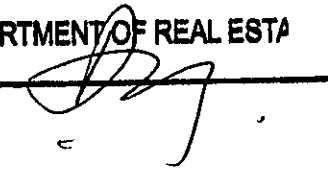


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FILED

DEC 12 2011

DEPARTMENT OF REAL ESTATE

BY: 

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of)
)
 AMERICAN LOAN QUEST INC.; doing business) No. H-37002 LA
 as American Loan Quest and Loan Quest;)
 and MICHAEL DENNIS DOCKSTADER,)
 as designated officer of)
 American Loan Quest Inc.,)
 Respondents.)

ORDER ACCEPTING VOLUNTARY SURRENDER OF REAL ESTATE LICENSE

On January 5, 2011, an Accusation was filed in this matter against Respondent AMERICAN LOAN QUEST INC.

On October 6, 2011, Respondent petitioned the Commissioner to voluntarily surrender its real estate broker license rights pursuant to Section 10100.2 of the Business and Professions Code.

IT IS HEREBY ORDERED that AMERICAN LOAN QUEST INC.'s petition for voluntary surrender of its real estate broker

1 license and/or license rights are accepted as of the effective
2 date of this Order as set forth below, based upon the
3 understanding and agreement expressed in Respondent's Declaration
4 dated October 6, 2011, (attached as Exhibit "A" hereto).
5 Respondents' license certificate, pocket card and any branch
6 office license certificate shall be sent to the below listed
7 address so that they reach the Department on or before the
8 effective date of this Order:

9
10 Department of Real Estate
11 Atten: Licensing Flag Section
12 P.O. Box 187000
13 Sacramento, CA 95818-7000

14 This Order shall become effective at 12 o'clock noon on

15 January 3, 2012.

16 DATED: 12/5, 2011

17 BARBARA J. BIGBY
18 Acting Real Estate Commissioner

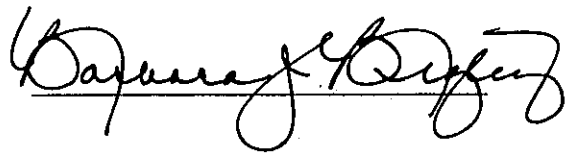
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EXHIBIT "A"

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of)
)
AMERICAN LOAN QUEST INC.; doing business) No. H-37002 LA
as American Loan Quest and Loan Quest;)
and MICHAEL DENNIS DOCKSTADER,)
as designated officer of)
American Loan Quest Inc.,)
)
Respondents.)

DECLARATION

My name is MICHAEL DENNIS DOCKSTADER and I am the
designated officer of AMERICAN LOAN QUEST INC. which is licensed
as a real estate broker and/or has license rights with respect
to said licenses. I am acting on behalf of and am authorized
and empowered to sign this declaration on behalf of AMERICAN
LOAN QUEST INC. AMERICAN LOAN QUEST INC. is represented in this
matter by Janet E. Dockstader, Esq.

1 In lieu of proceeding in this matter in accordance
2 with the provisions of the Administrative Procedures Act
3 (Sections 11400 et seq., of the Government Code) AMERICAN LOAN
4 QUEST INC. wishes to voluntarily surrender its real estate
5 license issued by the Department of Real Estate ("Department"),
6 pursuant to Business and Professions Code Section 10100.2.

7 I understand that AMERICAN LOAN QUEST INC., by so
8 voluntarily surrendering its license, can only have it
9 reinstated in accordance with the provisions of Section 11522 of
10 the Government Code. I also understand that by so voluntarily
11 surrendering its license rights, AMERICAN LOAN QUEST INC. agrees
12 to the following:

13 The filing of this Declaration shall be deemed as
14 AMERICAN LOAN QUEST INC.'s petition for voluntary surrender. It
15 shall also be deemed to be an understanding and agreement by
16 AMERICAN LOAN QUEST INC. that, it waives all rights it has to
17 require the Commissioner to prove the allegations contained in
18 the Accusation ("Accusation") filed in this matter at a hearing
19 held in accordance with the provisions of the Administrative
20 Procedures Act (Government Code Sections 11400 et seq.), and
21 that it also waives other rights afforded to it in connection
22 with the hearing such as the right to discovery, the right to
23 present evidence in defense of the allegations in the Accusation
24 and the right to cross examine witnesses.

25 I further agree on behalf of AMERICAN LOAN QUEST INC.
26 that upon acceptance by the Commissioner, as evidenced by an
27 appropriate order, all affidavits and all relevant evidence

1 obtained by the Department in this matter prior to the
2 Commissioner's acceptance, and all allegations contained in the
3 Accusation filed in the Department Case No. H-37002 LA, may be
4 considered by the Department to be true and correct for the
5 purpose of deciding whether or not to grant reinstatement of
6 AMERICAN LOAN QUEST INC.'s license pursuant to Government Code
7 Section 11522.

8 This Declaration is not an admission by AMERICAN LOAN
9 QUEST INC. as to the allegations in the Accusation. This
10 Declaration is made for the purpose of reaching a resolution of
11 allegations contained in the DRE Case number H-37002 LA, and is
12 expressly limited to this proceeding and any other proceeding or
13 case in which the Department of Real Estate is a party and shall
14 not otherwise be admissible or relied upon by any third parties
15 for any purpose.
16

17 I further agree on behalf of AMERICAN LOAN QUEST INC.
18 to pay the Commissioner's reasonable cost for the audit which
19 led to this action. In calculating the amount of the
20 Commissioner's reasonable cost, the Commissioner may use the
21 estimated average hourly salary for all persons performing
22 audits of real estate brokers, and shall include an allocation
23 for travel time to and from the auditor's place of work.
24 AMERICAN LOAN QUEST INC. will pay such cost within 60 days of
25 receiving an invoice from the Commissioner detailing the
26 activities performed during the audit and the amount of time
27 spent performing those activities.

1 I am aware that if AMERICAN LOAN QUEST INC. petitions
2 for reinstatement in the future, that payment of the audit costs
3 will be a condition of reinstatement.

4 I declare under penalty of perjury under the laws of
5 the State of California that the above is true and correct and
6 that I am acting freely and voluntarily on behalf of AMERICAN
7 LOAN QUEST INC. to surrender their licenses and all license
8 rights attached thereto.

9
10 Oct. 6, 2011
11 Date and Place

12
13
14 

15 BY: MICHAEL DENNIS DOCKSTADER
16 Designated Officer of
17 AMERICAN LOAN QUEST INC.
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FILED

DEC 12 2011

DEPARTMENT OF REAL ESTATE

BY: 

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of)

AMERICAN LOAN QUEST INC.; doing business)
as American Loan Quest and Loan Quest;)
and MICHAEL DENNIS DOCKSTADER,)
as designated officer of)
American Loan Quest Inc.,)

No. H-37002 LA

Respondents.)

ORDER ACCEPTING VOLUNTARY SURRENDER OF REAL ESTATE LICENSE

On January 5, 2011, an Accusation was filed in this
matter against Respondent MICHAEL DENNIS DOCKSTADER

On October 6, 2011, Respondent petitioned the
Commissioner to voluntarily surrender his real estate broker
license rights pursuant to Section 10100.2 of the Business and
Professions Code.

IT IS HEREBY ORDERED that Respondent MICHAEL DENNIS
DOCKSTADER's petition for voluntary surrender of his real estate

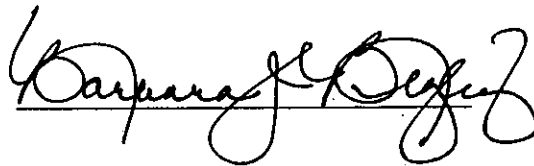
1 broker license rights is accepted as of the effective date of
2 this Order as set forth below, based upon the understanding and
3 agreement expressed in Respondent's Declaration dated June 28,
4 2011, (attached as Exhibit "A" hereto). Respondent's license
5 certificate, pocket card and any branch office license
6 certificate shall be sent to the below listed address so that
7 they reach the Department on or before the effective date of this
8 Order:

9
10 Department of Real Estate
11 Atten: Licensing Flag Section
12 P.O. Box 187000
13 Sacramento, CA 95818-7000

14 This Order shall become effective at 12 o'clock noon on
15 January 3, 2012.

16 DATED: 12/5, 2011

17 BARBARA J. BIGBY
18 Acting Real Estate Commissioner

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2 EXHIBIT "A"
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8 BEFORE THE DEPARTMENT OF REAL ESTATE
9 STATE OF CALIFORNIA
10

10 * * *

11 In the Matter of the Accusation of)
12)
12 AMERICAN LOAN QUEST INC.; doing business) No. H-37002 LA
13 as American Loan Quest and Loan Quest;)
13 and MICHAEL DENNIS DOCKSTADER,)
14 as designated officer of)
14 American Loan Quest Inc.,)
15 Respondents.)
16)
16)
17)

17 DECLARATION
18

19 My name is MICHAEL DENNIS DOCKSTADER and I am currently
20 licensed as a real estate broker and/or have license rights with
21 respect to said license. I am represented by Janet E.
22 Dockstader, Esq.

23 In lieu of proceeding in this matter in accordance with
24 the provisions of the Administrative Procedure Act (Sections
25 11400 et seq., of the Government Code), I wish to voluntarily
26 surrender my real estate license(s) issued by the Department of
27

1 Real Estate ("Department"), pursuant to Business and Professions
2 Code Section 10100.2.

3 I understand that by so voluntarily surrendering my
4 license(s), I may be relicensed as a broker or as a salesperson
5 only by petitioning for reinstatement pursuant to Section 11522
6 of the Government Code. I also understand that by so voluntarily
7 surrendering my license(s), I agree to the following:

8 1. The filing of this Declaration shall be deemed as
9 my petition for voluntary surrender.

10 2. It shall also be deemed to be an understanding and
11 agreement by me that I waive all rights I have to require the
12 Commissioner to prove the allegations contained in the
13 Accusations filed in these matters at a hearing held in
14 accordance with the provisions of the Administrative Procedure
15 Act (Government Code Sections 11400 et seq.), and that I also
16 waive other rights afforded to me in connection with the hearing
17 such as the right to discovery, the right to present evidence in
18 defense of the allegations in the Accusation and the right to
19 cross-examine witnesses.

20 3. I further agree that upon acceptance by the
21 Commissioner, as evidenced by an appropriate order, all
22 affidavits and all relevant evidence obtained by the Department
23 in this matter prior to the Commissioner's acceptance, and all
24 allegations contained in the Accusations filed in the Department
25 Case No. H-37002 LA, may be considered by the Department to be
26 true and correct for the purpose of deciding whether to grant.
27

1 relicensure or reinstatement pursuant to Government Code Section
2 11522.

3 4. This Declaration is not an admission as to the
4 allegations in the Accusation. This Declaration is made for the
5 purpose of reaching a resolution of allegations contained in the
6 DRE Case No. H-37002 LA, and is expressly limited to this
7 proceeding and any other proceeding or case in which the
8 Department of Real Estate is a party and shall not otherwise be
9 admissible or relied upon by any third parties for any purpose.

10 5. I further agree on behalf of AMERICAN LOAN QUEST
11 INC., to pay the Commissioner's reasonable cost for the audits
12 which led to this action. In calculating the amount of the
13 Commissioner's reasonable cost, the Commissioner may use the
14 estimated average hourly salary for all persons performing
15 audits of real estate brokers, and shall include an allocation
16 for travel time to and from the auditor's place of work. I will
17 pay such cost within 60 days of receiving an invoice from the
18 Commissioner detailing the activities performed during the audit
19 and the amount of time spent performing those activities.

20 I am aware that if I or AMERICAN LOAN QUEST INC.
21 petition for reinstatement in the future, that payment of the
22 audit costs will be a condition of reinstatement.

23 I freely and voluntarily surrender all my licenses and
24 license rights under the Real Estate Law.

25
26 ///

1 I declare under penalty of perjury under the laws of the
2 State of California that the above is true and correct and that
3 this declaration was executed on Oct. 6, 2011, at
4 Seal Beach, California.

5
6
7 
8 MICHAEL DENNIS DOCKSTADER.

ELLIOTT MAC LENNAN, SBN 66674
Department of Real Estate
320 West 4th Street, Ste. 350
Los Angeles, California 90013-1105

Telephone: (213) 576-6911 (direct)
-or- (213) 576-6982 (office)

FILED

JAN -5 2011

DEPARTMENT OF REAL ESTATE
BY: 

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of

No. H-37002 LA

AMERICAN LOAN QUEST INC. doing business
as American Loan Quest and Loan Quest;
and MICHAEL DENNIS DOCKSTADER,
as designated officer of
American Loan Quest Inc.,

A C C U S A T I O N

Respondents.

The Complainant, Robin Trujillo, a Deputy Real Estate
Commissioner of the State of California, for cause of Accusation
against AMERICAN LOAN QUEST INC. dba American Loan Quest and Loan
Quest; and MICHAEL DENNIS DOCKSTADER, as designated officer of
American Loan Quest Inc., alleges as follows:

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1. 1

2 The Complainant, Robin Trujillo, acting in her official
3 capacity as a Deputy Real Estate Commissioner of the State of
4 California, makes this Accusation against AMERICAN LOAN QUEST
5 INC. (ALQI) and MICHAEL DENNIS DOCKSTADER (DOCKSTADER).

2. 6

7 All references to the "Code" are to the California
8 Business and Professions Code and all references to "Regulations"
9 are to Title 10, Chapter 6, California Code of Regulations.

10 License

3. 11

12 At all times mentioned, ALQI was licensed or had
13 license rights issued by the Department of Real Estate
14 (Department) as a corporate real estate broker by and through
15 real estate broker MICHAEL DENNIS DOCKSTADER (DOCKSTADER). ALQI
16 was originally licensed as a corporate real estate broker on June
17 17, 2003, by and through DOCKSTADER as designated officer.
18 DOCKSTADER was licensed as designated officer of ALQI on even
19 date therewith.

20 Brokerage

4. 21

22 At all times mentioned, in the Los Alamitos, County of
23 Orange, Respondents ALQI and DOCKSTADER engaged in the business
24 of real estate brokers conducting licensed activities within the
25 meaning of:

26 ///

27 ///

1 A. Code Section 10131(d). Respondents engaged in
2 activities with the public wherein lenders and borrowers were
3 solicited for loans secured directly or collaterally by liens on
4 real property, wherein such loans were arranged, negotiated,
5 processed and consummated on behalf of others for compensation or
6 in expectation of compensation and for fees often collected in
7 advance.

8 B. Code Section 10131(d) and 10131.2. Respondents
9 advertised, solicited and offered to provide loan modification
10 services to economically distressed homeowners seeking
11 adjustments to the terms and conditions of their home loans
12 including, but not limited to, repayment plans, forbearance
13 plans, partial claims, and reduction in principal or interest,
14 extenuations, foreclosure prevention and short sales.

15 FIRST CAUSE OF ACTION

16 (Audit of American Loan Quest Inc.)

17 5.

18 On November 16, 2009, the Department completed an audit
19 examination of the books and records of ALQI pertaining to the
20 mortgage loan brokerage and the loan modification activities
21 described in Paragraph 4, above, which require a real estate
22 license. The audit examination covered a period of time
23 beginning on June 1, 2006 to May 31, 2009. The audit examination
24 revealed violations of the Code and the Regulations as set forth
25 in the following paragraphs, and more fully discussed in Audit
26 Report LA 080322 and the exhibits and work papers attached to
27 said audit report.

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1 Violations

2 7.

3 In the course of activities described in Paragraphs 4
4 and 6, above, and during the examination period described in
5 Paragraph 5, Respondents ALQI and DOCKSTADER, acted in violation
6 of the Code and the Regulations in that Respondents:

7 (a) Permitted, allowed or caused the disbursement of
8 trust funds from ALQI bank account B/A #1 where advance fees
9 collected from homeowner-borrowers seeking modifications to their
10 existing home loans, where the disbursement of funds reduced the
11 total of aggregate funds in B/A #1, to an amount which, on May
12 31, 2009, was \$28,164.68, less than the existing aggregate trust
13 fund liability to every homeowner-borrower who was an owner of
14 said funds, without first obtaining the prior written consent of
15 the owners of said funds, in violation of Code Sections 10145 and
16 10176(i) and Regulation 2832.1.

17 The trust fund accountability was determined by
18 calculating the advanced fees collected from homeowner-borrowers,
19 \$28,164.68, and subtracting for it the pending loan modifications
20 that had not yet been completed. Therefore the \$28,164.68
21 accountability had not been earned by ALQI. When the balance in
22 B/A #1 was reduced to less than the \$28,164.68, conversion of the
23 collected advance fees occurred by Respondents, for converting
24 the advanced fees of home-owner borrowers to Respondents business
25 and personal use not related to a loan modification applicant.

26 ///

27 ///

(b) Mixed and commingled trust funds with ALQI's general funds by depositing trust funds in the form of collected advance fees solicited from homeowner-borrowers for loan modification services into B/A #1, in violation of Code Sections 10145, 10176(e) and Regulation 2832; and

(c) Converted trust funds by depositing trust funds in the form of advance fees solicited from homeowner-borrowers for loan modification services into ALQI's general operating account, B/A #1, in violation of Code Sections 10145 and 10176(i). ALQI reduced the amount in ALQI's general account to an amount less than the amount of the trust funds deposited constituting conversion, congruent with Paragraph 7(a), above.

Table: Conversion of Unearned Loan Modification Fees

<u>Date</u>	<u>Name</u>	<u>Amount</u>	<u>Date of Deposit</u>	<u>Date Earned</u>
10/6/08	Elisabeth Barajas	\$3,500.00	11/11/09, 11/19/08	Unearned
10/20/08	Danelo Casio	\$2,897.00	10/22/08	Unearned
12/3/08	Patricia Santana	\$1,250.00	12/3/08	Unearned
12/3/08	Patricia Santana	\$1,250.00	1/14/09	Unearned
Unavailable	Gaile Jollie	\$3,000.00	01/15/09	Unearned
9/23/08	Stanley Johnson	\$5,000.00	9/25/08	Unearned
11/17/08	Kyoriteka Sims	\$3,000.00	12/25/08	Unearned

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1 d) Failed to maintain an and accurate and complete
2 control record in chronological order for each homeowner-borrower
3 for loan modifications and for each party to a mortgage loan
4 transaction, thereby failing to account for all advance fees
5 collected in connection with mortgage loan brokerage and loan
6 modification services, in violation of Code Section 10145 and
7 Regulation 2831.

8 (e) Failed to maintain a separate record for each
9 homeowner-borrower, thereby failing to account for all advance
10 fees collected for loan modification services and for mortgage
11 loan brokerage, in violation of Code Section 10145 and Regulation
12 2831.1.

13 (f) Failed to perform a monthly reconciliation of the
14 balance of all separate homeowner-borrower records maintained
15 pursuant to Regulation 2831.1 with the record of all trust funds
16 received and disbursed by B/A #1 in the form of advance fees for
17 loan modification services and for mortgage loan brokerage
18 services, in violation of Code Section 10145 and Regulation
19 2831.2.

20 (g) Failed to pay credit report fees to the credit
21 report company prior to the closed of escrow for borrowers James
22 Burke, Stephen Lurin and Michael Castrol and failed to place
23 credit report fees collected from said borrowers into a trust
24 account in the name of the broker as trustee at a bank or other
25 financial institution, in violation of Code Section 10145.

26 ///

27 ///

1 (h) Collected advance fees within the meaning of Code
2 Section 10026 from homeowner-borrowers seeking loan modification
3 services wherein ALQI failed to provide homeowner-borrowers James
4 Vacca, Jaime Hernandez, Carolina Coterro and William Miller, a
5 pre-approved advance fee agreement from the Department, in
6 violation of Code Section 10085 and Regulation 2970.

7 (i) With reference to the lack of an advance fee
8 agreement, ALQI and DOCKSTADER, failed to provide a complete
9 description of services to be rendered provided to each
10 homeowner-borrower in 10 point type font and, an allocation and
11 disbursement of the amount collected as the advance fee for each
12 loan modification, in violation of Code Section 10146 and
13 Regulation 2972.

14 (j)(1) Failed to retain a true and complete copy of a
15 Department of Real Estate approved Mortgage Loan Disclosure
16 Statement signed by the broker for borrower set forth below, in
17 violation of Code Sections 10240 and 10236.4 and Regulation 2840;

18 (j)(2) Failed to retain a true and complete copy of a
19 Department of Real Estate approved Good Faith Estimate signed by
20 the broker for borrower set forth below which included ALQI's
21 corporate broker license, in violation of Code Sections 10240(c)
22 and 10236.4.

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Table: Mortgage Loan Borrowers

<u>Loan Number</u>	<u>Borrower</u>	<u>Date Closed</u>
1769322305	Cindy Salem	3/12/08
193940961	Lili Laksberger	6/27/08
1596938618	Cindy S. Garcia	6/10/08
1596955570	Bernard Sulzman	7/7/08
190942530	William C. Silvey	3/31/08
4787930	James Burke	3/31/08
4845293	Steve Laurin	4/16/08
1596898036	Michael Castro	1/23/08

(k) Used the fictitious name of "Loan Modification Services", to conduct licensed activities including a loan modification and advanced fee brokerage and mortgage loan brokerage services, without first obtaining from the Department a license bearing said fictitious business name, in violation of Code Section 10159.5 and Regulation 2731.

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1 Disciplinary Statutes

2 8.

3 The conduct of Respondents ALQI and DOCKSTADER
4 described in Paragraph 7, above, violated the Code and the
5 Regulations as set forth below:

6 <u>PARAGRAPH</u>	<u>PROVISIONS VIOLATED</u>
7 7(a)	Code Sections 10145 and 10176(i)
8	and 2832.1
9	
10	
11 7(b)	Code Sections 10145 and 10176(e)
12	and Regulation 2832
13	
14	
15 7(c)	Code Sections 10145 and 10176(i)
16	
17	
18 7(d)	Code Section 10145 and Regulation
19	2831
20	
21 7(e)	Code Section 10145 and Regulation
22	2831.1
23	
24	
25 7(f)	Code Section 10145 Regulation
26	2831.2
27	

1 7(g) Code Section 10145
2
3
4 7(h) Code Section 10085 and Regulation
5 2970
6
7
8 7(i) Code Section 10146 and Regulation
9 2972
10
11 7(j) Code Sections 10240, 10240(c) and
12 10236.4 and Regulation 2840
13
14
15 7(k) Code Section 10159.5 and Regulation
16 2731

17
18 The foregoing violations constitutes cause for discipline of the
19 real estate license and license rights of ALQI and DOCKSTADER, as
20 aforesaid, under the provisions of Code Sections [10176(e) for
21 commingling], 10176(i) for conversion of trust funds, 10177(d)
22 for violation of the Real Estate Law and/or 10177(g) for
23 negligence.

24 ///
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(Loan Modification Services)

At all times mentioned herein, Respondents ALQI and DOCKSTADER engaged in the business of a loan modification and advance fee brokerage, within the definition of Code Sections 10131(d) and 10131.2.

10.

Specific Allegations

Using the name "Loan Modification Services" aka "LMS, a professional loan modification company" Respondents ALQI and DOCKSTADER offered loss mitigation and loan modification services to homeowner-borrowers seeking downward adjustments or payment extenuations to their home mortgages. Respondents collected advanced fees from said homeowner-borrowers without possessing a pre-approved advance fee agreement from the Department. Selectively thereafter, Respondents obtained or failed to obtain the loan modification services to the borrowers tabled below:

Table: Loan Modification Services

Homeowner	Date	Status	Advance Fee
Silvia Gonazlez	October 14, 2008	Not obtained	\$2,500
Nixon Wulff-Cochrane	November 11, 2008	Not obtained	\$3,150
Maria Madrigal	October 20, 2008	Unknown	\$3,000
Sonia Oviedo	November 30, 2008	Modified	unknown
Jack/Irene Gales	October 20, 2008	Refunded	\$3,500
Pamela Chambers	November 21, 2008	Modified	\$1,550
Craig Marshall	October 14, 2008	Modified	\$2,500

Loan Modification Violations and Disciplinary Statutes

12.

The conduct of Respondents ALQI and DOCKSTADER violated the Code and the Regulations as set forth below with respect to the tabled homeowner-borrowers:

13.

13(a) Code Section 10176(a) for substantial misrepresentation.

13(b) Code Section 10176(b) for making false promises of a character likely to influence, persuade or induce the tabled homeowner-borrowers.

13(c) Code Section 10177(d) for violation of the Real Estate Law.

13(d) Code Section 10177(g) for negligence.

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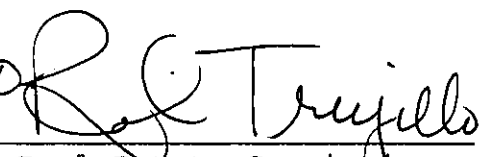
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1 WHEREFORE, Complainant prays that a hearing be
2 conducted on the allegations of this Accusation and that upon
3 proof thereof, a decision be rendered imposing disciplinary
4 action against the license and license rights of Respondents
5 AMERICAN LOAN QUEST INC. and MICHAEL DENNIS DOCKSTADER, under the
6 Real Estate Law (Part 1 of vision 4 of the Business and
7 Professions Code) and for such other and further relief as may be
8 proper under other applicable provisions of law including
9 restitution of advanced fees paid for unearned loan
10 modifications, and for costs of audit.

11 Dated at Los Angeles, California

12
13 this 13 day of December 2010 
14 Deputy Real Estate Commissioner

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22
23 cc: American Loan Quest Inc.
24 c/o Michael Dockstader D.O.
25 Robin Trujillo
26 Sacto
27 Gin Sheng Yee
Audits - Darryl Thomas