

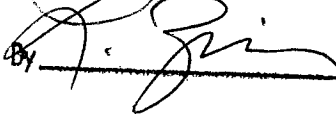
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FILED

OCT 11 2010

DEPARTMENT OF REAL ESTATE

By 

9 STATE OF CALIFORNIA  
10 DEPARTMENT OF REAL ESTATE

11 To: )  
12 ) NO. H-5488 SAC  
13 TURBO MORTGAGE & REALTY INC, )  
14 TURBO MORTGAGE MODIFICATION, ) ORDER TO DESIST AND REFRAIN  
FRANK JOSEPH FERRIS, ) (B&P Code Section 10086)

15 The Commissioner (hereinafter "Commissioner") of the California Department  
16 of Real Estate (hereinafter "Department") caused an investigation to be made of the activities of  
17 TURBO MORTGAGE & REALTY INC, (hereinafter "TMR"), TURBO MORTGAGE  
18 MODIFICATION (hereinafter "TMM"), and FRANK JOSEPH FERRIS (hereinafter  
19 "FERRIS"). Based on that investigation, the Commissioner has determined that TMR, TMM,  
20 and FERRIS, have engaged in, are engaging in, or are attempting to engage in, acts or practices  
21 constituting violations of the California Business and Professions Code (hereinafter "the Code")  
22 and/or Title 10, Chapter 6, California Code of Regulations (hereinafter "the Regulations").  
23 Furthermore, based on the investigation, the Commissioner hereby issues the following Findings  
24 of Fact, Conclusions of Law, and Desist and Refrain Order under the authority of Section 10086  
25 of the Code.

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