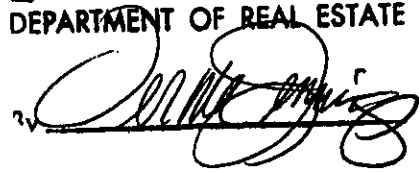


1 Department of Real Estate
2 320 West Fourth Street, Ste. 350
3 Los Angeles, California 90013

4 (213) 576-6982

FILED
OCT 21 2008
DEPARTMENT OF REAL ESTATE



8 DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 * * * * *

11 To:)	No. H-36313 LA
)	
12 TITAN DISH TV, INC.)	<u>ORDER TO DESIST</u>
13 dba Loan Rescue USA;)	
14 and MICHAEL D. SIEGMAN.)	<u>AND REFRAIN</u>

15 The Commissioner (Commissioner) of the California
16 Department of Real Estate (Department) caused an investigation to
17 be made of the activities of TITAN DISH TV, INC. dba Loan Rescue
18 USA (TITAN) and MICHAEL D. SIEGMAN (SIEGMAN). Based on that
19 investigation, the Commissioner has determined that you have
20 engaged in, are engaging in, or are attempting to engage in, acts
21 or practices constituting violations of the California Business
22 and Professions Code (Code), including violating Code Section
23 10130 by engaging in the business of, acting in the capacity of,
24 and/or advertising or assuming to act as, a real estate broker in
25 the State of California within the meaning of Code Sections
26 10131(d) (performing services for borrowers in connection with
27 loans secured by real property), 10131(e) (offer to sell, buy or

1 exchange a promissory note), and 10131.2 (advance fee handling).
2 Furthermore, based on the investigation, the Commissioner hereby
3 issues the following Findings of Fact, Conclusions of Law, and
4 Desist and Refrain Order under the authority of Section 10086 of
5 the Code.

6 Whenever acts referred to below are attributed to TITAN
7 or SIEGMAN those acts are alleged to have been done by TITAN or
8 SIEGMAN, or by and/or through one or more agents, associates,
9 affiliates, and/or co-conspirators, using the name Loan Rescue
10 USA or other names or fictitious names unknown at this time.

11 FINDINGS OF FACT

12 1. At no time herein mentioned has TITAN or SIEGMAN
13 been licensed by the Department of Real Estate of the State of
14 California (hereinafter "Department") as a real estate broker.

15 2. During 2008, TITAN and SIEGMAN engaged in a
16 business, for or in expectation of compensation or collection of
17 an advance fee, which included the soliciting of borrowers and
18 negotiating to do one or more of the following acts for another
19 or others: offered to provide loan modifications or negotiation,
20 re-finance, or short-sale negotiations, or other services for
21 borrowers or owners of real property to modify the terms of the
22 loans on the real property.

23 3. TITAN and SIEGMAN demanded and received an advance
24 fee in the amount of \$1,795 from Abhai Chand for loan
25 modification and negotiation services of his loan on the subject
26 property located at 9650 Pilliteri Way, Elk Grove, California.
27 Thereafter, the parties entered into a loan modification

1 agreement.

2 CONCLUSIONS OF LAW

3 4. Based on the findings of fact contained in
4 paragraphs 1 through 3, TITAN and SIEGMAN's acts, acting alone,
5 or by and/or through one or more agents, associates, affiliates,
6 and/or co-conspirators, using the name Loan Rescue USA, or other
7 names or fictitious names unknown at this time, solicited
8 borrowers and performed services for those borrowers and or
9 borrowers' lenders in connection with loans secured directly or
10 collaterally by one or more liens on real property, and charged,
11 demanded or collected advance fees for the services to be
12 provided, which acts require a real estate broker license under
13 Sections 10131(d), 10131(e), and 10131.2 of the Code, during a
14 period of time when TITAN and SIEGMAN were not licensed by the
15 Department as a real estate broker, in violation of Code Section
16 10130.

17 DESIST AND REFRAIN ORDER

18 Based on the Findings of Fact and Conclusions of Law
19 stated herein, you, TITAN DISH TV, INC. and MICHAEL D. SIEGMAN,
20 whether doing business under your own names, or any other names
21 or fictitious names, ARE ORDERED to

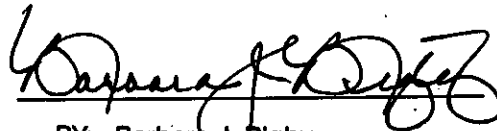
22 1. immediately desist and refrain from performing
23 any acts within the State of California for which a real estate
24 broker license is required. In particular, you are ordered to
25 desist and refrain from:
26
27

1 (i) soliciting borrowers and/or performing services
2 for borrowers or lenders in connection with loans secured
3 directly or collaterally by one or more liens on real property,
4 and

5 (ii) from charging, demanding, or collecting an
6 advance fee for any of the services you offer to others, unless
7 and until you obtain a real estate broker license issued by the
8 Department, and until you demonstrate and provide satisfactory
9 evidence to the Commissioner that you are in full compliance
10 with all of the requirements of the Code and Commissioner's
11 Regulations, Title 10, California Code of Regulations relating to
12 charging, collecting, and accounting for advance fees.

13 DATED: 10/19/09

14 JEFF DAVI
15 Real Estate Commissioner

16 

17 BY: Barbara J. Bigby
18 Chief Deputy Commissioner

19 **Notice:** Business and Professions Code Section 10139 provides
20 that "Any person acting as a real estate broker or real estate
21 salesperson without a license or who advertises using the words
22 indicating that he or she is a real estate broker without being
23 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)."

24 cc: Titan Dish TV, Inc.
25 Michael D. Siegman
26 3337 S. Bristol #212
Santa Ana, CA 92704

27 JRP:TW