

1 Department of Real Estate  
2 320 West Fourth Street, #350  
3 Los Angeles, California 90013

4 (213) 576-6982  
5 (213) 576-6914

FILED  
AUG 26 2004  
DEPARTMENT OF REAL ESTATE

By Jana B. Swan

8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 \* \* \* \*

11 To:	)	No. H-31233 LA
	)	
12 First Continental Mortgage, Inc.,	)	<u>ORDER TO DESIST</u>
13 dba American 1 <sup>st</sup> Continental	)	
14 Mortgage, Inc.	)	<u>AND REFRAIN</u>
	)	
	)	
	)	

16 The Real Estate Commissioner of the State of California  
17 has caused an investigation to be conducted of your activities as  
18 described herein, and based upon the findings of that  
19 investigation, is of the opinion that you have violated Section  
20 10130 of the Business and Professions Code ("Code").

21 1.

22 At no time mentioned were you, First Continental  
23 Mortgage, Inc., doing business as American 1<sup>st</sup> Continental  
24 Mortgage, licensed by the Department of Real Estate of the State  
25 of California ("Department") as a real estate broker.

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2.

1. Beginning on or before April 23, 2003, and continuing  
2 through on or after June 14, 2003, you represented that you were  
3 licensed to solicit borrowers for VA Loans. You offered to  
4 represent another individual in applying for a mortgage loan  
5 secured by real property. Specifically, you represented to  
6 Robert Cardin that you were a mortgage loan broker and would  
7 represent him in obtaining a VA loan to refinance existing  
8 encumbrances on residential real property he owns in the State of  
9 California.  
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11 3.

12 Your conduct and acts, as described in Paragraph 2  
13 above is that of a real estate broker as set forth in Section  
14 10131(d) of the Code.  
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16 4.

17 You violated Section 10130 of the Code by advertising  
18 and acting in the capacity of a broker when you were not licensed  
19 as a real estate broker.

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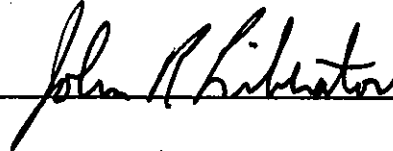
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1 NOW, THEREFORE, YOU, FIRST CONTINENTAL MORTGAGE, INC.,  
2 dba American 1st Continental Mortgage, Inc., ARE ORDERED TO  
3 DESIST AND REFRAIN from performing any and all acts requiring a  
4 real estate license in California, individually and under any  
5 fictitious business name, unless and until such time as you  
6 obtain the required license from the Department.

7 DATED: August 11, 2004.

8 JOHN R. LIBERATOR  
9 Acting Real Estate Commissioner

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24  
25 cc: First Continental Mortgage, Inc.  
26 c/o: National Registered Agents, Inc.  
27 2030 Main Street, Suite 1030  
Irvine, CA 92614