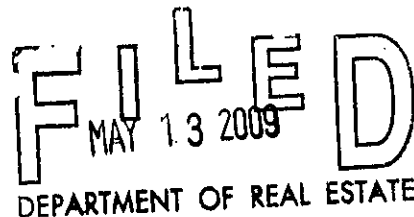


1 Department of Real Estate
2 320 West Fourth Street, Ste. 350
3 Los Angeles, California 90013

4 (213) 576-6982



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6
7
8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 * * *

11 TO:

12 DESKTOP LOANS, INC.,
13 doing business as Modified
14 Mortgage; GERALD ALAN NEEL;
15 HENRY GONZALES.

NO. H-35967 LA

16 ORDER TO
DESIST AND REFRAIN

17 The Real Estate Commissioner of the State of California
18 (hereinafter "Commissioner") has caused an investigation to be
19 made of your activities and, based upon the findings herein below
20 set forth, is of the opinion that you, DESKTOP LOANS, INC.,
21 doing business as Modified Mortgage, you, GERALD ALAN NEEL, and
22 you, HENRY GONZALES, have violated Section 10130 of the
23 California Business and Professions Code (hereinafter the "Code")
24 by engaging in the business of or acting as a real estate broker,
25 within the meaning of Sections 10131(d) and 10131.2 of the Code
26 without first having obtained a real estate broker license from
27

1 the California Department of Real Estate (hereinafter the
2 "Department").

3 1.

4 You, DESKTOP LOANS, INC., doing business as Modified
5 Mortgage, are not now and have never been licensed by the
6 Department as a real estate broker.

7 2.

8 You, GERALD ALAN NEEL, were licensed by the Department
9 as a real estate salesperson on September 5, 1986. The Department
10 revoked your license on March 20, 1990. You are not now and have
11 never been licensed by the Department as a real estate broker.

12 3.

13 You, HENRY GONZALES, are not now and have never been
14 licensed by the Department as a real estate broker.

15 4.

16 During the period beginning in or about August 2008 and
17 continuing, you, DESKTOP LOANS, INC., doing business as Modified
18 Mortgage, you, GERALD ALAN NEEL, and you, HENRY GONZALES, among
19 other things, solicited and/or performed services for borrowers,
20 in connection with loans secured directly or collaterally by
21 liens on real property or on a business opportunity, for or in
22 expectation of a compensation, including a fee received in
23 advance.

24 //

25 //

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27 //

1 5.

2 You, DESKTOP LOANS, INC., doing business as Modified
3 Mortgage, you, GERALD ALAN NEEL, and you, HENRY GONZALES, for or
4 in expectation of compensation, performed acts requiring a real
5 estate broker license under the provisions of Sections 10131(d)
6 and 10131.2 of the Code, as described in paragraph 4, above.

7 6.

8 You, DESKTOP LOANS, INC., doing business as Modified
9 Mortgage, you, GERALD ALAN NEEL, and you, HENRY GONZALES,
10 violated Section 10130 of the Code by engaging in the activities
11 described above in Paragraph 4 without first obtaining a broker
12 license from the Department.

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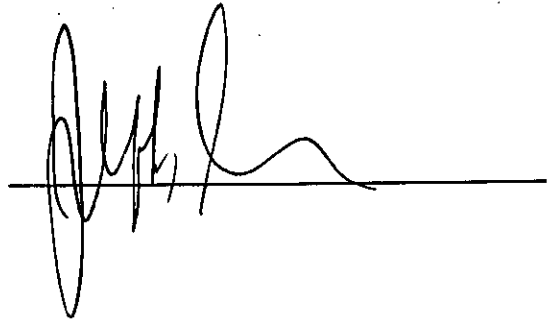
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1 NOW THEREFORE, YOU, DESKTOP LOANS, INC., doing business
2 as Modified Mortgage, you, GERALD ALAN NEEL, and you, HENRY
3 GONZALES, ARE HEREBY ORDERED TO DESIST AND REFRAIN from
4 performing any and all acts for which a real estate license is
5 required until such time as you obtain a real estate broker
6 license from the Department.

7
8 DATED: 5-6, 2009

9
10 JEFF DAVI
Real Estate Commissioner

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cc: Desktop Loans, Inc.
dba Modified Mortgage
15991 Red Hill Ave., Suite 202
Tustin, CA 92870

Gerald Alan Neel
15991 Red Hill Ave., Suite 202
Tustin, CA 92870

Henry Gonzales
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