

Handwritten signature/initials

FILED
FEB 10 2009
DEPARTMENT OF REAL ESTATE

1 Department of Real Estate
2 320 West 4th Street, Suite 350
3 Los Angeles, California 90013-1105
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27

By Laura B. O'Neil

BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

* * *

To:)	NO. H-35674 LA
)	
FEDERAL LOAN MODIFICATION,)	<u>ORDER TO DESIST</u>
dba <u>www.FedMod.com</u>)	<u>AND REFRAIN</u>
)	
)	
)	

The Real Estate Commissioner of the State of California ("Commissioner") 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, FEDERAL LOAN MODIFICATION, dba www.FedMod.com, have violated Section 10130 of the Business and Professions Code ("Code").

1.

You, FEDERAL LOAN MODIFICATION, are not now and have never been licensed by the Department of Real Estate of the State of California ("Department") as a real estate broker.

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27

2.

All further references to "you" include the party identified in Paragraph 1 above, and also include the officers, directors, employees, agents and real estate licensees employed by or associated with said parties and who at all times herein mentioned were engaged in the furtherance of the business or operations of said parties and who were acting within the course and scope of their authority and employment.

3.

During a period of time from on or before November 25, 2008, and continuing to the present time, you, FEDERAL LOAN MODIFICATION, engaged in the business of, acted in the capacity of, advertised or assumed to act as real estate brokers in the State of California, within the meaning of Code Sections 10131(d) and 10131.2, for or in expectation of compensation. Your activities included the operation of or conduct of a real estate business with the public wherein you engaged in the negotiation and solicitation of borrowers and lenders for loans secured by residential real property. Said activities included representing borrowers in negotiating and modifying terms and obtaining loans secured by real property, and claiming, demanding, charging, receiving, collecting or contracting for an advance fee in connection therewith.

4.

Your acts as described in Paragraph 3 above are acts requiring a real estate broker license under the provisions of Code Sections 10131(d) and 10131.2.

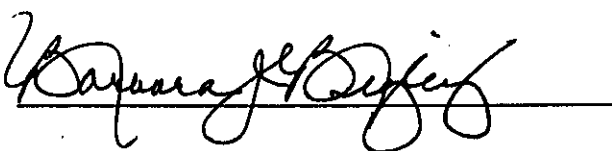
1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27

5.

You, FEDERAL LOAN MODIFICATION, violated Code Section 10130 by engaging in the activities described in Paragraphs 3 above, without first obtaining a real estate broker license from the Department.

NOW, THEREFORE, YOU, FEDERAL LOAN MODIFICATION, ARE ORDERED TO DESIST AND REFRAIN from performing any and all acts within the State of California for which a real estate broker license is required, within the meaning of Code Sections 10131 and 10131.2, unless and until you obtain a real estate broker license or a real estate salesperson license and are employed by a real estate broker.

DATED: 2-4-09

JEFF DAVI
Real Estate Commissioner


BY: Barbara J. Bigby
Chief Deputy Commissioner

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27

cc: Federal Loan Modification,
aka "Federal Loan Modifications,"
c/o Legalzoom.com, Inc.
7083 Hollywood Blvd., Ste 180
Los Angeles, CA 90028

Federal Loan Modification
6420 Wilshire Blvd. #200
Los Angeles, CA 90048

Federal Loan Modification
7555 Irvine Center Drive
Irvine, CA 92618

Federal Loan Modification,
Aka "Federal Loan Modifications,"
5455 Wilshire Blvd., Suite 700
Los Angeles, CA 90036

Federal Loan Modification
www.FedMod.com