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Bureau of Real Estate
320 West Fourth Street, Ste. 350
Los Angeles, California 90013

(213) 576-6982

FILED

MAR 23 2015

BUREAU OF REAL ESTATE

By *[Signature]*

STATE OF CALIFORNIA

BUREAU OF REAL ESTATE

To:)	
ALLIANCE MTG INC.; ALLIANCE MTG,)	NO. H-39766 LA
CORP; and ANITA MODESTO HOLLOWAY)	
individually and as former designated officer of)	ORDER TO DESIST AND
Alliance Mtg Inc. and designated officer of)	REFRAIN
Alliance Mtg Corp.)	
)	(B&P Code Section 10086)
)	

The Commissioner ("Commissioner") of the California Bureau of Real Estate ("Bureau") caused an investigation to be made of the activities of ALLIANCE MTG INC. ("AMI"); ALLIANCE MTG, CORP ("AMC"); and ANITA MODESTO HOLLOWAY ("HOLLOWAY"). Based on that investigation, the Commissioner has determined that AMI, AMC, and HOLLOWAY, and/or any other fictitious business names used by AMI, AMC and/or HOLLOWAY have engaged in, are engaging in, or are attempting to engage in, acts or practices constituting violations of the California Business and Professions Code ("Code"), including engaging in the business of, acting in the capacity of, advertising or assuming to act, as a loan processor or underwriter for residential mortgage loans in the State of California within the

1 meaning of Code Sections 10166.01 and 10166.03 without having obtained and maintained a
2 real estate license endorsement as a mortgage loan originator (“MLO”) pursuant to the
3 requirements of Code Section 10166.02.

4 Based on the findings of that investigation, as set forth below, the Commissioner
5 hereby issues the following Findings of Fact, Conclusions of Law, and Desist and Refrain Order
6 under the authority of Section 10086 of the Code.

7 FINDINGS OF FACT

8 1. ALLIANCE MTG INC was first licensed by the Bureau as a real estate corporation
9 on November 16, 1999, BRE license ID no. 01263239. AMI was licensed as a real estate
10 corporation until its license expired on November 15, 2011. AMI maintained a DBA of
11 “Alliance Mortgage” from November 16, 1999 to November 15, 2011. ANITA MODESTO
12 HOLLOWAY was the designated officer of AMI until her officer license expired on November
13 16, 2011. At no time mentioned herein did AMI obtain and maintain an MLO license
14 endorsement to a real estate license issued by the Bureau.

15 2. Whenever acts referred to below are attributed to AMI those acts are alleged to have
16 been done by AMI, acting by itself, or by and/or through one or more agents, associates,
17 affiliates, and/or co-conspirators, including but not limited to AMC and/or HOLLOWAY and
18 using the names “Alliance Mtg Inc,” “Alliance Mtg, Corp,” “Alliance Mortgage” or other names
19 or fictitious names unknown at this time.

20 3. ALLIANCE MTG, CORP was first licensed by the Bureau as a real estate
21 corporation on August 26, 2014, BRE license ID no. 01961031. AMC presently maintains no
22 DBAs under its license. ANITA MODESTO HOLLOWAY is the designated officer of AMI
23 until her officer license expiration date of August 25, 2018. At no time mentioned herein did
24 AMC obtain and maintain an MLO license endorsement to a real estate license issued by the
25 Bureau.

1 4. Whenever acts referred to below are attributed to AMC, those acts are alleged to
2 have been done by AMC, acting by itself, or by and/or through one or more agents, associates,
3 affiliates, and/or co-conspirators, including but not limited to AMI and/or HOLLOWAY and
4 using the names "Alliance Mtg Inc," "Alliance Mtg, Corp," "Alliance Mortgage," or other names
5 or fictitious names unknown at this time.

6 5. HOLLOWAY has been licensed by the Bureau as a real estate broker since May 9,
7 1986, BRE license ID no. 00842703. HOLLOWAY has maintained a DBA of "Alliance
8 Mortgage" since February 24, 1994. At no time mentioned herein did HOLLOWAY obtain and
9 maintain an MLO license endorsement to a real estate license issued by the Bureau.
10 HOLLOWAY does not have a Mortgage Loan Originator ("MLO") license endorsement.

11 6. Whenever acts referred to below are attributed to HOLLOWAY, those acts are
12 alleged to have been done by HOLLOWAY, acting by herself or by and/or through one or more
13 agents, associates, affiliates, and/or co-conspirators, including but not limited to AMC and/or
14 AMI and using the names "Alliance Mtg Inc," "Alliance Mtg, Corp," "Alliance Mortgage," or
15 other names or fictitious names unknown at this time.

16 7. On January 8, 2015, a Bureau representative discovered that AMI, AMC, and
17 HOLLOWAY conducted internet advertising on a website at <http://www.alliancemt.com/>,
18 which solicits and offers to perform residential mortgage loan processing or underwriting. The
19 foregoing website represented that "Allied Mortgage" provides "100% home mortgage loans..."
20 and provided a downloadable Uniform Residential Loan Application (Fannie Mae Form 1003),
21 which included on its "Borrower Signature Authorization" page a field for the "Name and
22 address of Lender/Broker" that was already prepopulated with the name and address for
23 "Alliance Mortgage."

24 8. On January 8, 2015, a representative of the Bureau, through a non-Bureau email
25 account, sent an email request to Alliance through its website, to which an immediate response
26

1 acknowledging the email was received, thereby indicating the website and email link were
2 active.

3 9. On February 11, 2015, the Bureau reviewed the website
4 <http://www.alliancemtg.com/>, and observed that, notwithstanding the addition of AMC's
5 Bureau license ID number and a different address, and the removal of certain forms, including
6 the "Borrower Signature Authorization" form, all other advertisements and solicitations
7 discovered on January 8, 2015 remained the same.

8 CONCLUSIONS OF LAW

9 10. Based on the information contained in paragraphs 1 through 9, AMI, acting by itself,
10 or by and/or through one or more agents, associates, representatives, and/or co-conspirators,
11 including, but not limited to AMC and HOLLOWAY, and using the names "Alliance Mtg Inc,"
12 "Alliance Mtg, Corp," "Alliance Mortgage," or other names or fictitious names unknown at this
13 time, are offering to engage in acts which, under the provisions of Code Sections 10166.02 and
14 10166.03, require both a real estate broker license under Code Section 10131 and a mortgage
15 loan originator endorsement to a real estate license, during a period of time when it had neither,
16 in violation of Code Sections 10130, 10131(d), 10131(e), 10166.02 and 10166.03

17 11. Based on the information contained in paragraphs 1 through 9, AMC, acting by
18 itself, or by and/or through one or more agents, associates, representatives, and/or co-
19 conspirators, including, but not limited to AMI and HOLLOWAY, and using the names
20 "Alliance Mtg Inc," "Alliance Mtg, Corp," "Alliance Mortgage," or other names or fictitious
21 names unknown at this time, are offering to engage in acts which, under the provisions of Code
22 Sections 10166.02 and 10166.03, require both a real estate broker license under Code Section
23 10131 and a mortgage loan originator endorsement to a real estate license, during a period of
24 time when it had not obtained an MLO endorsement to its real estate license issued by the
25 Bureau, in violation of Code Sections 10130, 10131(d), 10131(e), 10166.02 and 10166.03.

1 12. Based on the information contained in paragraphs 1 through 9, HOLLOWAY, acting
2 by herself, or by and/or through one or more agents, associates, representatives, and/or co-
3 conspirators, including, but not limited to AMC and AMI, and using the names "Alliance Mtg
4 Inc," "Alliance Mtg, Corp," "Alliance Mortgage," or other names or fictitious names unknown at
5 this time, are offering to engage in acts which, under the provisions of Code Sections 10166.02
6 and 10166.03, require both a real estate broker license under Code Section 10131 and a mortgage
7 loan originator endorsement to a real estate license, during a period of time when she had not
8 obtained an MLO endorsement to its real estate license issued by the Bureau, in violation of
9 Code Sections 10130, 10131(d), 10131(e), 10166.02 and 10166.03.

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1 DESIST AND REFRAIN ORDER

2 Based upon the Findings of Fact and Conclusions of Law stated herein, it is hereby
3 ordered that ALLIANCE MTG INC., ALLIANCE MTG, CORP and ANITA MODESTO
4 HOLLOWAY, whether doing business under their own names or any other name(s) or fictitious
5 name(s), ARE HEREBY ORDERED to immediately desist and refrain from performing, or
6 offering to perform, any acts within the State of California for which a mortgage loan originator
7 endorsement to a real estate license is required. In particular, each of them is ordered to desist
8 and refrain from soliciting and/or engaging in the business of, acting in the capacity of, an
9 independent contractor conducting activities of a loan processor or underwriter for a residential
10 mortgage loan in the State of California without having obtained and maintained a real estate
11 license endorsement as a mortgage loan originator.

12 DATED: MARCH 19 2015

13 Real Estate Commissioner

14
15 By 
16 JEFFREY MASON
17 Chief Deputy Commissioner

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

25 cc: Alliance Mtg Inc.
26 Alliance Mtg, Corp
27 Anita Modesto Holloway