


**FILED**

APR 18 2019

DEPT. OF REAL ESTATE

By 

BEFORE THE DEPARTMENT<sup>1</sup> OF REAL ESTATE

STATE OF CALIFORNIA

\* \* \*

In the Matter of the Accusation of:	)	DRE No. H-41308 LA
	)	
E MORTGAGE,	)	
	)	
Respondent(s).	)	

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DECISION

This Decision is being issued in accordance with the provisions of Section 11520 of the California Government Code, on evidence of compliance with Section 11505 of the California Government Code and pursuant to the Order of Default filed on April 2, 2019 and the Findings of Fact set forth herein, which are based on one or more of the following: (1) The express admissions of Respondent E MORTGAGE dba Mortgage Financial (“Respondent”); (2) affidavits; and (3) other evidence.

This Decision revokes one or more real estate license and/or license rights pursuant to the Real Estate Law, Part I of Division 4, of the California Business and Professions Code sections 10131(d), 10148(b), 10177(d), 10177(f), 10177(g), and 10177(h), in conjunction with 10145, and Title 10 of the Code of Regulations (“Regulations”) section 2742(c).

Pursuant to Government Code Section 11521, the California Department of Real Estate (“the Department”) may order reconsideration of this Decision on petition of any party. The party seeking reconsideration shall set forth new facts, circumstances, and evidence, or errors in law or analysis, that show(s) grounds and good cause for the Commissioner to reconsider the Decision. If new evidence is presented, the party shall specifically identify the new evidence and explain why it was not previously presented. The Department’s power to order reconsideration of this Decision shall expire 30 days after mailing of this Decision, or on the effective date of this Decision, whichever occurs first. The right to reinstatement of a revoked real estate license, or to the reduction of a penalty, is controlled by Section 11522 of the Government Code. A copy of Government Code Sections 11521 and 11522 and a copy of the Commissioner’s Criteria of Rehabilitation are attached hereto for the information of respondent.

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<sup>1</sup> Between July 1, 2013 and July 1, 2018, the Department of Real Estate operated as the Bureau of Real Estate.

## FINDINGS OF FACT

1.

On February 28, 2019, Maria Suarez made the Accusation in her official capacity as a Supervising Special Investigator of the Department. The Accusation, Statement to Respondent, and Notice of Defense were mailed, by certified mail, return receipt requested, to Respondent's last known mailing address on file with the Department on March 08, 2019.

2.

On April 2, 2019, no Notice of Defense having been received or filed herein within the time prescribed by Section 11506 of the Government Code, Respondent's default was entered herein.

3.

E MORTGAGE: Respondent E MORTGAGE is presently licensed and/or has license rights issued by the Department of Real Estate as a real estate corporate broker (license no. 01908458). E MORTGAGE was originally licensed as a corporate real estate broker on or about May 4, 2012, and has been so licensed through the present. At all times mentioned herein, E MORTGAGE was and is owned by Darin Ghaffari who was and is not licensed with the Department of Real Estate in any capacity. From on or about September 17, 2012 to May 15, 2016, E MORTGAGE's designated officer was Mark L. Branderburger. From on or about May 16, 2016 to March 19, 2017, E MORTGAGE's designated officer was Laurie Ruth Hart. From on or about March 20, 2017 to September 11, 2017, E MORTGAGE's designated officer was Mark L. Branderburger. From on or about September 12, 2017 through the present, E MORTGAGE has not had a designated officer.

4.

Attached as Exhibit "A" is a true and correct copy of the Accusation filed on March 4, 2019, which is incorporated herein as part of this Decision.

## DETERMINATION OF ISSUES

1.

The foregoing violations as described in the Accusation, Exhibit "A," constitute cause for discipline of the real estate license and license rights of E MORTGAGE under the provisions of California Business and Professions Code sections 10177(d), 10177(g), and 10177(h).

2.

The suspension of corporate powers, rights, and privileges of Respondent E MORTGAGE, as alleged in the Accusation, Exhibit "A," are in violation of Regulations section 2742(c), and subjects its real estate license and license rights to suspension or revocation

pursuant to California Business and Professions Code sections 10177(d), 10177(f), and/or 10177(g).

3.

The standard of proof applied was clear and convincing evidence to a reasonable certainty.

ORDER

All licenses and licensing rights of Respondent E MORTGAGE under the provisions of Part I of Division 4 of the California Business and Professions Code are revoked.

This Decision shall become effective at 12 o'clock noon on May 8, 2019.

DATED: April 10, 2019.

DANIEL J. SANDRI  
ACTING REAL ESTATE COMMISSIONER

*Daniel J. Sandri*

**FILED**

1 Department of Real Estate  
2 320 West Fourth St, Ste 350  
3 Los Angeles, CA, 90013

APR 02 2019

DEPT. OF REAL ESTATE  
By R. Pasola

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8 **BEFORE THE DEPARTMENT OF REAL ESTATE**  
9 **STATE OF CALIFORNIA**

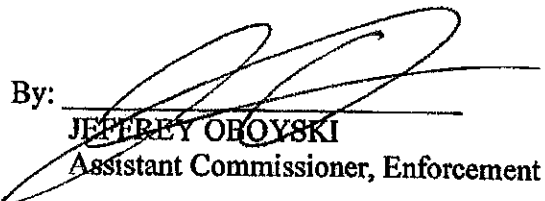
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11 In the Matter of the Accusation of: ) DRE NO. **H-41308 LA**  
12 E MORTGAGE , ) **DEFAULT ORDER**  
13 Respondent. )  
14

15 Respondent E MORTGAGE , having failed to file a Notice of Defense  
16 within the time required by Section 11506 of the Government Code, is now in default. It is,  
17 therefore, ordered that a default be entered on the record in this matter.

18 IT IS SO ORDERED APR 02 2019.

19 DANIEL SANDRI  
20 ACTING REAL ESTATE COMMISSIONER

21  
22 By:   
23 JEFFREY OROYSKI  
24 Assistant Commissioner, Enforcement  
25  
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