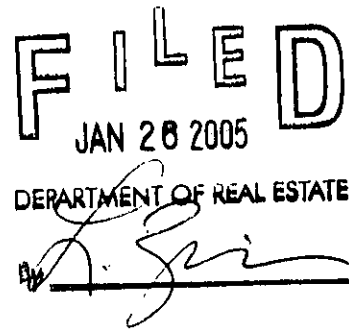


1 Department of Real Estate
2 P. O. Box 187007
3 Sacramento, CA 95818-7007
4
5 Telephone: (916) 227-0789
6
7



8 BEFORE THE DEPARTMENT OF REAL ESTATE
9 STATE OF CALIFORNIA

10 * * *
11 TO:) No. H-9096 SF
12)
13 ALTAF SHAIKH, also) ORDER TO DESIST AND REFRAIN
14 known as Zack Khan) (B&P Code Section 10086)
15)
16)
17)
18)
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21)
22)
23)
24)
25)
26)
27)

15 The Real Estate Commissioner of the State of
16 California (hereinafter "Commissioner") has determined from
17 evidence available to the California Department of Real Estate
18 (hereinafter "the Department") that you, ALTAF SHAIKH also known
19 as Zack Khan (herein "you"), while engaged in activities which
20 require a real estate broker license under the provisions of
21 Section 10131(d) of the California Business and Professions Code
22 (hereinafter "the Code"), violated Section 10130 of the Code.

23 I

24 At no time mentioned herein were you licensed by the
25 Department as either a real estate broker or as a real estate
26 salesperson.

27 ///

1 II

2 At all times mentioned herein between on or about
3 August 1, 2003, and on or about February 26, 2004, and at other
4 times known to you but not known to the Department, you,
5 individually and in association with Shahzada Corporation and
6 Nadeem Shahzada, engaged in the business of, acted in the
7 capacity of, advertised, or assumed to act as a real estate
8 broker within the State of California within the meaning of
9 Section 10131(d) of the Code, including the operation and
10 conduct of a mortgage loan brokerage business with the public
11 wherein, on behalf of others, for compensation or in expectation
12 of compensation, you solicited lenders and borrowers for loans
13 secured directly or collaterally by liens on real property, and
14 wherein you arranged, negotiated, processed, and consummated
15 such loans.

16 III

17 Between on or about August 1, 2003, and on or about
18 February 26, 2004, and at other dates well known to you but
19 unknown to the Department, in course of the mortgage loan
20 brokerage activities described in Paragraph II, above, you
21 negotiated and arranged approximately nineteen mortgage loans,
22 and you were compensated for such agency and employment in the
23 aggregate sum of approximately \$200,000.

24 IV

25 Between on or about August 1, 2003, and on or about
26 February 12, 2004, in course of the activities described in
27 Paragraphs II and III, above, you solicited and obtained an

1 application by JoAnn Curran for a mortgage loan to be secured by
2 real property at 1491 Livorna Road, Alamo, California, and
3 thereafter negotiated and arranged and attempted to negotiate
4 and arrange said mortgage loan.

5 V

6 Between on or about August 1, 2003, and on or about
7 October 31, 2003, in course of the activities described in
8 Paragraphs II and III, above, you solicited and obtained an
9 application by Barbara Ann Miller for a mortgage loan to be
10 secured by real property at 623 16th Street, Modesto,
11 California, and thereafter negotiated and arranged and attempted
12 to negotiate and arrange said mortgage loan.

13 VI

14 Between on or about November 13, 2003, and on or about
15 December 13, 2003, in course of the activities described in
16 Paragraphs II and III, above, you solicited and obtained an
17 application by Kishan and Elizabeth Mahal for three separate and
18 distinct mortgage loans to be secured by three parcels of real
19 property in the counties of Alameda and Sacramento, State of
20 California, and thereafter negotiated and arranged and attempted
21 to negotiate and arrange said mortgage loan.

22 VII

23 Between on or about December 1, 2003, and on or about
24 December 31, 2003, in course of the activities described in
25 Paragraphs II and III, above, you solicited and obtained an
26 application by James Ramos for a mortgage loan to be secured by
27 real property at 211 Lea Court, San Pablo, California, and

1 thereafter negotiated and arranged and attempted to negotiate
2 and arrange said mortgage loan.

3 VIII

4 Between on or about December 1, 2003, and on or about
5 January 30, 2004, in course of the activities described in
6 Paragraphs II and III, above, you solicited and obtained an
7 application by Shawn and Gwenda Dossey for a mortgage loan to be
8 secured by real property at 353 Lafayette Avenue, Hayward,
9 California, and thereafter negotiated and arranged and attempted
10 to negotiate and arrange said mortgage loan.

11 IV

12 In acting as described above, you violated Section
13 10130 of the Code.

14 NOW, THEREFORE, YOU, ALTAF SHAIKH, AND YOUR AGENTS AND
15 EMPLOYEES, ARE HEREBY ORDERED TO DESIST AND REFRAIN from
16 performing any activities for which a real estate license is
17 required unless you comply with Section 10130 of the Code.

18 DATED: 1-25-05 JEFF DAVI
19 Real Estate Commissioner

20

21

22

23

24

25

26

27

cc: ALTAF SHAIKH
33756 TRAILSIDE WAY
UNION CITY, CA 94587

