

FILED

AUG 21 2008

DEPARTMENT OF REAL ESTATE

By R. Henry

1 DEPARTMENT OF REAL ESTATE
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3 Sacramento, CA 95818-7007
4 Telephone: (916) 227-0789
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BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

10 TO:)	
)	NO. H-10501 SF
11 MARIAM HAMIDI and HILLTOP)	
12 FINANCIAL MORTGAGE, INC.)	<u>ORDER TO</u>
)	<u>DESIST AND REFRAIN</u>
13)	

14

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 MARIAM HAMIDI, have violated Section 10130 of the California

20 Business and Professions Code (hereinafter "Code") by acting as a

21 real estate salesperson or broker, within the meaning of

22 Sections 10130 and 10131(d) of the Code without first having

23 obtained a real estate license from the California Department of

24 Real Estate (hereinafter the "Department") and that you, HILLTOP

25 FINANCIAL MORTGAGE, INC., have violated Section 10137 of the

26 Code by compensating, you, MARIAM HAMIDI, for performing said

27 acts when you were not licensed.

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I

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

II

At all times herein mentioned you, HILLTOP FINANCIAL MORTGAGE, INC., were licensed by the Department as a corporate real estate broker.

III

At all times herein mentioned you, MARIAM HAMIDI, were in the employ of, you, HILLTOP FINANCIAL MORTGAGE, INC., and were compensated for performing acts pursuant to said employment in furtherance of the activities discussed in Paragraph IV below.

IV

Between on or about September 14, 2006 and September 20, 2006, you, MARIAM HAMIDI, in employ of you, HILLTOP FINANCIAL MORTGAGE, INC., solicited and obtained a \$412,800 loan from Wilmington Finance Inc. for Dorothy Hicks to refinance an existing loan encumbering real property at 2421 67th Avenue, Oakland, CA 94605.

V

You, MARIAM HAMIDI, violated Section 10130 of the Code, in conjunction with Section 10131(d) of the Code, by engaging in the activities described above in Paragraph IV without first obtaining a real estate salesperson or broker license from the Department.

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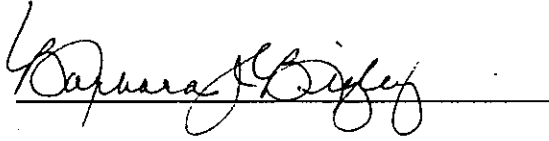
VI

You, HILLTOP FINANCIAL MORTGAGE, INC., violated Section 10137 of the Code by compensating, you, MARIAM HAMIDI, for performing the acts described in Paragraph IV above when you were not licensed as a real estate salesperson or broker license by the Department.

NOW THEREFORE, YOU, MARIAM HAMIDI, AND YOU, HILLTOP FINANCIAL MORTGAGE, INC., 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, and for compensating a non-licensee until such non-licensee obtains the required license from the Department, respectively.

DATED: 8/17/08

JEFF DAVI
Real Estate Commissioner



BY: Barbara J. Bigby
Chief Deputy Commissioner