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FILED

SEP 13 2019

DEPT. OF REAL ESTATE

By _____

1 DEPARTMENT OF REAL ESTATE
2 320 West Fourth Street, Ste. 350
3 Los Angeles, California 90013
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5 (213) 576-6982
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9 STATE OF CALIFORNIA

10 DEPARTMENT OF REAL ESTATE

11 To:)	
)	NO. H- 41495 LA
12 DRAGON ROCC FINANCIAL LLC,)	
13 RANDALL BATIAMA, and)	ORDER TO DESIST AND
14 DAWN MCINTOSH)	REFRAIN
)	(B&P Code Section 10086)
15 _____)	

16 The Commissioner (Commissioner) of the California Department of Real Estate
17 (Department) caused an investigation to be made of the activities of DRAGON ROCC
18 FINANCIAL LLC ("DRAGON ROCC FINANCIAL"), RANDALL BATIAMA
19 ("BATIAMA"), and DAWN MCINTOSH ("MCINTOSH"). Based on that investigation, the
20 Commissioner has determined that DRAGON ROCC FINANCIAL, BATIAMA, and
21 MCINTOSH have engaged in, are engaging in, or are attempting to engage in, acts or practices
22 constituting violations of the California Business and Professions Code (Code), including the
23 business of, acting in the capacity of, and/or advertising or assuming to act as a real estate
24 broker in the State of California within the meaning of Section 10131(d) (performing services
25 for borrowers in connection with loans secured by real property) and Section 10131.2 (advance
26 fee handling) of the Code. Furthermore, based on the investigation, the Commissioner hereby
27

1 issues the following Findings of Fact, Conclusions of Law, and Desist and Refrain Order under
2 the authority of Section 10086 of the Code.

3 Whenever acts referred to below are attributed to DRAGON ROCC
4 FINANCIAL, BATIAMA, and MCINTOSH, those acts are alleged to have been done by
5 DRAGON ROCC FINANCIAL, BATIAMA, and MCINTOSH, acting by themselves, or by
6 and/or through one or more agents, associates, affiliates, and/or co-conspirators.

7 FINDINGS OF FACT

8 1. DRAGON ROCC FINANCIAL, BATIAMA, and MCINTOSH are not now,
9 and have never been, licensed by the Department in any capacity.

10 2. On or about June 7, 2018, DRAGON ROCC FINANCIAL operated a website
11 at <http://www.dragonroccfinancial.com>, through which DRAGON ROCC FINANCIAL
12 solicited one or more of the following acts for another or others, for or in expectation of
13 compensation: perform services for borrowers and/or lenders in connection with loans secured
14 directly or collaterally by one or more liens on real property; and charge, demand or collect an
15 advance fee for any of the services offered.

16 Michelle N. and Michael B. Transaction

17 3. On or about April 14, 2017, Michelle N. and Michael B. entered into an
18 agreement with DRAGON ROCC FINANCIAL and BATIAMA in which DRAGON ROCC
19 FINANCIAL would perform services in connection with a loan secured by real property for
20 Michelle N. and Michael B., in exchange for the payment of advance fees.

21 4. On or about April 15, 2017, Michelle N. paid advance fees to DRAGON
22 ROCC FINANCIAL care of MCINTOSH.

23 CONCLUSIONS OF LAW

24 5. Based on the findings of fact contained in Paragraphs 1 through 4, DRAGON
25 ROCC FINANCIAL, BATIAMA, and MCINTOSH, acting by themselves, or by and/or through
26 one or more agents, associates, affiliates, and/or co-conspirators, including other names or
27 fictitious names unknown at this time, promised to perform services for borrowers and/or those

1 borrowers' lenders in connection with loans secured directly or collaterally by one or more liens
2 on real property, and charged, demanded or collected advance fees for the services to be
3 provided, which acts require a real estate broker license under Section 10131(d) of the Code,
4 during a period of time when DRAGON ROCC FINANCIAL, BATIAMA, and MCINTOSH
5 were not licensed by the Department as a real estate broker, in violation of Sections 10085.5,
6 10130, and 10166.02 of the Code

7 DESIST AND REFRAIN ORDER

8 Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW stated
9 herein, it is hereby ordered that DRAGON ROCC FINANCIAL LLC, RANDALL BATIAMA,
10 and DAWN MCINTOSH, whether doing business under their own names, or any other names
11 or fictitious names, ARE HEREBY ORDERED to immediately desist and refrain from
12 performing any acts within the State of California for which a real estate broker license is
13 required. In particular, they are ordered to desist and refrain from:

14 1. charging, demanding, claiming, collecting and/or receiving advance fees, as
15 that term is defined in Section 10026 of the Code, in any form, and under any conditions, with
16 respect to the performance of loan modifications or any other form of mortgage loan
17 forbearance service in connection with loans on residential property containing four or fewer
18 dwelling units; and

19 2. charging, demanding, claiming, collecting and/or receiving advance fees, as
20 that term is defined in Section 10026 of the Code, for any other real estate related services
21 offered by them to others.

22
23 DATED: September 6, 2019

24 Acting Real Estate Commissioner

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26 *Daniel J. Sandri*
27 Daniel J. Sandri

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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).”

cc: DRAGON ROCC FINANCIAL LLC
RANDALL BATIAMA
DAWN MCINTOSH
25077 Ridgemoor Rd.
Menifee, CA 92586