

1 Bureau of Real Estate
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3 Los Angeles, CA 90013

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FILED

FEB 28 2014

BUREAU OF REAL ESTATE

By J. Amodeo

7
8 BEFORE THE BUREAU¹ OF REAL ESTATE
9 STATE OF CALIFORNIA

10 * * * *

11 To:) No. H-4595 SD
12)
13 MICHAEL NAZARINIA, dba) ORDER TO DESIST
14 Loan Mod Help Center) AND REFRAIN
15)
16) (B&P Code Section 10086)

17 The Real Estate Commissioner of the State of California ("Commissioner") has
18 caused an investigation to be made of the activities of MICHAEL NAZARINIA, doing business
19 as Loan Mod Help Center. Based on that investigation, the Commissioner has determined that
20 MICHAEL NAZARINIA has engaged in, is engaging in, or is attempting to engage in, acts or
21 practices constituting violations of the California Business and Professions Code ("Code"),
22 including acting in the capacity of, advertising and/or assuming to act as a real estate broker in
23 the State of California within the meaning of Code Sections 10131(d) (advertising, soliciting
24 borrowers for, and offering to perform loan modification services for distressed homeowners).

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27 ¹ Effective July 1, 2013, the Department of Real Estate became the Bureau of Real Estate, Department of Consumer Affairs ("Bureau"). All references herein are to the successor agency.

1 Based on that investigation, the Commissioner hereby issues the following Findings of Fact,
2 Conclusions of Law, and Desist and Refrain Order under the authority of Section 10086 of the
3 Code.

4 FINDINGS OF FACT

5 1. MICHAEL NAZARINIA (“NAZARINIA”) is not now, and has never been,
6 licensed by the Bureau of Real Estate of the State of California (“Bureau”) as a real estate broker
7 or as a real estate salesperson employed by a real estate broker.

8 2. NAZARINIA has advertised and engaged in activities requiring a real estate
9 license in California under the following unlicensed fictitious business names: Loan Mod Help
10 Center, www.loanmodhelpcenter.com, and LMHC.
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12 3. All references to NAZARINIA and Loan Mod Help Center include that
13 individual and entity, using their own names, or any other fictitious business names, as well as
14 their representatives, agents and employees.

15 4. Beginning at a time on or before April 24, 2012, and continuing through the
16 present time, NAZARINIA advertised on the internet and solicited distressed homeowners and
17 offered to provide them with assistance in modifying the terms of their mortgage loans and/or
18 otherwise avoiding foreclosure in exchange for payment of fees.

19 5. The services NAZARINIA, and Loan Mod Help Center advertises include
20 negotiating the terms of mortgage loans and related services, which are activities requiring a real
21 estate license pursuant to Business and Professions Code Section 10131(d).
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23 CONCLUSIONS OF LAW

24 The conduct, acts and/or omissions of MICHAEL NAZARINIA, doing business
25 as Loan Mod Help Center, as set forth in the Findings of Fact above, when not licensed by the
26 Bureau as a real estate broker or as a salesperson employed by a real estate broker licensed by
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1 the Bureau, was in violation of Code Section 10130.

2 DESIST AND REFRAIN ORDER

3 Based on the Findings of Fact and Conclusions of Law stated herein,

4 MICHAEL NAZARINIA, whether doing business under your own names, or any other names,
5 or fictitious names, IS HEREBY ORDERED to immediately desist and refrain from performing
6 any acts which require a real estate broker license until properly licensed. Such acts include,
7 but are not limited to:

8 (i) soliciting borrowers and/or performing services for borrowers or lenders in
9 connection with loans secured directly or collaterally by one or more liens on real property, and
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11 (ii) charging, demanding, or collecting a fee for any of the services you offer to
12 others, unless and until you obtain a real estate broker license issued by the Bureau, and until you
13 demonstrate and provide evidence satisfactory to the Commissioner that you are in full
14 compliance with all of the requirements of the Code and Commissioner's Regulations relating to
15 charging, collecting, and accounting for fees.
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17 DATED: **FEB 24 2014**

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19 Real Estate Commissioner
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22 **By: JEFFREY MASON**
23 **Chief Deputy Commissioner**

24 **Notice:** Business and Professions Code Section 10139 provides that "Any person acting as a
25 real estate broker or real estate salesperson without a license or who advertises using words
26 indicating that he or she is a real estate broker without being so licensed shall be guilty of a
27 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)."