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FILED

MAR 28 2013

DEPARTMENT OF REAL ESTATE
BY: _____

8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 * * * *

11 To:) No. H-38785 LA
12)
13 RELIABLE LENDING CONSULTANTS,) ORDER TO DESIST
14 INC., PAUL DAVID CRONIN, aka) AND REFRAIN
15 Skip Cronin, and ROBIN S. LAYNE.)
) (B&P Code Section 10086)
)

16 The Commissioner ("Commissioner") of the California Department of Real Estate
17 ("Department") caused an investigation to be made of the activities of RELIABLE LENDING
18 CONSULTANTS, INC. ("RLCI"), PAUL DAVID CRONIN, aka Skip Cronin ("CRONIN"), and
19 ROBIN S. LAYNE ("LAYNE") (collectively "Respondents"). Based on that investigation the
20 Commissioner has determined that Respondents have engaged in or are engaging in acts or
21 attempting to engage in the business of, acting in the capacity of, and/or advertising or assuming to
22 act as real estate brokers in the State of California within the meaning of Business and Professions
23 Code ("Code") Section 10131(d) (solicit borrowers for or negotiate loans or perform services for
24 borrowers in connection with loans secured by liens on real property) and 10131.2 (engage in the
25 business of claiming, demanding, charging, receiving, collecting or contracting for the collection of
26 an advance fee in connection with offering to obtain a loan on real property).

1 In addition, based on that investigation, the Commissioner has determined that
2 Respondents have engaged in or are engaging in acts or are attempting to engage practices
3 constituting violations of the Code and/or Title 10, California Code of Regulations (“Regulations”).
4 Based on the findings of that investigation, as set forth below, the Commissioner hereby issues the
5 following Findings of Fact, Conclusions of Law, and Desist and Refrain Order under the authority
6 of Section 10086 of the Code.

7 All further references to Respondents include the officers, agents and employees of
8 RLCI. PAUL DAVID CRONIN and ROBIN S. LAYNE engaged in the activities set forth below
9 while doing business as RLCI and any other fictitious business names not known at this time.

10 FINDINGS OF FACT

11 1. From January 21, 2010, through the present, RLCI has been licensed by the
12 Department as a corporate real estate broker, License ID 01875313.

13 2. From November 5, 2010, through the present, CRONIN has been licensed by the
14 Department as a real estate salesperson, License ID 01890458. Respondent has a mortgage loan
15 originator license endorsement, Nationwide Mortgage Licensing System (“NMLS”) ID 228290.

16 3. RLCI is a California corporation formed on or about July 29, 2008. CRONIN is
17 an officer and director of RLCI. LAYNE, an unlicensed person, is an officer and director of RLCI.
18 The California Franchise Tax Board suspended RLCI’s corporate status on April 1, 2011. RLCI’s
19 corporate status remains suspended.

20 4. From January 21, 2010, through July 8, 2010, David Robert Campbell
21 (“Campbell”) served as the designated officer for RLCI. Campbell canceled his designation as of
22 July 8, 2010. As of July 8, 2010, RLCI was licensed in a non-working status meaning the licensee
23 is prohibited from performing activities for which a license is required in California.

24 5. At all times mentioned herein, Respondents, while doing business as RLCI in
25 California, solicited and offered to perform services for borrowers in connection with loans secured
26 directly or collaterally by liens on real property.

1 6. On November 22, 2010, borrowers Ame and Andres R. entered into a loan
2 modification agreement with RLCI. Respondents charged an advance fee totaling \$3,600 from the
3 borrowers for said services. Respondents induced the borrowers to sign a limited power of
4 attorney. On November 23, 2010, Respondents collected an advance fee of \$1,800 from the
5 borrowers. On December 15, 2010, Respondents collected another advance fee of \$1,500 from the
6 borrowers. Respondents failed to provide proof of completing the services promised to the
7 borrowers and refused to provide a refund of the borrowers' advance fees. Respondents provided a
8 refund to the borrowers only after they filed a complaint against CRONIN with the Department and
9 other consumer protection agencies.

10 7. On November 30, 2010, borrowers Francisco and Fe D. entered into a loan
11 modification agreement with RLCI. Respondents charged an advance fee totaling \$2,400 from the
12 borrowers for said services. Respondents induced the borrowers to sign a limited power of
13 attorney. On December 9, 2010, Respondents collected an advance fee of \$1,200 from the
14 borrowers. On January 10, 2011, Respondents collected another advance fee of \$1,200 from the
15 borrowers. Respondents made several misrepresentations to the borrowers in order to induce them
16 to enter into the loan modification agreement and pay the advance fee for said services including
17 that Respondents could obtain a lower interest rate and reduce the principal of the borrowers' loan.
18 Respondents failed to provide proof of completing the services promised to the borrowers and
19 refused to provide a refund of the borrowers' advance fees. Respondents provided a refund to the
20 borrowers only after they filed a complaint against CRONIN with the Department and other
21 consumer protection agencies.

22 8. On March 17, 2011, borrowers Armando and Filgerina T. entered into a loan
23 modification agreement with RLCI. Respondents charged an advance fee totaling \$5,000 from the
24 borrowers for said services. On March 18, 2011, Respondents collected an advance fee of \$1,500
25 from the borrowers. On April 11, 2011, Respondents collected another advance fee of \$1,500 from
26 the borrowers. On April 22, 2011, the borrowers canceled their agreement with RLCI and
27 requested a refund of the \$3,000 in advance fees they had paid. Respondents failed to provide

1 proof of completing the services promised to the borrowers and failed to provide a refund of the
2 borrowers' advance fees.

3 9. On March 23, 2011, borrower Marie V. entered into a loan modification
4 agreement with RLCI. Respondents charged an advance fee totaling \$5,500 from the borrower for
5 said services. Respondents induced the borrower to sign a limited power of attorney. On March
6 24, 2011, Respondents collected an advance fee of \$3,000 from the borrower. On April 19, 2011,
7 Respondents collected another advance fee of \$2,500 from the borrower. On August 2, 2011, the
8 borrower canceled her agreement with RLCI and requested a refund of the \$5,500 in advance fees
9 she had paid. Respondents failed to provide proof of completing the services promised to the
10 borrower and failed to provide a refund of the borrower's advance fees.

11
12 CONCLUSIONS OF LAW

13 10. Based on the information contained in Paragraphs 1 through 10, above, PAUL
14 DAVID CRONIN, aka Skip Cronin, and ROBIN S. LAYNE, while doing business as RELIABLE
15 LENDING CONSULTANTS, INC., violated Code Section 10130 by engaging in activities
16 requiring a real estate license without first obtaining a broker license from the Department.

17 11. Based on the information contained in Paragraphs 1 through 10, above,
18 RELIABLE LENDING CONSULTANTS, INC. violated Code Section 10130 and Regulations
19 2740 and 2742, subdivision (c), by engaging in activities requiring a real estate broker license
20 when there was no officer of the corporation and the corporation was not in good legal standing
21 with the Secretary of State.

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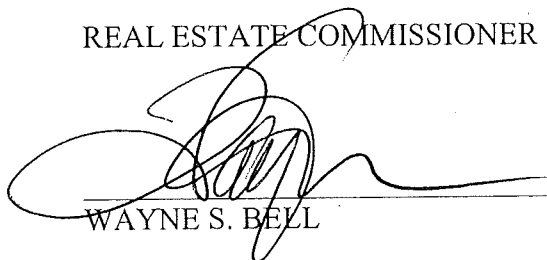
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1 DESIST AND REFRAIN ORDER

2 1. Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW stated
3 herein, IT IS HEREBY ORDERED THAT RELIABLE LENDING CONSULTANTS, INC.,
4 PAUL DAVID CRONIN, aka Skip Cronin, and ROBIN S. LAYNE, whether doing business in
5 their own name or any other fictitious business name, immediately desist and refrain from
6 performing any acts within the State of California for which a real estate broker license is required,
7 unless they are so actively licensed.

8 DATED: 3/21/2013.

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10 REAL ESTATE COMMISSIONER

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12
13 WAYNE S. BELL

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

23 cc: Reliable Lending Consultants, Inc.
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25 Dana Point, CA 92629

26 Paul David Cronin aka Skip Cronin and Robin S. Layne
27 30872 Canterbury Pl.
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