Department of Real Estate
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FILED
AUG 16 2011
DEPARTMENT OF REAL ESTATE
By

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * * *

To: CASA MAR FINANCIAL CORPORATION, MARLON ORTEGA, JOEL RODRIGUEZ and ARMANDO MEMBRENO.	No. H-37446 LA ORDER TO DESIST AND REFRAIN (B&P Code Section 10086)

The Commissioner ("Commissioner") of the California Department of Real Estate ("Department") caused an investigation to be made of the activities of CASA MAR FINANCIAL CORPORATION, MARLON ORTEGA, JOEL RODRIGUEZ and ARMANDO MEMBRENO. Based on that investigation the Commissioner has determined that CASA MAR FINANCIAL CORPORATION, MARLON ORTEGA, JOEL RODRIGUEZ and ARMANDO MEMBRENO have engaged in or are engaging in acts or are attempting to engage in the business of, acting in the capacity of, and/or advertising or assuming to act as real estate brokers in the State of California within the meaning of Business and Professions Code Section 10131(d) (soliciting, negotiating and performing services for borrowers in connection with loans secured by real property).

In addition, based on that investigation, the Commissioner has determined that CASA MAR FINANCIAL CORPORATION, MARLON ORTEGA, JOEL RODRIGUEZ and ARMANDO MEMBRENO have engaged in or are engaging in acts or are attempting to engage practices constituting violations of the California Business and Professions Code ("Code") and/or Title 10, California Code of Regulations ("Regulations"). Based on the findings of that investigation, set forth below, the Commissioner hereby issues the following Findings of Fact, Conclusions of Law, and Desist and Refrain Order under the authority of Section 10086 of the Code.

FINDINGS OF FACT

1. From March 25, 2006 through the present, MARLON ORTEGA ("ORTEGA") has been licensed by the Department as a real estate salesperson, Department License No. 01737070. At all times relevant herein, ORTEGA was licensed under the employment of broker Metro Golden Financial Funding Group, Inc., Department License No. 01523460.

2. From August 25, 1990 through the present, JOEL RODRIGUEZ ("RODRIGUEZ") has been licensed by the Department as a real estate salesperson, Department License No. 01086979. At all times relevant herein, RODRIGUEZ was licensed under the employment of broker Metro Golden Financial Funding Group, Inc., Department License No. 01523460.

3. From January 27, 2007 through January 26, 2011, ARMANDO MEMBRENO ("MEMBRENO") was licensed by the Department as a real estate salesperson, Department License No. 01786106. At all times relevant herein, MEMBRENO was licensed under the employment of broker Metro Golden Financial Funding Group, Inc., Department License No. 01523460.

4. At no time mentioned herein has CASA MAR FINANCIAL CORPORATION, also known as Casa Mar Financial Corp. ("CASA MAR"), ever been licensed by the Department in any capacity. On or about April 26, 2008, ORTEGA, RODRIGUEZ and MEMBRENO formed CASA MAR, a California corporation. RODRIGUEZ is CASA MAR's

Chief Executive Officer and an officer or director of the corporation. MEMBRENO is the Secretary, Chief Financial Officer, a director, and agent for service of process for CASA MAR. ORTEGA also served as Secretary and a director for CASA MAR.

5. All further references to "CASA MAR" include ORTEGA, RODRIGUEZ and MEMBRENO, as well as the officers, agents and employees of CASA MAR. ORTEGA, RODRIGUEZ and MEMBRENO engaged in the activities set forth below while doing business as CASA MAR FINANCIAL CORPORATION, Casa Mar Financial Corp. and/or any other fictitious names not known at this time.

6. At all times herein mentioned, CASA MAR engaged in the business of, acted in the capacity of, advertised or assumed to act as real estate brokers in the State of California, by doing or negotiating to do the following acts for another or others, for compensation or in expectation of compensation by soliciting borrowers, negotiating loans, collecting payments or offering to perform services for borrowers in connection with loans secured directly or collaterally by liens on real property within the meaning of Code Section 10131(d).

7. For an unknown period of time beginning no later than June 27, 2008, CASA MAR engaged in the business of soliciting to modify or negotiate loans secured by real property, offering to negotiate the purchase, sale or exchange of real property, and claimed, demanded, charged, received, collected or contracted for the collection of advance fees, within the meaning of Code Section 10026, for borrowers including, but not limited to, Armando Santana R.

8. On or about June 27, 2008, MEMBRENO solicited loan modification and negotiation services on behalf of CASA MAR to borrower Armando Santana R. Armando Santana R. paid an initial advance fee payment of $1,200 to CASA MAR pursuant to an advance fee agreement for loan modification and negotiation services in connection with a loan secured by liens on real property. CASA MAR failed to perform the loan modification and negotiation services that had been promised to Armando Santana R. CASA MAR refused Armando Santana R.'s demand for a refund of his advance fees.

CONCLUSIONS OF LAW

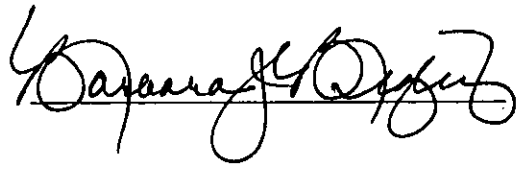
9. Based on the information contained in Paragraphs 1 through 9, above, CASA MAR FINANCIAL CORPORATION, MARLON ORTEGA, JOEL RODRIGUEZ and ARMANDO MEMBRENO violated Section 10130 of the Code by engaging in the activities without first obtaining a broker license from the Department.

DESIST AND REFRAIN ORDER

Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW stated herein, IT IS HEREBY ORDERED THAT CASA MAR FINANCIAL CORPORATION, MARLON ORTEGA, JOEL RODRIGUEZ and ARMANDO MEMBRENO immediately desist and refrain from: performing any acts within the State of California for which a real estate broker license is required, unless you are so licensed.

DATED: 7/28, 2011.

BARBARA J. BIGBY
Acting Real Estate Commissioner



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

cc: Casa Mar Financial Corporation
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