Department of Real Estate
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Los Angeles, California 90013

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FILED

MAY 16 2013

DEPARTMENT OF REAL ESTATE
BY: _____

DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

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To:	No. H-38875 LA
REALTY EXECUTIVES 2828, INC., dba Realty Executives; DFG LENDING, INC. dba CG Short Sales; LISA KAYE STEWART; and GLAUCIA OLIVEIRA	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 REALTY EXECUTIVES 2828, INC., dba Realty Executives ("REALTY"); DFG LENDING, INC., dba CG Short Sales ("DFG"); LISA KAYE STEWART ("STEWART"); and GLAUCIA OLIVEIRA ("OLIVEIRA"), and has determined that each has engaged in or is engaging in acts or practices constituting violations of the California Business and Professions Code ("Code") and/or Title 10, California Code of Regulations ("Regulations") including engaging in the business of, acting in the capacity of,

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

FINDINGS OF FACT

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

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

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

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

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

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

CONCLUSIONS OF LAW

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

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DESIST AND REFRAIN ORDER

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

DATED: May 13, 2013

Real Estate Commissioner

By: Jeffrey Mason
Chief Deputy 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)."

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