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STATE OF CALIFORNIA

DEPARTMENT OF REAL ESTATE

To:)	
)	NO. H-36927 LA
AMERICAN FAIR AGENDA and.)	
SERGIO DE ALBA)	ORDER TO DESIST AND
)	REFRAIN
)	(B&P Code Section 10086)
)	

The Commissioner (Commissioner) of the California Department of Real Estate (Department) caused an investigation to be made of the activities of AMERICAN FAIR AGENDA (AFA) and SERGIO DE ALBA (ALBA). Based on that investigation, the Commissioner has determined that AFA and ALBA, have engaged in, are engaging in, or are attempting to engage in, acts or practices constituting violations of the California Business and Professions Code (Code), including the business of, acting in the capacity of, and/or advertising or assuming to act as, real estate brokers in the State of California within the meaning of Section 10131(d) (soliciting borrowers or performing services for borrowers in connection with loans secured by liens on real property) of the Code. Furthermore, based on the investigation, the Commissioner hereby issues the following Findings of Fact, Conclusions of Law, and Desist and Refrain Order under the authority of Section 10086 of the Code.

