

1 Bureau of Real Estate
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FILED

JAN 14 2014

BUREAU OF REAL ESTATE

By 

8 BEFORE THE BUREAU OF REAL ESTATE

9 STATE OF CALIFORNIA

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ALAN DAVID TIKAL,
CAA, INC.,
KATN TRUST,
CARLOTA "CARO" PARDO,
VICTORY HOLDING RESOURCES, INC.,
HOUSE RESCUE PLAN,
SHIRLEY DEL VILLAR, and
TINA DEL VILLAR.

No. H-4565 SD

ORDER TO DESIST
AND REFRAIN

(B&P Code Section 10086)

19 The Commissioner ("Commissioner") of the California Bureau of Real Estate
20 ("Bureau") caused an investigation to be made of the activities of ALAN DAVID TIKAL aka Al
21 Tikal and Alan Tikal, CAA, INC., KATN TRUST, CARLOTA "CARO" PARDO, VICTORY
22 HOLDING RESOURCES, INC., HOUSE RESCUE PLAN, SHIRLEY DEL VILLAR, and TINA
23 DEL VILLAR (collectively "Respondents"). Based on that investigation the Commissioner has
24 determined that Respondents have engaged in or are engaging in acts or attempting to engage in the
25 business of, acting in the capacity of, and/or advertising or assuming to act as real estate brokers in
26 the State of California within the meaning of Business and Professions Code ("Code") Sections
27 10131(a) (solicit prospective sellers or purchasers of or negotiate the purchase, sale or exchange of

1 real property), 10131(d) (solicit borrowers for or negotiate loans or perform services for borrowers
2 in connection with loans secured by liens on real property), and 10131.2 (engage in the business of
3 claiming, demanding, charging, receiving, collecting or contracting for the collection of an advance
4 fee in connection with offering to obtain a loan on real property).

5 In addition, based on that investigation, the Commissioner has determined that
6 Respondents have engaged in or are engaging in acts or are attempting to engage practices
7 constituting violations of the Code. Based on the findings of that investigation, set forth below, the
8 Commissioner hereby issues the following Findings of Fact, Conclusions of Law, and Desist and
9 Refrain Order under the authority of Section 10086 of the Code.

10 FINDINGS OF FACT

11 1. At no time mentioned herein have any of the Respondents ever been licensed by
12 the Bureau in any capacity.

13 2. On or about October 11, 2012, a criminal indictment was filed before the United
14 States District Court, for the Eastern District of California, in criminal case number 12-CR-0362-
15 GEB, against ALAN DAVID TIKAL ("TIKAL"). The indictment alleges that TIKAL devised a
16 large-scale, complex scheme to defraud homeowners and to obtain money from them by means of
17 materially false and fraudulent pretenses, representations and promises.

18 3. As part of the scheme, TIKAL utilized recruiters and consultants to solicit and
19 interact with homeowners throughout the state of California.

20 4. As part of the scheme, homeowners were required to sign various documents
21 including a deed of trust that purportedly secured a new loan made from TIKAL and the KATN
22 TRUST to the homeowner. TIKAL received loan payments from homeowners through CAA, Inc.
23 or Caring About America, Incorporated.

24 5. On or about April 9, 2010, CARLOTA PARDO aka Caro Pardo, and TINA DEL
25 VILLAR solicited TIKAL's scheme to homeowners Urbano and Sylvia Q. Urbano and Sylvia Q.
26 were given a business card by TINA DEL VILLAR on which she claimed to be an Orange County
27 Vice-President with the National Small Business Advisory Council. Caro Pardo provided Urbano

1 and Sylvia Q. with a business card on which Caro Pardo claimed to be a representative of HOUSE
2 RESCUE PLAN. Caro Pardo and TINA DEL VILLAR made several misrepresentations to
3 Urbano and Sylvia Q. including, but not limited to, that Urbano and Sylvia Q. could obtain a loan
4 modification for their real property through TIKAL's bank and that the process would take less
5 than six (6) months, in order to induce Urbano and Sylvia Q. to sign up with TIKAL's "home
6 rescue" program. Caro Pardo charged and collected \$2,000 on behalf of VICTORY HOLDING,
7 INC. from Urbano and Sylvia Q. as a payment to be part of TIKAL's "home rescue" program.
8 Urbano and Sylvia Q. additionally paid \$1,000 to Caro Pardo via a blank money order for TIKAL's
9 "home rescue" program.

10 6. VICTORY HOLDING RESOURCES, INC. is a California corporation.
11 SHIRLEY DEL VILLAR is an officer and director of VICTORY HOLDING RESOURCES, INC.

12 CONCLUSIONS OF LAW

13 7. Based on the information contained in Paragraphs 1 through 6, above, ALAN
14 DAVID TIKAL aka Al Tikal and Alan Tikal, CAA, INC., KATN TRUST, CARLOTA "CARO"
15 PARDO, VICTORY HOLDING RESOURCES, INC., HOUSE RESCUE PLAN, SHIRLEY DEL
16 VILLAR, and TINA DEL VILLAR violated Code Section 10130 by engaging in activities
17 requiring a real estate license without first obtaining a broker license from the Bureau.

18 DESIST AND REFRAIN ORDER

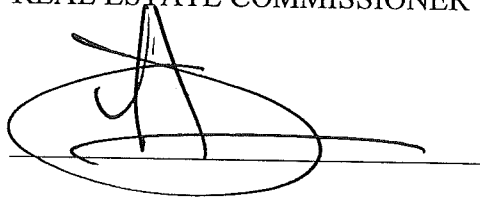
19 1. Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW stated
20 herein, IT IS HEREBY ORDERED THAT ALAN DAVID TIKAL aka Al Tikal and Alan Tikal,
21 CAA, INC., KATN TRUST, CARLOTA "CARO" PARDO, VICTORY HOLDING
22 RESOURCES, INC., HOUSE RESCUE PLAN, SHIRLEY DEL VILLAR, and TINA DEL
23 VILLAR whether doing business in their own name or any other fictitious business name,
24 immediately desist and refrain from: performing any acts within the State of California for which a
25 real estate broker license is required, unless you are so licensed.

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1 DATED: July 19, 2013.

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3 REAL ESTATE COMMISSIONER

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7 **By: JEFFREY MASON**
Chief Deputy Commissioner

8 **Notice:** Business and Professions Code Section 10139 provides that "Any person acting as a real
9 estate broker or real estate salesperson without a license or who advertises using words indicating
10 that he or she is a real estate broker without being so licensed shall be guilty of a public offense
11 punishable by a fine not exceeding twenty thousand dollars (\$20,000), or by imprisonment in the
12 county jail for a term not to exceed six months, or by both fine and imprisonment; or if a
13 corporation, be punished by a fine not exceeding sixty thousand dollars (\$60,000)."
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