

72-105

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27

FILED

DEC 19 2011

DEPARTMENT OF REAL ESTATE

BY: 

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of)	No. H-37160 LA
)	
RAMIN REDJAI,)	L-2011050090
)	
)	
Respondent.)	

ORDER ACCEPTING VOLUNTARY SURRENDER OF REAL ESTATE LICENSE

On March 23, 2011, an Accusation was filed in this matter against Respondent RAMIN REDJAI.

On November 28, 2011, Respondent petitioned the Commissioner to voluntarily surrender his real estate broker license pursuant to Section 10100.2 of the Business and Professions Code.

IT IS HEREBY ORDERED that Respondent RAMIN REDJAI's petition for voluntary surrender of his real estate broker license is accepted as of the effective date of this Order as set forth below, based upon the understanding and agreement expressed in Respondent's Declaration dated November 28, 2011 (attached as Exhibit "A" hereto). Respondent's license certificate(s), pocket

1 card(s) and any branch office license certificate(s) shall be
2 sent to the below listed address so that they reach the
3 Department on or before the effective date of this Order:

4 DEPARTMENT OF REAL ESTATE
5 Attn: Licensing Flag Section
6 P. O. Box 187000
7 Sacramento, CA 95818-7000

8 This Order shall become effective at 12 o'clock noon
9 JAN 09 2012, 2011.

10 DATED: 12/13, 2011

11 BARBARA J. BIGBY
12 Acting Real Estate Commissioner

13 
14
15
16
17
18
19
20
21
22
23
24
25
26
27

1

2

3

4

5

6

7

8

BEFORE THE DEPARTMENT OF REAL ESTATE

9

STATE OF CALIFORNIA

10

* * *

11

In the Matter of the Accusation of)

NO. H-37160 LA

12

RAMIN REDJAI,)

13

14

Respondent.)

15

16

DECLARATION

17

My name is RAMIN REDJAI, and I am currently licensed as a real estate broker and/or have license rights with respect to said license. I am representing myself in this matter.

18

19

20

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), I wish to voluntarily surrender my real estate license(s) issued by the Department of Real Estate ("Department"), pursuant to Business and Professions Code Section 10100.2.

21

22

23

24

25

26

27

I understand that by so voluntarily surrendering my license(s), I may be relicensed as a broker or as a salesperson

1 only by petitioning for reinstatement pursuant to Section 11522
2 of the Government Code. I also understand that by so voluntarily
3 surrendering my license(s), I agree to the following:

4 1. The filing of this Declaration shall be deemed as
5 my petition for voluntary surrender.

6 2. It shall also be deemed to be an understanding and
7 agreement by me that I waive all rights I have to require the
8 Commissioner to prove the allegations contained in the Accusation
9 filed in this matter at a hearing held in accordance with the
10 provisions of the Administrative Procedure Act (Government Code
11 Sections 11400 et seq.), and that I also waive other rights
12 afforded to me in connection with the hearing such as the right
13 to discovery, the right to present evidence in defense of the
14 allegations in the Accusation and the right to cross-examine
15 witnesses.

16 3. I further agree that upon acceptance by the
17 Commissioner, as evidenced by an appropriate order, all
18 affidavits and all relevant evidence obtained by the Department
19 in this matter prior to the Commissioner's acceptance, and all
20 allegations contained in the Accusation filed in the Department
21 Case No. H-37160 LA, may be considered by the Department to be
22 true and correct for the purpose of deciding whether to grant
23 relicensure or reinstatement pursuant to Government Code Section
24 11522.

25 4. I freely and voluntarily surrender all my licenses
26 and license rights under the Real Estate Law.

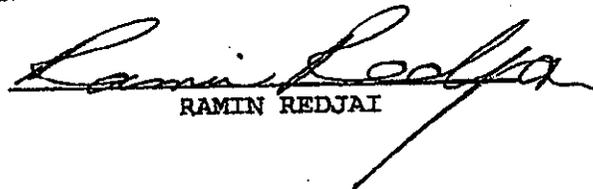
27

11/23/2011 WED 15:01 FAX

0004/004

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27

I declare under penalty of perjury under the laws of
the State of California that the above is true and correct and
that this declaration was executed NOVEMBER 28, 2011,
at ALISO VIEJO, California.

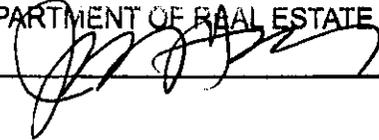

RAMIN REDJAI

1 JULIE L. TO, State Bar No. 219482
2 Department of Real Estate
3 320 West Fourth Street, Ste. 350
4 Los Angeles, California 90013

5 Telephone: (213) 576-6982
6 (Direct) (213) 576-6916

FILED

MAR 23 2011

DEPARTMENT OF REAL ESTATE
BY: 

9 DEPARTMENT OF REAL ESTATE

10 STATE OF CALIFORNIA

11 * * * * *

12 In the Matter of the Accusation) No. H-37160 LA
13)
14 RAMIN REDJAI) A C C U S A T I O N
15)
16 Respondent.)

17 The Complainant, Maria Suarez, a Deputy Real Estate
18 Commissioner of the State of California, for cause of Accusation
19 against RAMIN REDJAI ("REDJAI") is informed and alleges as
20 follows:

21 1.

22 The Complainant, Maria Suarez, a Deputy Real Estate
23 Commissioner of the State of California, makes this Accusation in
24 her official capacity.

25 ///

26 ///

2.

1 Respondent REDJAI is presently licensed and/or has
2 license rights under the Real Estate Law (Part 1 of Division 4 of
3 the Business and Professions Code, hereinafter "Code"), as a real
4 estate broker. REDJAI is also listed as the Chief Executive
5 Officer, Secretary, Chief Financial Officer, Director, and Agent
6 for Service of Process for Safe Harbor Debt Management, Inc.
7 ("SHDM") on its Statement of Information filed with the
8 California Secretary of State. REDJAI has no fictitious business
9 names listed under his broker license.
10

11 3.

12 SHDM is not presently licensed by the Department.
13

14 4.

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

24 5.

25 On or about August 16, 2008, Ihsan Z. paid to SHDM an
26 advance fee of \$1,000.00 by personal check (Check No. 107),
27 pursuant to an agreement pertaining to loan solicitation,
negotiation, and modification services to be provided by SHDM

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

9 6.

10 SHDM and REDJAI collected the advance fees described
11 in Paragraph 5, above, pursuant to the provisions of a written
12 agreement which constitutes an advance fee agreement within the
13 meaning of Code Section 10085 and 10085.5

14 7.

15 REDJAI did not submit the advance fee agreement
16 referred to in Paragraph 5 above, to the Commissioner ten days
17 before using it, in violation of Code Section 10085 and Section
18 2970, Title 10, Chapter 6, Code of Regulations.

19 8.

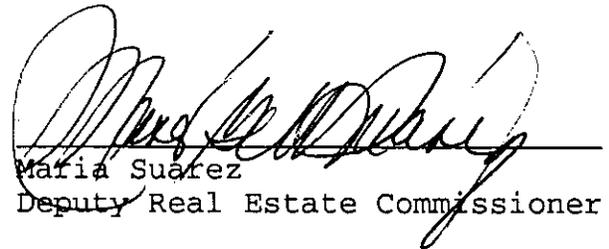
20 The conduct, acts and/or omissions of Respondent
21 REDJAI, as set forth above, is cause for the suspension or
22 revocation of the licenses and license rights of Respondent
23 pursuant to Code Sections 10085, 10085.6, 10176(a), 10176(b),
24 10176(i), 10177(d) and/or 10177(g).

25 ///
26

1 WHEREFORE, Complainant prays that a hearing be
2 conducted on the allegations of this Accusation and that upon
3 proof thereof, a decision be rendered imposing disciplinary
4 action against all the licenses and license rights of Respondent
5 RAMIN REDJAI under the Real Estate Law (Part 1 of Division 4 of
6 the Business and Professions Code), and for such other and
7 further relief as may be proper under other applicable provisions
8 of law.

9 Dated at Los Angeles, California

10 this 18th day of March, 2011.

11
12
13
14 
15 Maria Suarez
16 Deputy Real Estate Commissioner
17
18
19
20
21
22
23
24

25 cc: RAMIN REDJAI
26 Maria Suarez
27 Sacto.