

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

By 

8 BEFORE THE DEPARTMENT OF REAL ESTATE
9 STATE OF CALIFORNIA

10 * * *

11 TO:)
12) NO. H-10026 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 ALTAF ABDULREHMAN SHAIKH, 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,
ALTAF ABDULREHMAN SHAIKH, licensed by the Department as a real
estate broker or salesperson.

II

From on or about May 25, 2004 and continuing, you,
ALTAF ABDULREHMAN SHAIKH, 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 John and Patricia Garcia, James R.
Miclean, Arturo and Isabel Calderon, Karen Johnson, Esther
Saldana, Jaime Ramirez, Lucia and Manuel Machado, A. John and
Gloria Shadwell, Luis and Judy Valerio, Rosendo and Cecilia
Zamudio, A. David and Jo B. Garibotti, Josephine Garcia, and
Robert Weaver.

III

You, ALTAF ABDULREHMAN SHAIKH, 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.

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IV

In performing the activities described in Paragraph II above, you, ALTAF ABDULREHMAN SHAIKH, 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.

NOW THEREFORE, YOU, ALTAF ABDULREHMAN SHAIKH, 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: 6-5-07

JEFF DAVI
Real Estate Commissioner



cc: ALTAF ABDULREHMAN SHAIKH
P. O. BOX 1756
UNION CITY, CA 94587