

FILED

FEB - 6 2013

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

4 (213) 576-6982

DEPARTMENT OF REAL ESTATE
BY: Jana B. [Signature]

8 BEFORE THE DEPARTMENT OF REAL ESTATE
9 STATE OF CALIFORNIA

10 * * * *

11 To:)	No. H-38693 LA
)	
12 DAVID CALDERA)	<u>ORDER TO DESIST</u>
)	<u>AND REFRAIN</u>
)	
)	(B&P Code Section 10086)
)	
)	

16 The Real Estate Commissioner of the State of California ("Commissioner") has
17 caused an investigation to be made of the activities of DAVID CALDERA. Based on that
18 investigation, the Commissioner has determined that DAVID CALDERA has engaged in, is
19 engaging in, or is attempting to engage in, acts or practices constituting violations of the
20 California Business and Professions Code ("Code"), including acting in the capacity of,
21 advertising and/or assuming to act as a real estate broker in the State of California within the
22 meaning of Code Sections 10131(d) (advertising, soliciting borrowers for, and offering to
23 perform loan modification services for distressed homeowners) and 10131.2 (collecting advance
24 fees in connection with those services). Based on that investigation, the Commissioner hereby
25 issues the following Findings of Fact, Conclusions of Law, and Desist and Refrain Order under
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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

9 DATED: 2/1, 2013

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11 Real Estate Commissioner

12
13 By: 

14 By AWET P. KIDANE
15 Chief Deputy Commissioner

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

23 cc: David Caldera
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25 Rialto, CA 92376-2730

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25 David Caldera
26 1175 E. Ocean Blvd. #304
27 Long Beach, CA 90802-6503

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