

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
JUN 12 2007

DEPARTMENT OF REAL ESTATE

[Signature]

8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 * * *

11 TO:)
12 AMJAD AMIRALI PATEL) NO. H-10025 SF
13)
14) ORDER TO
DESIST AND REFRAIN

15 The Real Estate Commissioner of the State of
16 California (hereinafter "Commissioner") has caused an
17 investigation to be made of your activities and based upon the
18 findings herein below set forth, is of the opinion that you,
19 AMJAD AMIRALI PATEL, have violated Section 10130 of the
20 California Business and Professions Code (hereinafter Code) by
21 engaging in the business of or acting as a real estate
22 salesperson or broker, within the meaning of Sections 10130,
23 10131(d) and 10132 of the Code without first having obtained a
24 real estate license from the California Department of Real
25 Estate (hereinafter Department).

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I

At no time herein mentioned were you, AMJAD AMIRALI PATEL, licensed by the Department as a real estate broker or salesperson.

II

From on or about May 25, 2004 and continuing, you, AMJAD AMIRALI PATEL, while in the employ of Secure Financial Inc., solicited borrowers, negotiated the amount of fees on loans with borrowers, and performed other services for borrowers, in connection with loans secured directly or collaterally by liens on real property. Such borrowers include but are not limited to Joseph Loughran and Albert C. and Carla E. Medeiros.

III

You, AMJAD AMIRALI PATEL, were compensated directly or indirectly for the acts performed by you as discussed in Paragraph II above, which acts require a real estate license pursuant to Sections 10130, 10131(d) and 10132 of the Code.

IV

In performing the activities described in Paragraph II above, you, AMJAD AMIRALI PATEL, assumed to act as a real estate broker or real estate salesperson in California and negotiated loan fees in violation of Sections 10130, 10131(d) and 10132 of the Code.

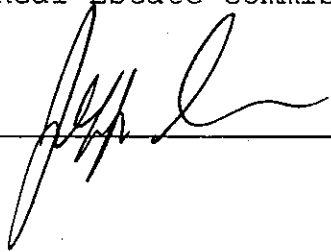
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NOW THEREFORE, YOU, AMJAD AMIRALI PATEL, ARE HEREBY
ORDERED TO DESIST AND REFRAIN from performing any and all acts
for which a real estate license is required until such time as
you obtain the required license from the Department.

DATED: 6.4.07

JEFF DAVI
Real Estate Commissioner



cc: AMJAD AMIRALI PATEL
35443 MONTERRA CIRCLE
UNION CITY, CA 94587