, 5A-TO. 7109	•			
R \-	1	DEPARTMENT OF REAL ESTATE	FILED	
	2	320 West Fourth Street, Ste. 350 Los Angeles, California 90013	NOV 1 8 2010	
	3	(213) 576-6982	DEPARTMENT OF REAL ESTATE BY: Jama B. Jum	
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	9	STATE OF CALIFORNIA		
	10	DEPARTMENT	OF REAL ESTATE	
	11	To:).	
	12	AMERICAN FAIR AGENDA and.) NO. H-36927 LA	
	13	SERGIO DE ALBA) ORDER TO DESIST AND) REFRAIN	
	14) (B&P Code Section 10086)	
	15)	
	16			
1		The Commissioner (Commissioner) of the California Department of Real Estate		
	18	(Department) caused an investigation to be made of the activities of AMERICAN FAIR		
	19	AGENDA (AFA) and SERGIO DE ALBA (AL		
. 20		Commissioner has determined that AFA and ALBA, have engaged in, are engaging in, or are		
	21		tuting violations of the California Business and	
	22		ss of, acting in the capacity of, and/or advertising	
	23		State of California within the meaning of Section	
	24	10131(d) (soliciting borrowers or performing set		
	25	secured by liens on real property) of the Code.		
	26		dings of Fact, Conclusions of Law, and Desist and	
	27	Refrain Order under the authority of Section 10	0086 of the Code.	

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1	Whenever acts referred to below are attributed to AFA or ALBA, those acts are	
2	² alleged to have been done by AFA or ALBA, acting by themselves, or by and/or through one	
3	more agents, associates, affiliates, and/or co-conspirators.	
. 4	FINDINGS OF FACT	
5	1. AFA, is not now, and has never been, licensed by the Department in any	
6	capacity. On or about March 14, 2007, ALBA filed a statement with the Los Angeles County	
7	Recorder's Office, making AFA a fictitious business name for S. Alba Enterprises Inc. ALBA is	
8	the Chief Executive Officer, Secretary, Chief Financial Officer and sole Director of S. Alba	
9	Enterprises Inc.	
10	2. ALBA, is not now, and has never been, licensed by the Department in any	
11	capacity.	
12	3. In November 2007, ALBA, operating as AFA, agreed to serve as a loan	
13	broker for Will M., to obtain a refinanced loan on Will M's property. On December 13,	
14	2007, a "Broker Lock-in & Registration Form" was submitted for Will M., listing ALBA	
15	under "broker contact name". On December 13, 2007, a Mortgage Loan Disclosure	
16	Statement was prepared for Will M., listing "Sergio" as "broker's representative". On or	
۱7 .	¹⁷ about January 2, 2008, ALBA induced Will M. (a Spanish speaker) to sign loan	
18	documents written in English with a significantly higher interest rate than ALBA had	
19	represented to Will M. Escrow closed on this loan on January 10, 2008.	
20	4. Beginning at a time unknown, and continuing to at least February 4,	
21	2009. AFA ran a website at http://americanfairagenda.com. This website offered	
22	programs to help individuals who "have encountered challenges qualifying for the best	
23	marketplace loans" The website further stated that 'by focusing on your strengths and	
24	building a case file around your positive features, we are able to assist a majority of the	
25	selected homeowners in achieving their financial objectives."	
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CONCLUSIONS OF LAW

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2	5. Based on the findings of fact contained in paragraphs 1 through 4, AFA and
3	ALBA, acting by themselves, or by and/or through one or more agents, associates, affiliates,
4	and/or co-conspirators, solicited borrowers or performed services for borrowers in connection
5	with loans secured by liens on real property, which acts require a real estate broker license under
6	Section 10131(d) of the Code, during a period of time when AFA and ALBA were not licensed
7	by the Department as real estate brokers, in violation of Section 10130 of the Code.
8	DESIST AND REFRAIN ORDER
9	Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW stated
10	herein, it is hereby ordered that AMERICAN FAIR AGENDA and SERGIO DE ALBA, whether
H	doing business under their own names, or any other names, ARE HEREBY ORDERED to
12	immediately desist and refrain from performing any acts within the State of California for which
13	a real estate broker license is required, unless or until they are properly licensed by the
14	Department.
15	DATED: //-/-20/0
16	JEFF DAVI Real Estate Commissioner
17	
18	By Daybarg Hoyler
19	BY: Barbara/J. Bigby/) Chief Deputy Commissioner
20	Notice: Business and Professions Code Section 10139 provides that "Any person acting as a
21	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
22	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
23	imprisonment; or if a corporation, be punished by a fine not exceeding sixty thousand dollars
24	(\$60,000)."
25	cc: AMERICAN FAIR AGENDA SERGIO DE ALBA
26	3121 Camino Avenue Hacienda Heights, CA 91745
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