

**FILED**

**SEP 30 2013**

**BUREAU OF REAL ESTATE**

By *Laura B. Dem*

1 BUREAU OF REAL ESTATE  
2 320 West Fourth Street, Ste. 350  
3 Los Angeles, California 90013  
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(213) 576-6982

STATE OF CALIFORNIA

BUREAU OF REAL ESTATE

To: )  
 ) NO. H-39064 LA  
MY RIGHT RATE CORP. and LUIS MOO )  
 ) ORDER TO DESIST AND  
 ) REFRAIN  
 ) (B&P Code Section 10086)  
 )

17 The Commissioner (Commissioner) of the California Bureau of Real Estate  
18 (Bureau) caused an investigation to be made of the activities of MY RIGHT RATE CORP.  
19 (MRRC) and LUIS MOO (MOO). Based on that investigation, the Commissioner has  
20 determined that MRRC and MOO have engaged in, are engaging in, or are attempting to engage  
21 in, acts or practices constituting violations of the California Business and Professions Code  
22 (Code), including the business of, acting in the capacity of, and/or advertising or assuming to act  
23 as real estate brokers in the State of California within the meaning of Section 10131(d)  
24 (soliciting borrowers and providing services in connection with loans secured by real property) of  
25 the Code. Furthermore, based on the investigation, the Commissioner hereby issues the  
26 following Findings of Fact, Conclusions of Law, and Desist and Refrain Order under the  
27 authority of Section 10086 of the Code.

1 Whenever acts referred to below are attributed to MRRC and MOO, those acts are  
2 alleged to have been done by MRRC and MOO, acting by themselves, or by and/or through one  
3 or more agents, associates, affiliates, and/or co-conspirators.

4 FINDINGS OF FACT

5 1. MRRC and MOO are not now, and have never been, licensed by the  
6 Department in any capacity

7 2. On or about September 8, 2010, MOO solicited Adriano G. regarding a  
8 refinance of Adriano G's home mortgage loan, to be negotiated by MRRC. On September 30,  
9 2010, Adriano G. paid \$1,842 to MRRC for the purpose of negotiating a refinance of his loan.  
10 Adriano G. subsequently received a Uniform Residential Loan Application from MRRC, which  
11 listed MOO as the loan originator.

12 CONCLUSIONS OF LAW

13 3. Based on the findings of fact contained in paragraphs 1 through 2, MRRC  
14 and MOO, acting by themselves, or by and/or through one or more agents, associates, affiliates,  
15 and/or co-conspirators, solicited and performed services for borrowers in connection with loans  
16 secured directly or collaterally by one or more liens on real property, which acts require a real  
17 estate broker license under Section 10131(d) of the Code, during a period of time when MRRC  
18 and MOO were not licensed by the Department as real estate brokers, in violation of Section  
19 10130 of the Code.

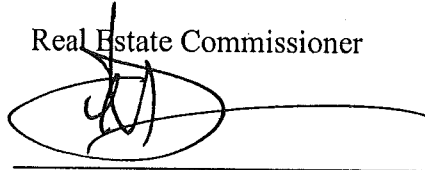
20 DESIST AND REFRAIN ORDER

21  
22 Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW stated  
23 herein, it is hereby ordered that MY RIGHT RATE CORP. and LUIS MOO, whether doing  
24 business under their own names, or any other names, ARE HEREBY ORDERED to  
25 immediately desist and refrain from performing any acts within the State of California for which  
26 a real estate broker license is required.  
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DATED: July 17, 2013

Real Estate Commissioner



**By: JEFFREY MASON**  
**Chief Deputy Commissioner**

**Notice:** Business and Professions Code Section 10139 provides that “Any person acting as a real estate broker or real estate salesperson without a license or who advertises using words indicating that he or she is a real estate broker without being 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).”