

1 Department of Real Estate  
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3 Los Angeles, California 90013

4 Telephone: (213) 576-6982

**FILED**

DEC 16 2011

DEPARTMENT OF REAL ESTATE

BY: 

DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

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11 To: ) No. H-37744 LA  
12 )  
13 CAL-PRO EQUITIES, INC., doing ) ORDER TO DESIST  
14 business as Keep Your Home ) AND REFRAIN  
15 Today; STEVEN CARL WALDROFF; ) (B&P Code Section 10086)  
16 and JAIME DAN BARKER, )  
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16 The Commissioner ("Commissioner") of the California  
17 Department of Real Estate ("Department") caused an investigation  
18 to be made of the activities of CAL-PRO EQUITIES, INC., doing  
19 business as Keep Your Home Today; STEVEN CARL WALDROFF  
20 ("WALDROFF"); and JAIME DAN BARKER ("BARKER"), and has determined  
21 that each of them engaged in or is engaging in acts or practices  
22 constituting violations of the California Business and  
23 Professions Code ("Code") and/or Title 10, California Code of  
24 Regulations ("Regulations"). Said parties are engaging in the  
25 business of, acting in the capacity of, advertising, or assuming  
26 to act, as a real estate broker in the State of California within  
27

1 the meaning of Code Section 10131(d) (soliciting borrowers or  
2 lenders or negotiating loans) and/or Code Section 10131.2  
3 (advance fee handling). Based on the findings of that  
4 investigation, as set forth below, the Commissioner hereby issues  
5 the following Findings of Fact and Desist and Refrain Order  
6 pursuant to Section 10086 of the Code.

7 FINDINGS OF FACT

8 1. WALDROFF is presently licensed and/or has license  
9 rights under the Real Estate Law (Part 1 of Division 4 of the  
10 Code) as a real estate broker.

11 2. Since on or about June 22, 2009, BARKER has been  
12 licensed and/or has license rights under the Real Estate Law as  
13 a real estate salesperson. Prior to June 22, 2009, BARKER was  
14 not licensed by the Department in any capacity.

15 3. At no time herein mentioned herein has CAL-PRO  
16 EQUITIES, INC., doing business as Keep Your Home Today ("KEEP  
17 YOUR HOME"), been licensed by the Department in any capacity.

18 4. KEEP YOUR HOME, WALDROFF and BARKER engaged in the  
19 business of claiming, demanding, charging, receiving, collecting  
20 or contracting for the collection of an advance fee, as defined  
21 by Code Section 10026, including but not limited to the  
22 activities described in Paragraph 6, below.

23 5. WALDROFF failed to submit the advance fee  
24 agreement referred to in Paragraph 6, below, to the Commissioner  
25 ten days before using it.

26 6. At the times set forth below KEEP YOUR HOME,  
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WALDROFF and BARKER engaged in the business of, acted in the capacity of, or advertised a real estate loan service and advance fee brokerage offering to perform and performing solicitation, negotiation and modification of loans secured by liens on real property for compensation or in expectation of compensation and for fees collected in advance including, but not limited to, the following:

a. On or about November 27, 2008, Linda C. paid KEEP YOUR HOME an advance fee of \$2995. The advance fee was collected by WALDROFF pursuant to the provisions of an agreement pertaining to loan solicitation, negotiation, and modification services to be provided by KEEP YOUR HOME with respect to a loan secured by the real property at 28387 Crosby Street, Murrieta, California 92563.

## CONCLUSIONS OF LAW

7. The activities described in Paragraph 6, above, require a real estate license under Section 10131(d) and Section 10131.2 of the Code.

8. Based on the information contained in Paragraphs 2, 3, 4 and 6 above, BARKER and KEEP YOUR HOME performed and/or participated in loan solicitation, negotiation and modification activities which require a real estate broker license under the provisions of Code Sections 10131(d) and 10131.2 during a period of time when neither of them was licensed by the Department as a real estate broker nor employed as a real estate salesperson by the broker on whose behalf the activities were performed in

violation of Section 10130 of the Code.

9. Based on the information contained in Paragraphs 4, 5 and 6, above, KEEP YOUR HOME, WALDROFF and BARKER collected fees pursuant to an agreement which constitutes an advance fee agreement within the meaning of Code Section 10085 and Section 2970 of the Regulations.

DESIST AND REFRAIN ORDER

Based on the Findings of Fact and Conclusions of Law stated herein:

1. IT IS HEREBY ORDERED that STEVEN CARL WALDROFF, whether doing business under the name KEEP YOUR HOME, or any other names, or any fictitious name:

A. Immediately desist and refrain from charging, demanding, claiming, collecting and/or receiving advance fees, as that term is defined in Section 10026 of the Code, in any form, and under any conditions, with respect to the performance of loan modification or any other form of mortgage loan forbearance services in connection with loans on residential property containing four or fewer dwelling units (Code Section 10085.6).

B. Immediately desist and refrain from charging, demanding, claiming, collecting and/or receiving advance fees, as that term is defined in Section 10026 of the Code, for any of the other real estate related services offered to others, unless and until STEVEN CARL WALDROFF demonstrates and provides evidence satisfactory to the Commissioner that he:

1 (i) has an advance fee agreement which has been  
2 submitted to the Department and which is in compliance with  
3 Section 10085 of the Code and Section 2970 of the Regulations;

4 (ii) has placed all previously collected advance fees  
5 into a trust account for that purpose and is in compliance with  
6 Section 10146 of the Code; and

7 (iii) has provided an accounting to trust fund owner-  
8 beneficiaries from whom advance fees have previously been  
9 collected in compliance with Code Section 10146 and Section 2972  
10 of the Regulations.

11 2. IT IS HEREBY ORDERED that CAL-PRO EQUITIES, INC.,  
12 and JAIME DAN BARKER, whether doing business under their own  
13 names, or any other names, or any fictitious name, including  
14 Keep Your Home Today, ARE HEREBY ORDERED to immediately DESIST  
15 AND REFRAIN from performing any acts within the State of  
16 California for which a real estate broker license is required.  
17 In particular each of them is ORDERED TO DESIST AND REFRAIN  
18 from:  
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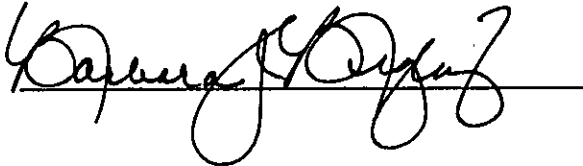
20 A. charging, demanding, claiming, collecting and/or  
21 receiving advance fees, as that term is defined in Section 10026  
22 of the Code, in any form, and under any conditions, with respect  
23 to the performance of loan modifications or any other form of  
24 mortgage loan forbearance service in connection with loans on  
25 residential property containing four or fewer dwelling units  
26 (Code Section 10085.6); and

27 B. charging, demanding, claiming, collecting and/or

1 receiving advance fees, as that term is defined in Section 10026  
2 of the Code, for any other real estate related services offered  
3 by them to others.

4 DATED: 12/13, 2011.

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6 BARBARA J. BIGBY  
Acting Real Estate Commissioner

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

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20 cc: Cal-Pro Equities, Inc.  
21 Keep Your Home Today  
22 35686 Rosedown Lane  
Wildomar, California 92595

23 Steven Carl Waldroff  
24 22801 San Joaquin Drive  
Canyon Lake, California 92587

25 Jaime Dan Barker  
26 35686 Rosedown Lane  
Wildomar, California 92595  
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