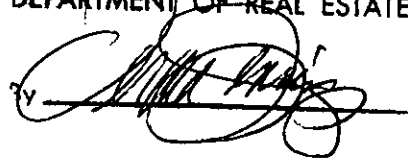


SATO  
May

FILED  
APR 29 2010  
DEPARTMENT OF REAL ESTATE



DEPARTMENT OF REAL ESTATE  
STATE OF CALIFORNIA

\* \* \* \* \*

To:	)	No. H-36173 LA
	)	
BEST WAY MARKETING, INC.	)	L-2009 101 374
dba Foreclosure Mediator	)	
Specialists,	)	<u>ORDER TO DESIST</u>
	)	
RICHARD HAAG dba No Me Quite	)	<u>AND REFRAIN</u>
Mi Casa,	)	
	)	
HENRY FERRUFINO,	)	
MIGUEL CICCIA, and	)	
<u>JUAN CARLOS FERRUFINO,</u>	)	
	)	
Respondents.	)	

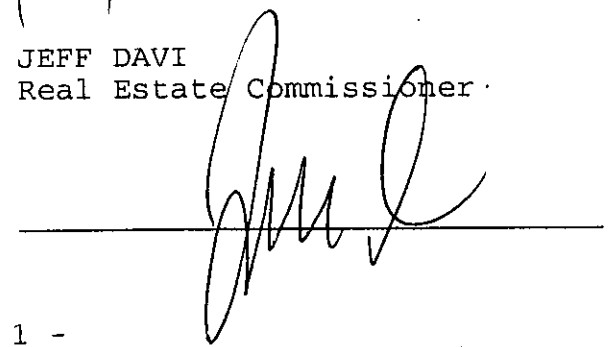
DISMISSAL

The Desist and Refrain Order filed August 12, 2009,  
against Respondent JUAN CARLOS FERRUFINO is hereby dismissed.

This Order is effective immediately.

DATED: 4/14/2010

JEFF DAVI  
Real Estate Commissioner




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

4 (213) 576-6982

FILED  
AUG 12 2009

DEPARTMENT OF REAL ESTATE

By 

8 DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 \* \* \* \* \*

11 To:	)	
	)	
12 BEST WAY MARKETING, INC.	)	No. H-36173 LA
13 dba Foreclosure Mediator	)	
13 Specialists,	)	<u>ORDER TO DESIST</u>
	)	
14 RICHARD HAAG dba No Me Quite	)	<u>AND REFRAIN</u>
15 Mi Casa,	)	
	)	(B&P Code Section
16 HENRY FERRUFINO,	)	10086)
16 MIGUEL CICCIA, and	)	
17 JUAN CARLOS FERRUFINO,	)	

18  
19 The Commissioner (Commissioner) of the California  
20 Department of Real Estate (Department) caused an investigation to  
21 be made of the activities of BEST WAY MARKETING, INC. dba  
22 Foreclosure Mediator Specialists, RICHARD HAAG dba No Me Quite Mi  
23 Casa, HENRY FERRUFINO, MIGUEL CICCIA, and JUAN CARLOS FERRUFINO.  
24 Based on that investigation, the Commissioner has determined that  
25 you have engaged in, are engaging in, or are attempting to engage  
26 in, acts or practices constituting violations of the California  
27 Business and Professions Code (Code), including violating Code

1 Section 10130 by engaging in the business of, acting in the  
2 capacity of, and/or advertising or assuming to act as, a real  
3 estate broker in the State of California within the meaning of  
4 Code Sections 10131(d) (performing services for borrowers in  
5 connection with loans secured by real property), 10131(e) (offer  
6 to sell, buy or exchange a promissory note, and 10131.2 (advance  
7 fee handling). Furthermore, based on the investigation, the  
8 Commissioner hereby issues the following Findings of Fact,  
9 Conclusions of Law, and Desist and Refrain Order under the  
10 authority of Section 10086 of the Code.

11 Whenever acts referred to below are attributed to "you"  
12 or BEST WAY MARKETING, INC., RICHARD HAAG, HENRY FERRUFINO,  
13 MIGUEL CICCIA, and JUAN CARLOS FERRUFINO, those acts are alleged  
14 to have been done by acting by said parties, or by and/or through  
15 one or more agents, associates, affiliates, and/or co-  
16 conspirators.

17 FINDINGS OF FACT

- 18 1. At no time herein mentioned have you, and each of you, been  
19 licensed by the Department as a real estate broker.
- 20 2. During 2008, you have engaged in a business, for or in  
21 expectation of compensation or collection of an advance fee, you  
22 solicited or offered to provide loan modifications, re-finance of  
23 a loan, or short-sale negotiation to owners of real property to  
24 modify the terms of the loans on the real property.
- 25 3. MIGUEL CICCIA demanded an advance fee in the amount of \$1,995  
26 from Jose and Elivia Mendoza "Mendozas" for loan modification  
27 services and promised a lower mortgage payment within three

1 months on the subject property located at 5591 N. Callisch  
2 Avenue, Fresno, California. Thereafter, MIGUEL CICCIA and the  
3 Mendozas entered into a loan modification agreement.

4 4. JUAN CARLOS FERRUFINO demanded an advance fee in the amount  
5 of \$1,000 from Antonia Pineda ("Pineda") for loan modification  
6 services and promised her that she would not lose her home  
7 located at 1187 King St., Parlier, California. Thereafter, JUAN  
8 CARLOS FERRUFINO and Pineda entered into a loan modification  
9 agreement.

10 5. FORECLOSURE MEDIATOR SPECIALISTS demanded an advance fee in  
11 the amount of \$1,995 from Lucia Chavez "Chavez" for loan  
12 modification services and promised a lower mortgage payment on  
13 her property located at 1133 Faller Ave., Sanger, California.  
14 Thereafter, FORECLOSURE MEDIATOR SPECIALISTS and Chavez entered  
15 into a loan modification agreement.

16 6. MIGUEL CICCIA and HENRY FERRUFINO demanded an advance fee in  
17 the amount of \$1,995 from Yolanda Gonzalez "Gonzalez" for loan  
18 modification services on her property located at 10167 Flower  
19 St., Delhi, California. Thereafter, MIGUEL CICCIA and HENRY  
20 FERRUFINO and Gonzalez entered into a loan modification  
21 agreement.

#### 22 CONCLUSIONS OF LAW

23 7. Based on the Findings of Fact contained in paragraphs 1  
24 through 6, your acts, acting by yourself, or by and/or through  
25 one or more agents, associates, affiliates, and/or co-  
26 conspirators solicited borrowers and performed services for those  
27 borrowers and lenders in connection with loans secured directly

1 or collaterally by one or more liens on real property and  
2 charged, demanded or collected advance fees for the services to  
3 be provided, which acts require a real estate broker license  
4 under Sections 10131(d), 10131(e), and 10131.2 of the Code during  
5 a period of time when you were not licensed by the Department as  
6 a real estate broker.

7 DESIST AND REFRAIN ORDER

8 Based on the Findings of Fact and Conclusions of Law  
9 stated herein, you, BEST WAY MARKETING, INC. dba Foreclosure  
10 Mediator Specialists, RICHARD HAAG dba No Me Quite Mi Casa, HENRY  
11 FERRUFINO, MIGUEL CICCIA, and JUAN CARLOS FERRUFINO, and each of  
12 you, whether doing business under your own names, or any other  
13 names or fictitious names, ARE ORDERED to

14 1. immediately desist and refrain from performing  
15 any acts within the State of California for which a real estate  
16 broker license is required. In particular, you are ordered to  
17 desist and refrain from:

18 (i) soliciting borrowers and/or performing services  
19 for borrowers or lenders in connection with loans secured  
20 directly or collaterally by one or more liens on real property,  
21 and

22 (ii) from charging, demanding, or collecting an  
23 advance fee for any of the services you offer to others, unless  
24 and until you obtain a real estate broker license issued by the  
25 Department, and until you demonstrate and provide satisfactory

26 ///

27 ///

1 evidence to the Commissioner that you are in full compliance  
2 with all of the requirements of the Code and Regulations relating  
3 to charging, collecting, and accounting for advance fees.

4 DATED: 7-6-09

5 JEFF DAVI  
6 Real Estate Commissioner

7   
8 BY: Barbara J. Bigby  
9 Chief Deputy Commissioner

10 **Notice:** Business and Professions Code Section 10139 provides  
11 that "Any person acting as a real estate broker or real estate  
12 salesperson without a license or who advertises using the words  
13 indicating that he or she is a real estate broker without being  
14 so licensed shall be guilty of a public offense punishable by a  
fine not exceeding twenty thousand dollars (\$20,000), or by  
imprisonment in the county jail for a term not to exceed six  
months, or by both fine and imprisonment; or if a corporation, be  
punished by a fine not exceeding sixty thousand dollars  
(\$60,000)."

15 cc: Best Way Marketing, Inc.  
16 dba Foreclosure Mediator Specialists  
17 Henry Ferrufino  
18 Michael Ciccio  
19 1415 N. Main St.  
20 Santa Ana, California 92701

21 Richard Haag  
22 DbA No Me Quite Mi Casa  
23 5303 Rural Ridge  
24 Anaheim Hills, CA 92807

25 Juan Carlos Ferrufino  
26 215 S. Owens Dr.  
27 Anaheim, CA 92808

JRP:SB