

1 Whenever acts referred to below are attributed to KESSEDJIAN and/or
2 VENEGAS, together doing business as Loan Modification Doctors, those acts are alleged to
3 have been done by those individuals using fictitious business names, acting by themselves, or by
4 and /or through one or more agents, associates, affiliates and/or co-conspirators, including but
5 not limited to the individuals herein named.

6 FINDINGS OF FACT

7 1. KESSEDJIAN is not currently licensed by the Department in any capacity.
8 Between November 12, 1997 and September 29, 2005, KESSEDJIAN was licensed as a real
9 estate broker. His real estate broker license was revoked by the Department on September 29,
10 2005 in Department Case No. H-30078 LA. At all times relevant herein, KESSEDJIAN's
11 address of record with the Department was and is 4847 La Montana Circle, Tarzana, CA 91356.

12 2. VENEGAS is not now and has never been licensed by the Department of Real
13 Estate of the State of California ("Department") as a real estate broker or as a salesperson
14 employed by a real estate broker.

15 3. Loan Modification Doctor is not and has never been a business entity or
16 fictitious business name licensed by The Department.

17 4. On or about October 26, 2009, VENEGAS filed a Fictitious Business Name
18 Statement with the Los Angeles County Clerk's Office declaring that she was doing business as
19 Loan Modification Doctor, with a principal place of business located at 27 Champion Place,
20 Alhambra, CA 91801.

21 5. The parties and entities listed above also have advertised and engaged in
22 activities requiring a real estate license in California under the following unlicensed business
23 names: Loan Modification Doctor, Loan Modifications, and www.getridofmy2nd.com.

24 6. Beginning at a time on or before November 18, 2009, VENEGAS and
25 KESSEDJIAN, dba Loan Modification Doctor and dba Loan Modifications, operated a website
26 on the internet, www.getridofmy2nd.coms, through which they advertised, solicited and offered
27 loan services to consumers, including services to assist them in negotiating with lenders and

1 avoid foreclosure and adjust the terms of their mortgage loans.

2 7. On or about November 18, 2009, VENEGAS sent a solicitation on Loan
3 Modification Doctor letterhead to Willie D., offering to provide assistance in modifying the
4 terms of mortgage loans for an up front fee. The correspondence included a solicitation letter
5 and a loan modification contract, both of which were on Loan Modification Doctor letterhead,
6 with the address of 4847 La Montana Circle, Tarzana, CA 91356. VENEGAS also sent Willie
7 D. business cards and contact information for her at Loan Modification Doctor, with the address
8 on La Montana in Tarzana, as well as addresses at 18372 Ventura Boulevard, Suite 545, Tarzana,
9 CA 91356 and at 27 Champion Place, Alhambra, CA 91801.

10 8. On or about November 22, 2009, Willie D. sent VENEGAS a check for
11 \$1,000.00 as an initial payment for loan modification services. He was subsequently in contact
12 with VENEGAS and KESSEDJIAN to find out about the status of his loan modification and the
13 services they purported to provide. KESSEDJIAN made numerous demands, in telephone calls
14 and in writing, for the balance on the advance fees Loan Modification Doctor was charging. No
15 services were ever provided to Willie D. and his money has not been refunded.

16 9. Neither VENEGAS nor KESSEDJIAN have responded to inquiries from the
17 Department.

18 CONCLUSIONS OF LAW

19 The conduct, acts and/or omissions of STEVE Z. KESSEDJIAN and MARIE
20 TESS VENEGAS, dba Loan Modification Doctors, as set forth in the Findings of Fact above,
21 when not licensed by the Department as real estate brokers or as salespersons employed by real
22 estate brokers licensed by the Department, are in violation of Code Section 10130.

23 DESIST AND REFRAIN ORDER

24 Based on the Findings of Fact and Conclusions of Law stated herein,
25 STEVE Z. KESSEDJIAN and MARIE TESS VENEGAS, whether doing business under your
26 own names, or any other names, or fictitious names, ARE HEREBY ORDERED to
27 immediately desist and refrain from activities requiring a real estate broker license, including:

1 (i) soliciting borrowers and/or performing services for borrowers or lenders in
2 connection with loans secured directly or collaterally by one or more liens on real property, and

3 (ii) charging, demanding, or collecting a fee for any of the services you offer to
4 others, unless and until you obtain a real estate broker license issued by the Department, and
5 until you demonstrate and provide evidence satisfactory to the Commissioner that you are in full
6 compliance with all of the requirements of the Code and Commissioner's Regulations relating to
7 charging, collecting, and accounting for fees.

8 DATED: 9/1, 2011

9 BARBARA J. BIGBY
10 Acting Real Estate Commissioner

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13 **Notice:** Business and Professions Code Section 10139 provides that "Any person acting as a
14 real estate broker or real estate salesperson without a license or who advertises using words
15 indicating that he or she is a real estate broker without being so licensed shall be guilty of a
16 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)."

17 cc: Steve Z. Kessedjian
18 4847 La Montana Circle
19 Tarzana, CA 91356

20 Marie Tess Venegas
21 dba Loan Modification Doctor
22 27 Champion Place
23 Alhambra, CA 91801

24 Marie Tess Venegas
25 dba Loan Modification Doctor
26 4847 La Montana Circle
27 Tarzana, CA 91356

Marie Tess Venegas
dba Loan Modification Doctor
18375 Ventura Blvd., Suite 545
Tarzana, CA 91356