

1 DEPARTMENT OF REAL ESTATE
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3 Sacramento, CA 95818-7007
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FILED

AUG 6 2009

DEPARTMENT OF REAL ESTATE

By R. Henry

8 STATE OF CALIFORNIA

9 DEPARTMENT OF REAL ESTATE

10 To:)
11) NO. H-3999 SD
12)
13) ORDER TO DESIST AND
14) REFRAIN
15) (B&P Code Section 10086)
16)
17)

18 The Commissioner (Commissioner) of the California Department of Real Estate
19 (Department) caused an investigation to be made of the activities of ROB M. ZAKIR (ZAKIR)
20 doing business as UNITED SECURITY SERVICES, INC. (USSI), OMNI REAL ESTATE
21 NETWORK and/or USMODIFIEDLOAN.COM. Based on that investigation, the Commissioner
22 has determined that ZAKIR, as a real estate licensee, has engaged in acts or practices
23 constituting violations of the California Business and Professions Code (Code), including
24 Section 10130 (engaging in the business of advertising or assuming to act as a real estate broker
25 without first obtaining a real estate license), 10159.5 (failure to file fictitious business name with
26 the Department), 10177(c) (knowingly authorized or aided in the publication of a material false
27 statement concerning designation or certification), and 10177(d) (willfully disregarded or
violated the real estate law). Also, ZAKIR's activities are in violation of Title 10, California

1 to describe security of funds), 2848(a)(2) (use of ambiguous terms), 2848(a)(12) (implying
2 governmental endorsement), and 2848(a) (13) (falsely representing the number and location of
3 business offices) of the Regulations.

4 DESIST AND REFRAIN ORDER

5 Based on the Findings of Fact and Conclusions of Law stated herein, you,
6 ROB M. ZAKIR, whether doing business under your own names, or any other
7 names or fictitious names, ARE HEREBY ORDERED to immediately desist and refrain from
8 causing to be published advertisements which include statements or representations with regard
9 to rates, terms, or conditions for making or negotiating loans which are not in compliance with
10 advertising statutes and are false, misleading or deceptive.

11 DATED: 7-30-09

12 JEFF DAVI
13 Real Estate Commissioner.

14 By 
15 BY: Barbara J. Bigby
16 Chief Deputy Commissioner

17 cc: Rob M. Zakir
18 4730 Plummer Court
19 San Diego, CA 92130
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