

1 Department of Real Estate  
2 320 West 4th Street, Suite 350  
3 Los Angeles, California 90013-1105

4 Telephone: (213) 576-6982

**FILED**  
NOV - 5 2010  
DEPARTMENT OF REAL ESTATE

By CA

8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 \* \* \* \*

11 To: ) No. H-36905 LA  
12 )  
13 WEST COAST FUNDING ) ORDER TO DESIST  
14 MORTGAGE CORP.; ) AND REFRAIN  
15 HOSSEIN ALI SHOAMANESH, dba )  
16 Loanmodsonline.com, LLC, ) (B&P Code Section 10086)  
17 Loanmodsonline.com and )  
18 Loan Processing Center, Inc.; )  
19 KAHALA HICKOFF; GEORGE )  
20 MARQUES; and STRABO SIRES. )  
21 )

22 The Commissioner ("Commissioner") of the California Department of Real Estate  
23 ("Department") caused an investigation to be made of the activities of WEST COAST  
24 FUNDING MORTGAGE CORP.; HOSSEIN ALI SHOAMANESH, aka Hossein Shoamanesh  
25 and Ali Manesh ("MANESH"), dba Loanmodsonline.com, LLC, Loanmodsonline.com and Loan  
26 Processing Center, Inc.; KAHALA HICKOFF; GEORGE MARQUES; and STRABO SIRES.  
27 Based on that investigation the Commissioner has determined that WEST COAST FUNDING  
MORTGAGE CORP. and MANESH, dba Loanmodsonline.com, LLC, Loanmodsonline.com  
and Loan Processing Center, Inc., KAHALA HICKOFF, GEORGE MARQUES, and STRABO  
SIRES, have engaged in or are engaging in acts or are attempting to engage in the business of,  
acting in the capacity of, and/or advertising or assuming to act as real estate broker in the State of

1 California within the meaning of Business and Professions Code Sections 10131(d) (soliciting,  
2 negotiating and performing services for borrowers in connection with loans secured by real  
3 property) and 10131.2 (advance fee handling).

4 In addition, based on that investigation, the Commissioner has determined that  
5 WEST COAST FUNDING MORTGAGE CORP., MANESH, dba Loanmodsonline.com, L.L.C.,  
6 Loanmodsonline.com and Loan Processing Center, Inc., KAHALA HICKOFF, GEORGE  
7 MARQUES, and STRABO SIREs have engaged in or are engaging in acts or are attempting to  
8 engage in practices constituting violations of the California Business and Professions Code  
9 ("Code") and/or Title 10, California Code of Regulations ("Regulations"). Based on the findings  
10 of that investigation, set forth below, the Commissioner hereby issues the following Findings of  
11 Fact, Conclusions of Law, and Desist and Refrain Order under the authority of Section 10086 of  
12 the Code.

#### 13 FINDINGS OF FACT

14 1. From August 22, 2005, through August 21, 2009, WEST COAST FUNDING  
15 MORTGAGE CORP. was licensed and/or had license rights under the Real Estate Law (Part 1 of  
16 Division 4 of the Business and Professions Code) ("Code") as a real estate corporation. WEST  
17 COAST FUNDING MORTGAGE CORP.'s license expired on August 21, 2009.

18 2. From June 27, 2005 to February 24, 2009, WEST COAST FUNDING  
19 MORTGAGE CORP. was a California corporation. MANESH was the owner, President, and a  
20 director of WEST COAST FUNDING MORTGAGE CORP. WEST COAST FUNDING  
21 MORTGAGE CORP. was dissolved as a corporation on February 24, 2009.

22 3. MANESH, KAHALA HICKOFF, GEORGE MARQUES, and STRABO  
23 SIREs are not now, and have never been, licensed by the Department in any capacity.

24 4. Loanmodsonline.com, L.L.C, is not now, and has never been, licensed by the  
25 Department in any capacity. At all times relevant herein, Loanmodsonline.com, L.L.C was a  
26 California corporation. MANESH was the owner, President, and director of  
27 Loanmodsonline.com, L.L.C.

1                   5. Loanmodsonline.Com, is not now, and has never been, licensed by the  
2 Department in any capacity.

3                   6. Loan Processing Center, Inc., is not now, and has never been, licensed by the  
4 Department in any capacity.

5                   7. At the time set forth below WEST COAST FUNDING MORTGAGE CORP.,  
6 MANESH, dba Loanmodsonline.com, LLC, Loanmodsonline.com and Loan Processing Center,  
7 Inc., KAHALA HICKOFF, GEORGE MARQUES, and STRABO SIRES solicited borrowers  
8 and negotiated to do one or more of the following acts for another or others, for or in  
9 expectation of compensation: engaged in the business of, acted in the capacity of, or advertised  
10 a loan modification and negotiation service and advance fee brokerage soliciting, offering to  
11 negotiate or perform loan modification services with respect to loans which were secured by  
12 liens on real property for compensation or in expectation of compensation and for fees collected  
13 in advance of the transaction.

14                   8. On or about September 24, 2008, MANESH collected an advance fee of  
15 \$2,495 from Max A. pursuant to the provisions of a written agreement pertaining to loan  
16 modification services to be provided by Loanmodsonline.com with respect to a loan secured by  
17 the real property. GEORGE MARQUES solicited Loanmodsonline.com's loan modification  
18 services to Max Abaddy. Loanmodsonline.com failed to perform the services promised or to  
19 obtain a loan on more favorable terms for Max A. Max A. contacted MANESH and requested a  
20 refund of his advance fee. MANESH failed to refund any portion of Max A.'s advance fee.

21                   9. On or about October 21, 2008, MANESH collected an advance fee of \$2,500  
22 from Charles G. pursuant to the provisions of a written agreement pertaining to loan  
23 modification services to be provided by Loanmodsonline.com with respect to a loan secured by  
24 the real property. STRABO SIRES solicited Loanmodsonline.com's loan modification services  
25 to Charles Ganley. Loanmodsonline.com failed to perform the services promised or to obtain a  
26 loan on more favorable terms for Charles G. Charles G. contacted MANESH and requested a  
27 refund of his advance fee. MANESH failed to refund any portion of Charles G.'s advance fee.



1 performing any acts within the State of California for which a real estate  
2 broker license is required, unless you are so licensed.

3 IT IS FURTHER ORDERED THAT WEST COAST FUNDING MORTGAGE  
4 CORP. immediately desist and refrain from:

5 charging, demanding, claiming, collecting and/or receiving advance fees, as  
6 that term is defined in Section 10026 of the Code, in any form, and under any  
7 conditions, with respect to the performance of loan modifications or any other  
8 form of mortgage loan forbearance service in connection with loans on  
9 residential property containing four or fewer dwelling units (Code Section  
10 10085.6); and

11 2. charging, demanding, claiming, collecting and/or receiving advance fees, as  
12 that term is defined in Section 10026 of the Code, for any other real estate  
13 related services offered by them to others.

14 DATED: 11/1, 2010.

15 JEFF DAVI  
16 Real Estate Commissioner

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18   
19 BY: Barbara J. Bigby  
20 Chief Deputy Commissioner

21 **Notice:** Business and Professions Code Section 10139 provides that "Any person acting as a  
22 real estate broker or real estate salesperson without a license or who advertises using words  
23 indicating that he or she is a real estate broker without being so licensed shall be guilty of a  
24 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)."

25 cc: West Coast Funding Mortgage Corp.  
26 2371 N. Rockridge Circle  
27 Orange, CA 92867

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Hossein Ali Shoamanesh, dba Loanmodsonline.com, LLC , Loanmodsonline.com, and  
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