

FILED

1 DEPARTMENT OF REAL ESTATE
2 320 West Fourth Street, Ste. 350
3 Los Angeles, California 90013

SEP 28 2009

4 (213) 576-6982

DEPARTMENT OF REAL ESTATE
BY: James B. Dem

5
6
7
8
9 STATE OF CALIFORNIA

10 DEPARTMENT OF REAL ESTATE

11 To:)	
)	NO. H-36277 LA
12 HLH GROUP,)	
13 and/or any other names or fictitious names)	ORDER TO DESIST AND
14 used by HLH GROUP.)	REFRAIN
)	(B&P Code Section 10086)
)	
)	

16 The Commissioner (Commissioner) of the California Department of Real Estate
17 (Department) caused an investigation to be made of the activities of HLH GROUP (HLH).
18 Based on that investigation, the Commissioner has determined that HLH has engaged in, is
19 engaging in, or is attempting to engage in, acts or practices constituting violations of the
20 California Business and Professions Code (Code), including violating Code Section 10130 by
21 engaging in the business of, acting in the capacity of, and/or advertising or assuming to act as, a
22 real estate broker in the State of California within the meaning of Code Section 10131(d)
23 (performing services for borrowers in connection with loans secured by real property) and Code
24 Section 10131.2 (contracting for the collection of an advance fee). Furthermore, based on the
25
26
27

1 investigation, the Commissioner hereby issues the following Findings of Fact, Conclusions of
2 Law, and Desist and Refrain Order under the authority of Section 10086 of the Code.

3 Whenever acts referred to below are attributed to HLH , those acts are alleged to have been
4 done by HLH , acting by itself, or by and/or through one or more agents, associates, affiliates,
5 and/or co-conspirators, and using the name "HLH Group", or other names or fictitious names
6 unknown at this time.

7
8 FINDINGS OF FACT

- 9 1. HLH is not now, and has never been, licensed by the Department in any capacity. HLH is
10 registered under the business name "HLH Group, LLC" in the County of Orange, California.
- 11 2. HLH solicited borrowers and negotiated to do one or more of the following acts for another
12 or others, for or in expectation of compensation: negotiate one or more loans for, or perform
13 services for, borrowers and/or lenders in connection with loans secured directly or collaterally by
14 one or more liens on real property; and charge, demand or collect an advance fee for any of the
15 services offered.
- 16 3. On or about October 16, 2008, HLH, for compensation in the form of a check for \$3,200,
17 agreed to negotiate a mortgage loan modification for Galina Haas, the borrower.

18
19 CONCLUSIONS OF LAW

- 20 4. Based on the findings of fact contained in paragraphs 1 through 3, HLH , acting by itself, or
21 by and/or through one or more agents, associates, affiliates, and/or co-conspirators, and using the
22 name "HLH Group", or other names or fictitious names unknown at this time, solicited
23 borrowers to negotiate loans or perform services, in connection with loans secured directly or
24 collaterally by one or more liens on real property. These acts, which require a real estate broker
25 license under Sections 10131(d) and 10131.2 of the Code, were performed during a period of
26
27

1 time when HLH was not licensed by the Department as a real estate broker, in violation of Code
2 Section 10130.

3 DESIST AND REFRAIN ORDER

4 Based on the Findings of Fact and Conclusions of Law stated herein, you,

5 HLH GROUP, whether doing business under your own name, or any other names or
6 fictitious names, ARE HEREBY ORDERED to

7
8 1. Immediately desist and refrain from performing any and all acts for which a real estate
9 license is required. In particular, you are ordered to desist and refrain from:

- 10 (i) Soliciting borrowers and/or performing services for borrowers or lenders in
11 connection with loans secured directly or collaterally by one or more liens on real
12 property, and
13 (ii) from charging, demanding or collecting an advance fee for any of the services you
14 offer to others, unless and until you obtain a real estate broker license issued by
15 the Department and until you demonstrate and provide evidence satisfactory to
16 the Commissioner that you are in full compliance with all of the requirements of
17 the Code and Regulations relating to charging, collecting and accounting for
18 advance fees.
19
20
21

22 DATED: 9/22, 2009

23
24 JEFF DAVI
Real Estate Commissioner

25
26 By 

27 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

Notice: Business and Professions Code Section 10139 provides that "Any person acting as a real estate broker or real estate salesperson without a license or who advertises using words indicating that he or she is a real estate broker without being 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)."

cc: HLH Group
26992 Mill Pond Road
Capistrano Beach, CA 92624-1675