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Department of Real Estate  
320 West 4th Street, Suite 350  
Los Angeles, California 90013-1105  
  
Telephone: (213) 576-6982

**FILED**  
FEB. 4, 2009  
DEPARTMENT OF REAL ESTATE

By C.B.

BEFORE THE DEPARTMENT OF REAL ESTATE  
  
STATE OF CALIFORNIA

\* \* \*

To:	)	NO. H-35665 LA
	)	
ROB LONARDO,	)	<u>ORDER TO DESIST</u>
individually and	)	<u>AND REFRAIN</u>
doing business as	)	
Mitigation Online Consultants	)	
and Rob Lonardo Consulting and	)	
Productions, Inc.	)	

The Real Estate Commissioner of the State of California has caused an investigation to be made of your activities requiring a real estate license and, based on the findings of that investigation, as set forth below, is of the opinion that you, ROB LONARDO, individually and doing business as Mitigation Online Consultants and Rob Lonardo Consulting and Productions, Inc., have violated Section 10130 of the Business and Professions Code ("Code").

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1 I

2 You, ROB LONARDO, are not now and have never been  
3 licensed by the Department of Real Estate of the State of  
4 California ("Department") as a real estate broker. At all  
5 times relevant herein, you were and are also doing business as  
6 the principal of Mitigation Online Consultants, an unlicensed  
7 business entity. At all times relevant herein, you were and  
8 are also doing business as the principal of Rob Lonardo  
9 Consulting and Productions, Inc., an unlicensed business  
10 entity.

11 II

12 All further references to "you" include the parties  
13 identified in Paragraph I, above, and also include the  
14 officers, directors, employees, agents and real estate  
15 licensees employed by or associated with said parties and who  
16 at all times herein mentioned were engaged in the furtherance  
17 of the business or operations of said parties and who were  
18 acting within the course and scope of their authority and  
19 employment.

20 III

21 During a period of time from approximately August 13,  
22 2008, and continuing to the present time, you, ROB LONARDO,  
23 engaged in the business of, acted in the capacity of,  
24 advertised or assumed to act as a real estate broker in the  
25 State of California, within the meaning of Code Sections  
26 10131(d) and 10131.2, for or in expectation of compensation.  
27 Your activities included the operation of or conduct of a real

1 estate business with the public wherein you engaged in the  
2 negotiation and solicitation of borrowers and lenders for loans  
3 secured by residential real property. Said activities included  
4 representing borrowers in negotiating and modifying terms and  
5 obtaining loans secured by real property, and claiming,  
6 demanding, charging, receiving, collecting or contracting for  
7 an advance fee in connection therewith.

8 IV

9 Specifically, you, engaged in the business of, acted  
10 in the capacity of, and advertised as a real estate broker by  
11 soliciting loan modification business on the internet and  
12 collecting advance fees for negotiating the terms of loans on  
13 behalf of others.

14 V

15 Your acts as described in Paragraphs III and IV,  
16 above, are acts requiring a real estate broker license under  
17 the provisions of Code Sections 10131(d) and 10131.2.

18 VI

19 You, ROB LONARDO, individually and doing business as  
20 Mitigation Online Consultants and Rob Lonardo Consulting And  
21 Productions, Inc., violated Code Section 10130 by engaging in  
22 the activities described in Paragraphs III and IV, above,  
23 without first obtaining a real estate broker license from the  
24 Department.

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1 NOW, THEREFORE, YOU, ROB LONARDO, individually and  
2 doing business as Mitigation Online Consultants and Rob Lonardo  
3 Consulting and Productions, Inc., ARE ORDERED TO DESIST AND  
4 REFRAIN from performing any and all acts within the State of  
5 California for which a real estate broker license is required,  
6 within the meaning of Code Sections 10131 and 10131.2, unless  
7 and until you obtain a real estate broker license or a real  
8 estate salesperson license and are employed by a real estate  
9 broker.

10 DATED: 1-30-09.

11 JEFF DAVI  
12 Real Estate Commissioner

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15 BY: Barbara J. Bigby  
16 Chief Deputy Commissioner

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24 cc: Rob Lonardo  
25 9025 Keith Avenue #101  
26 West Hollywood, California 90069  
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