

1 Department of Real Estate
2 320 West Fourth Street, Ste. 350
3 Los Angeles, California 90013

4 (213) 576-6982

FILED

APR 17 2009

DEPARTMENT OF REAL ESTATE
BY: *[Signature]*

DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * * * *

To:

No. H-35885 LA

MDHT CORPORATION, doing busi-)
13 ness as American Loan Help)
Center, Gold Key Funding and)
14 Gold Key Properties; and)
CHARLES MIKE DUNKELMAN, indi-)
15 vidually, and doing business)
as Gold Key Funding and Gold)
16 Key Properties, and as desig-)
17 nated officer for MDHT)
Corporation,)
18)
Respondents.)
19)

ORDER TO DESIST
AND REFRAIN

20 The Real Estate Commissioner of the State of California
21 has caused an investigation to be conducted of your activities as
22 a real estate broker, and based on the findings of that
23 investigation, is of the opinion that, you, MDHT CORPORATION,
24 doing business as American Loan Help Center, Gold Key Funding and
25 Gold Key Properties, and, you, CHARLES MIKE DUNKELMAN
26 ("DUNKELMAN"), individually, and doing business as Gold Key
27

1 Funding and Gold Key Properties, and as designated officer for
2 MDHT Corporation, have violated Section 10085 of the Business and
3 Professions Code (hereinafter "Code") and Section 2970 of Chapter
4 6, Title 10, California Code of Regulations (hereinafter
5 "Regulations"), and Code Sections 10137, 10146, 10159.5 and 10163
6 and Section 2731 of the Regulations.

7 1.

8 At all times mentioned herein, you, MDHT CORPORATION
9 were licensed by the Department of Real Estate of the State of
10 California (hereinafter "Department") as a corporate real estate
11 broker with Respondent DUNKELMAN as the designated officer.
12

13 2.

14 At all times mentioned herein, you, DUNKELMAN,
15 individually, and as designated officer of MDHT CORPORATION, were
16 licensed by the Department as a real estate broker.
17

18 3.

19 At all times material herein, in the State of
20 California, you engaged in the business of claiming, demanding,
21 charging, receiving, collecting or contracting for the collection
22 of advance fees, within the meaning of Code Section 10026,
23 including, but not limited to, the following loan modification
24 activities with respect to loans which were secured by liens on
25 real property:

26 a. On or about July 17, 2008, you collected an
27 advance fee of \$995 from Candy Cook pursuant to the provisions of
a written agreement pertaining to loan modification services to

6.

1
2 You, MDHT CORPORATION, and, you, DUNKELMAN, failed to
3 deposit the advance fees described in Paragraph 3, above, into a
4 real estate broker trust account in violation of Code Section
5 10146.

6
7 7.

8 The activities described in Paragraph 3, supra, require
9 a real estate license under Sections 10131(d) and 10131.2 of the
10 Code.

11
12 8.

13 You, MDHT CORPORATION, and, YOU, DUNKELMAN, violated
14 Section 10137 of the Code by employing and/or compensating
15 individuals who were not licensed as a real estate salesperson or
16 as a broker to perform activities requiring a license as follows:

17 a. You employed and/or compensated Joe Fields and
18 Bret Lyon to perform some or all of the services alleged in
19 Paragraph 3, subsection (a), above, though neither was licensed
20 as a real estate salesperson or broker.

21 b. You employed and/or compensated Armando Ramirez to
22 perform some or all of the services alleged in Paragraph 3,
23 subsection (b), above, though he was not licensed as a real
24 estate salesperson or broker.

25 c. You employed and/or compensated Carl Velasquez to
26 perform some or all of the services alleged in Paragraph 3,
27 subsection (c), above, though he was not licensed as a real
estate salesperson or broker.

1 NOW, THEREFORE, YOU, MDHT CORPORATION, and, YOU,
2 CHARLES MIKE DUNKELMAN, ARE ORDERED TO DESIST AND REFRAIN from
3 performing any and all activities for which a real estate broker
4 license is required until you comply with all provisions of the
5 Real Estate Law as discussed in this Order.

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7 DATED: 4/15, 2009.

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9 JEFF DAVI
Real Estate Commissioner

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14 BY: Barbara J. Bigby
Chief Deputy Commissioner

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23
24 cc: MDHT CORPORATION
424 South Citrus Avenue
25 Covina, California 91723

26 CHARLES MIKE DUNKELMAN
424 South Citrus Avenue
27 Covina, California 91723