

1 Department of Real Estate  
2 P. O. Box 187007  
3 Sacramento, CA 95818-7007  
4 Telephone: (916) 227-0789  
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FILED  
DEC 06 2005

DEPARTMENT OF REAL ESTATE

By J. Kelly

8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 \* \* \*

11 TO: )  
12 PAT DOYLE dba JMA FUNDING ) NO. H-1861 FR  
13 )  
14 ) ORDER TO DESIST AND REFRAIN  
(B&P Code Section 10086)

15 The Real Estate Commissioner of the State of California  
16 has caused an investigation to be conducted and is of the opinion  
17 that you, PAT DOYLE individually and doing business as JMA  
18 FUNDING, while engaged in activities which require a real estate  
19 broker license under the provisions of Section 10131(d) of the  
20 California Business and Professions Code (hereafter Code) have  
21 violated Section 10130 of the Code.

22 I

23 At no time herein mentioned have you been licensed by  
24 the Department of Real Estate of the State of California  
25 (hereinafter Department) either as a real estate broker or as a  
26 real estate salesperson.

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1 II

2 At all times herein mentioned, beginning on or about  
3 April 1, 2004, and at other times well known to you but unknown  
4 to the Department, in the County of Fresno, State of California,  
5 you engaged in the business, acted in the capacity of, advertised  
6 and/or assumed to act as a real estate broker within the meaning  
7 of Section 10131(d) of the Code including the operation of a  
8 mortgage loan brokerage business with the public, in which you,  
9 on behalf of another or others, for compensation or in  
10 expectation of compensation, solicited borrowers and lenders,  
11 negotiated loans, collected payments, or performed services for  
12 borrowers or lenders or note owners in connection with loans  
13 secured directly or collaterally by liens on real property.

14 III

15 The aforesaid acts recited in Paragraph II, above,  
16 include, your engaging in the following conduct: solicited  
17 Blanca Nelson, a borrower, to procure a loan funded by Central  
18 Pacific Mortgage on behalf of Western Financial, a lender;  
19 negotiated a loan amount of \$120,400.00 from the lender to the  
20 borrower; negotiated loan costs of \$2,500.00 for said loan  
21 payable by the borrower; negotiated and collected an advance fee  
22 of \$918.00 for said loan; performed services for the borrowers or  
23 lenders by processing the loan application in connection with  
24 said loan to be secured directly or collaterally by liens on real  
25 property, commonly known as 145 Spruce Court, Depoe Bay, Oregon.

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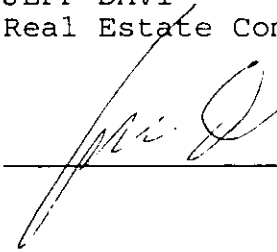
IV

In acting as described in Paragraphs I, II, and III, above, you violated Section 10130 of the Code.

NOW, THEREFORE, YOU PAT DOYLE, AND YOUR AGENTS AND EMPLOYEES, ARE HEREBY ORDERED TO DESIST AND REFRAIN from performing any acts within the State of California for which a real estate broker license is required, unless and until you obtain a real estate broker license.

DATED: 11-26-05

JEFF DAVI  
Real Estate Commissioner



PAT DOYLE  
10758 S. BETHEL  
SELMA, CA 93662

ATTY/MBR7