

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

4 (213) 576-6982

FILED
NOV - 6 2008
DEPARTMENT OF REAL ESTATE

Lana B. Cross

8 DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 * * * * *

11 TO:

No. H-35454 LA

12 ANTHONY P. CARA)
13)
14)

ORDER TO DESIST
AND REFRAIN

15 The Real Estate Commissioner of the State of California
16 has caused an investigation to be made of your activities as a
17 real estate broker, and based on the findings of that
18 investigation is of the opinion that you, ANTHONY P. CARA, have
19 violated Sections 10235, 10235.5, 10236.4, 14701, 14702 and
20 17539.4 of the Business and Professions Code (hereinafter "Code")
21 as well as Sections 2847.3 and 2848 subdivisions (6), (7), (8),
22 (16) and (17) of Chapter 6, Title 10, California Code of
23 Regulations (hereinafter "Regulations").

24 1.

25 At all times mentioned herein, you, ANTHONY P. CARA,
26 were licensed by the Department of Real Estate of the State of
27 California (hereinafter "Department") as a real estate broker.

1 2.

2 You, ANTHONY P. CARA, knowingly advertised, printed,
3 displayed, published, distributed, or caused or permitted to be
4 advertised, printed, displayed, published, distributed,
5 statements or representations with regard to the rates, terms, or
6 conditions for making, purchasing, or negotiating loans on real
7 property which were false, misleading, or deceptive.

8 3.

9 Your conduct, as alleged in Paragraph 2, above, is in
10 violation of Code Section 10235 and Section 2848 subdivisions
11 (6), (7), (8), (16) and (17) of the Regulations.

12 4.

13 You, ANTHONY P. CARA, individually, and doing business
14 as Hartford Mortgage Services Inc, placed one or more
15 advertisements disseminated primarily in the State of California
16 for the making or arranging of a loan, including a solicitation
17 for borrowers or potential investors, that failed to properly
18 disclose within the printed text of the advertisement, or the
19 oral text in the case of a radio or television advertisement,
20 your broker license number and identification of the Department
21 as the state regulatory entity supervising that type of loan
22 transaction.

23 5.

24 Your conduct, as alleged in Paragraph 4, above, is in
25 violation of Code Sections 10235.5, 10236.4 and 17539.4.

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6.

You, ANTHONY P. CARA, placed one or more advertisements disseminated primarily in the State of California for the making or arranging of a loan, including a solicitation for borrowers or potential investors, that included the name of a lender, without the consent of the lender and without clearly and conspicuously stating you are not sponsored by or affiliated with the lender.

7.

Your conduct, as alleged in Paragraph 6, above, is in violation of Code Section 14701.

8.

You, ANTHONY P. CARA, placed one or more advertisements disseminated primarily in the State of California for the making or arranging of a loan, including a solicitation for borrowers or potential investors, that included a consumer's loan number or loan amount, without the consent of the consumer and without clearly and conspicuously stating you are not sponsored by or affiliated with the lender.

9.

Your conduct, as alleged in Paragraph 8, above, is in violation of Code Section 14702.

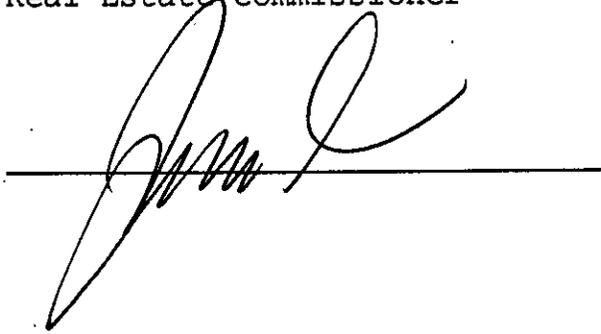
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NOW, THEREFORE, YOU, ANTHONY P. CARA, ARE ORDERED TO
DESIST AND REFRAIN from performing any and all activities for
which a real estate broker license is required until you comply
with all provisions of the Real Estate Law as discussed in this
Order.

DATED: 10/30, 2008.

JEFF DAVI
Real Estate Commissioner



cc: ANTHONY P. CARA
23101 Lake Center Drive Suite, 110
Lake Forest, CA 92630