence. The Commissioner shall afford Respondent DUNKELMAN the opportunity for a hearing pursuant to the APA to present such evidence.

DATED: Feb. 8, 2010

Cheryl D Keily

CHERYL KEILY, Counsel
DEPARTMENT OF REAL ESTATE

* * *

I have read the Stipulation and Agreement, and discussed it with my counsel, and its terms are understood by me and are agreeable and acceptable to me. I understand that I am waiving rights given to me by the California Administrative Procedure Act (including but not limited to Sections 11506, 11508, 11509 and 11513 of the Government Code), and I willingly, intelligently and voluntarily waive those rights,

including the right of requiring the Commissioner to prove the findings in the Accusation at a hearing at which I would have the right to cross-examine witnesses against me and to present evidence in defense and mitigation of the charges.

Respondent CHARLES MIKE DUNKELMAN can signify acceptance and approval of the terms and conditions of this Stipulation and Agreement by faxing a copy of its signature page, as actually signed by Respondent, to the Department at the following telephone/fax number (213) 576-6917. Respondent CHARLES MIKE DUNKELMAN agrees, acknowledges, and understands that by electronically sending to the Department a fax copy of the actual signature as it appears on the Stipulation and Agreement, that receipt of the faxed copy by the Department shall be as binding on him as if the Department had received the original signed Stipulation and Agreement.

DATED: _____

CHARLES MIKE DUNKELMAN

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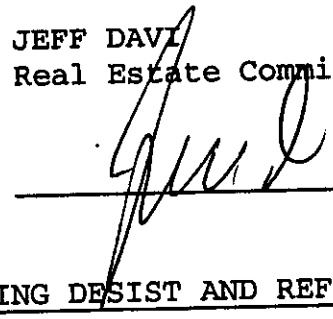
ORDER PURSUANT TO STIPULATION AND AGREEMENT

The foregoing Stipulation and Agreement is hereby adopted by me as my Decision in this matter as to CHARLES MIKE DUNKELMAN, and shall become effective on APR - 1 2010.

IS IT SO ORDERED 2/24, 2010.

JEFF DAVI
Real Estate Commissioner



ORDER VACATING DESIST AND REFRAIN ORDER

THE FOLLOWING ORDER is hereby made:

On April 15, 2009, the Real Estate Commissioner issued to MDHT CORPORATION, doing business as American Loan Help Center, Gold Key Funding and Gold Key Properties, and CHARLES MIKE DUNKELMAN, individually and as designated officer for MDHT Corporation an Order to Desist and Refrain from performing any and all acts for which a real estate broker license is required until such time as they comply with all provisions of the Real Estate Law as discussed in the Order to Desist and Refrain.

Good cause has been shown why the said Desist and Refrain Order should be vacated.

NOW, THEREFORE, IT IS ORDERED that the Order to Desist and Refrain issued to MDHT CORPORATION, doing business

as American Loan Help Center, Gold Key Funding and Gold Key Properties, and CHARLES MIKE DUNKELMAN, individually and as designated officer for MDHT Corporation, on April 15, 2009, is hereby vacated.

This Order shall be effective immediately.

DATED: FEB 24 2010, 2010

JEFF DAVI

Real Estate Commissioner

Exhibit "A"

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * * *

In the Matter of the Accusation of MDHT CORPORATION, doing business as American Loan Help Center, Gold Key Funding and Gold Key Properties; and CHARLES MIKE DUNKELMAN, individually, and doing business as Gold Key Funding and Gold Key Properties, and as designated officer for MDHT Corporation, Respondents.	No. H-35827 LA L-2009050186
In the Matter of the Desist and Refrain Order to: MDHT CORPORATION, doing business as American Loan Help Center, Gold Key Funding and Gold Key Properties; and CHARLES MIKE DUNKELMAN, individually, and doing business as Gold Key Funding and Gold Key Properties, and as designated officer for MDHT Corporation.	No. H-35885 LA L-2009050161

DECLARATION

My name is Charles Mike Dunkelman. MDHT CORPORATION is licensed as a real estate corporation and/or has license rights with respect to said license. I am currently an officer of MDHT CORPORATION, and am authorized and empowered to sign this declaration on behalf of MDHT CORPORATION. MDHT CORPORATION is represented in this matter by Frank Buda, Esq.

In lieu of proceeding in this matter in accordance with the provisions of the Administrative Procedure Act (Sections 11400 et seq., of the Government Code) MDHT CORPORATION wishes to voluntarily surrender its real estate license issued by the Department of Real Estate ("Department"), pursuant to the provisions of Business and Professions Code Section 10100.2.

I understand that MDHT CORPORATION, by so voluntarily surrendering its license, can only have it reinstated in accordance with the provisions of Section 11522 of the Government Code. I also understand that by so voluntarily surrendering its license, MDHT CORPORATION agrees to the following:

1. The filing of this Declaration shall be deemed as the petition of MDHT CORPORATION for voluntary surrender.

2. It shall also be deemed to be an understanding and agreement by MDHT CORPORATION that it waives all rights it has to require the Commissioner to prove the allegations contained in the Accusation and Desist and Refrain Order filed in this matter at a hearing held in accordance with the provisions of the Administrative Procedure Act (Government Code Sections 11400 et

seq.), and that MDHT CORPORATION also waives other rights afforded to it in connection with the hearing such as the right to discovery, the right to present evidence in defense of the allegations in the Accusation and the Desist and Refrain Order and the right to cross-examine witnesses.

3. I further agree that upon acceptance by the Commissioner, as evidenced by an appropriate order, all affidavits and all relevant evidence obtained by the Department in this matter prior to the Commissioner's acceptance, and all allegations contained in the Accusation filed by the Department in Case No. H-35827 LA and in the Desist and Refrain Order issued by the Department, Case No. H-35885 LA, may be considered by the Department to be true and correct for the purpose of deciding whether to grant relicensure or reinstatement of MDHT CORPORATION's license pursuant to Government Code Section 11522.

4. I am acting freely and voluntarily on behalf of MDHT CORPORATION to surrender its license and all license rights attached thereto.

I declare under penalty of perjury under the laws of the State of California that the above is true and correct.

11/14/09 - Cover

Date and Place

Charles Mike Dunkelman

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

(213) 576-6982

FILED

APR 17 2009

DEPARTMENT OF REAL ESTATE
BY: _____

DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * * * *

To:

No. H-35885 LA

MDHT CORPORATION, doing business as American Loan Help Center, Gold Key Funding and Gold Key Properties; and CHARLES MIKE DUNKELMAN, individually, and doing business as Gold Key Funding and Gold Key Properties, and as designated officer for MDHT Corporation,

Respondents.

ORDER TO DESIST AND REFRAIN

The Real Estate Commissioner of the State of California has caused an investigation to be conducted of your activities as a real estate broker, and based on the findings of that investigation, is of the opinion that, you, MDHT CORPORATION, doing business as American Loan Help Center, Gold Key Funding and Gold Key Properties, and, you, CHARLES MIKE DUNKELMAN ("DUNKELMAN"), individually, and doing business as Gold Key

Funding and Gold Key Properties, and as designated officer for MDHT Corporation, have violated Section 10085 of the Business and Professions Code (hereinafter "Code") and Section 2970 of Chapter 6, Title 10, California Code of Regulations (hereinafter "Regulations"), and Code Sections 10137, 10146, 10159.5 and 10163 and Section 2731 of the Regulations.

1.

At all times mentioned herein, you, MDHT CORPORATION were licensed by the Department of Real Estate of the State of California (hereinafter "Department") as a corporate real estate broker with Respondent DUNKELMAN as the designated officer.

2.

At all times mentioned herein, you, DUNKELMAN, individually, and as designated officer of MDHT CORPORATION, were licensed by the Department as a real estate broker.

3.

At all times material herein, in the State of California, you engaged in the business of claiming, demanding, charging, receiving, collecting or contracting for the collection of advance fees, within the meaning of Code Section 10026, including, but not limited to, the following loan modification activities with respect to loans which were secured by liens on real property:

a. On or about July 17, 2008, you collected an advance fee of $995 from Candy Cook pursuant to the provisions of a written agreement pertaining to loan modification services to

be provided by you with respect to a loan secured by the real property located at 16687 Las Ramblas, Unit F, Parker, Colorado 80134.

b. On or about August 13, 2008, you collected an advance fee of $500 from Norma Aleman pursuant to the provisions of a written agreement pertaining to loan modification services to be provided by you with respect to a loan secured by the real property located at 1239 Sea Reef Drive, San Diego, California 92154.

c. On or about September 8, 2008, you collected an advance fee totaling $1,418 from Kathy Stubbs pursuant to the provisions of a written agreement pertaining to loan modification services to be provided by you with respect to a loan secured by the real property located at 3003 Airway Street, East Wenatchee, Washington 98802.

4.

You collected the advance fees described in Paragraph 3, above, pursuant to the provisions of a document entitled Loss Mitigation Submission Fee Agreement, which document constitutes an advance fee agreement within the meaning of Code Section 10085.

5.

You failed to submit the written agreements referred to in Paragraph 3, above, to the Commissioner ten days before using them in violation of Code Section 10085 and Regulation 2970.

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6.

You, MDHT CORPORATION, and, you, DUNKELMAN, failed to deposit the advance fees described in Paragraph 3, above, into a real estate broker trust account in violation of Code Section 10146.

7.

The activities described in Paragraph 3, supra, require a real estate license under Sections 10131(d) and 10131.2 of the Code.

8.

You, MDHT CORPORATION, and, YOU, DUNKELMAN, violated Section 10137 of the Code by employing and/or compensating individuals who were not licensed as a real estate salesperson or as a broker to perform activities requiring a license as follows:

a. You employed and/or compensated Joe Fields and Bret Lyon to perform some or all of the services alleged in Paragraph 3, subsection (a), above, though neither was licensed as a real estate salesperson or broker.

b. You employed and/or compensated Armando Ramirez to perform some or all of the services alleged in Paragraph 3, subsection (b), above, though he was not licensed as a real estate salesperson or broker.

c. You employed and/or compensated Carl Velasquez to perform some or all of the services alleged in Paragraph 3, subsection (c), above, though he was not licensed as a real estate salesperson or broker.

9.

On or about November 17, 2008, you, MDHT CORPORATION filed an application for and were authorized by the Department to use the fictitious business name "American Loan Help Center."

10.

You, MDHT CORPORATION, and, YOU, DUNKELMAN, at a time prior to November 17, 2008, acted without Department authorization in using the fictitious business name "American Loan Help Center" to engage in activities requiring the issuance of a real estate license in violation of the provisions of Section 10159.5 of the Code and Section 2731 of the Regulations.

11.

You, MDHT CORPORATION, and, YOU, DUNKELMAN, engaged in a real estate brokerage business at 1135 E. Route 66, Suite 201, Glendora, California 91740, a location for which you failed to apply for and procure from the Department an additional license for the branch office being maintained by you, in violation of Section 10163 of the Code.

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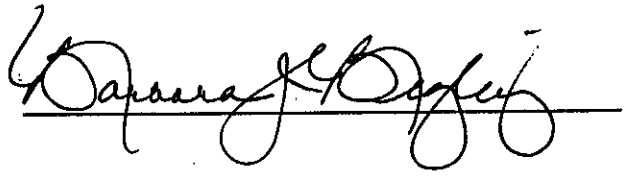
NOW, THEREFORE, YOU, MDHT CORPORATION, and, YOU, CHARLES MIKE DUNKELMAN, ARE ORDERED TO DESIST AND REFRAIN from performing any and all activities for which a real estate broker license is required until you comply with all provisions of the Real Estate Law as discussed in this Order.

DATED: 4/15, 2009.

JEFF DAVI
Real Estate Commissioner



BY: Barbara J. Bigby
Chief Deputy Commissioner

cc: MDHT CORPORATION
424 South Citrus Avenue
Covina, California 91723

CHARLES MIKE DUNKELMAN
424 South Citrus Avenue
Covina, California 91723