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FILED

AUG 19 2011

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

4 Telephone: (213) 576-6982

DEPARTMENT OF REAL ESTATE
BY: *[Signature]*

8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 * * *

11 To:)	No. H-37461 LA
)	
12 FINANCIAL QUANTUM SOLUTIONS,)	<u>ORDER TO DESIST</u>
13 LUCIANO GHIDUT, and ROBERT)	<u>AND REFRAIN</u>
14 BRUCE MCKINLAY)	
)	(B&P Code Section 10086)
)	

15

16 The Commissioner ("Commissioner") of the California

17 Department of Real Estate caused an investigation to be made of

18 the activities of FINANCIAL QUANTUM SOLUTIONS ("FQS"), LUCIANO

19 GHIDUT ("GHIDUT"), and ROBERT BRUCE MCKINLAY ("MCKINLAY").

20 Based on that investigation, the Commissioner has determined

21 that FQS, GHIDUT, and MCKINLAY have engaged in or are engaging

22 in acts or practices constituting violations of the California

23 Business and Professions Code including engaging in the business

24 of, acting in the capacity of, and/or advertising or assuming to

25 act as real estate brokers in the State of California within the

26 meaning of California Business and Professions Code Sections

27 10131(d) (engaging in the business or assuming to act as a real

1 estate broker without first obtaining a real estate license) and
2 10131.2 (advance fee handling). Based on the findings of that
3 investigation, set forth below, the Commissioner hereby issues
4 the following Findings of Fact, Conclusions of Law, and Desist
5 and Refrain Order under the authority of California Business and
6 Professions Code Section 10086.

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8 FINDINGS OF FACT

9 1. FQS, GHIDUT, and MCKINLAY are not now, and have
10 never been, licensed by the Department of Real Estate in any
11 capacity. Pursuant to the Fictitious Business Name Statement
12 registered with the Orange County Clerk-Recorder, GHIDUT and
13 MCKINLAY are the registered owners of FQS.

14 2. At the times set forth below FQS, GHIDUT, and
15 MCKINLAY engaged in the business of, acted in the capacity of,
16 or advertised a forensic mortgage loan audit service and advance
17 fee brokerage offering to perform and performing forensic
18 mortgage loan audit services with respect to loans secured by
19 liens on real property for compensation or in expectation of
20 compensation and for fees often collected in advance of the
21 transaction.

22 Camilo B. Transaction

23 3. On or about November 19, 2008, Camilo B.
24 contracted with FQS to analyze his mortgage loan and prepare a
25 written report for advanced fees totaling \$5,000.

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1 CONCLUSIONS OF LAW

2 4. Based on the information contained in Paragraphs
3 1 through 3, above, FQS, GHIDUT, and MCKINLAY participated in
4 forensic mortgage loan audit activities which require a real
5 estate broker license under the provisions of California
6 Business and Professions Code Section 10131(d) and 10131.2
7 during a period of time when FQS, GHIDUT, and MCKINLAY were not
8 licensed by the Department of Real Estate as a real estate
9 broker or employed as a real estate salesperson by the broker
10 on whose behalf the activities were performed in violation of
11 California Business and Professions Code Section 10130.

12
13 DESIST AND REFRAIN ORDER

14 Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW
15 stated herein, it is hereby ordered that FQS, GHIDUT, and
16 MCKINLAY immediately desist and refrain from: performing any
17 acts within the State of California for which a real estate
18 broker license is required, unless you are so licensed.

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1 In particular, each of them is ORDERED TO IMMEDIATELY
2 DESIST AND REFRAIN from charging, demanding, claiming,
3 collecting and/or receiving advance fees, as that term is
4 defined in California Business and Profession Code Section 10026
5 for any other real estate related services offered by them to
6 others.

7
8 DATED: August 11, , 2011.

9
10 BARBARA J. BIGBY
11 Acting Real Estate Commissioner

12 
13 By WILLIAM E. MORAN
14 Assistant Commissioner, Enforcement

15 **Notice:** Business and Professions Code Section 10139 provides
16 that "Any person acting as a real estate broker or real estate
17 salesperson without a license or who advertises using words
18 indicating that he or she is a real estate broker without being
19 so licensed shall be guilty of a public offense punishable by a
20 fine not exceeding twenty thousand dollars (\$20,000), or by
21 imprisonment in the county jail for a term not to exceed six
22 months, or by both fine and imprisonment; or if a corporation,
23 be punished by a fine not exceeding sixty thousand dollars
24 (\$60,000)."

25
26 cc: FINANCIAL QUANTUM SOLUTIONS
27 1905 East 17th Street, #101
Santa Ana, CA 92607

LUCIANO GHIDUT
8632 Marylee Drive
Garden Grove, CA 92841

ROBERT BRUCE MCKINLAY
210 16th Street
Santa Ana, CA 92701