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FILED

APR 25 2011

DEPARTMENT OF REAL ESTATE

By *[Signature]*

8 STATE OF CALIFORNIA
9 DEPARTMENT OF REAL ESTATE

10 * * *

11 TO:)
12) NO. H-5590 SAC
13 RODNEY ANDREWS aka)
14 ANDREWS INVESTMENT GROUP and) ORDER TO DESIST AND
15 STEVEN A. ROYSTON) REFRAIN
) (B&P Code Section 10086)
)

16 The Commissioner (hereinafter "Commissioner") of the California Department
17 of Real Estate (hereinafter "Department") caused an investigation to be made of the activities of
18 RODNEY ANDREWS also known as and/or doing business under the fictitious name of
19 ANDREWS INVESTMENT GROUP and STEVEN A. ROYSTON. Based on that
20 investigation, the Commissioner has determined that RODNEY ANDREWS also known as
21 and/or doing business under the fictitious name of ANDREWS INVESTMENT GROUP and
22 STEVEN A. ROYSTON have engaged in, are engaging in, or are attempting to engage in, acts
23 or practices constituting violations of the California Business and Professions Code (hereinafter
24 "Code") and/or Title 10, California Code of Regulations (hereinafter "Regulations"), including
25 engaging in the business of, acting in the capacity of, advertising, or assuming to act as, a real
26 estate broker in the State of California within the meaning of Section 10131(d) (performing
27 services for borrowers and lenders in connection with loans secured by real property) of the

1 Code. Based on the findings of that investigation, as set forth below, the Commissioner hereby
2 issues the following Findings of Fact, Conclusions of Law, and Desist and Refrain Order under
3 authority of Section 10086 of the Code.

4 FINDINGS OF FACT

5 1. At no time herein mentioned have RODNEY ANDREWS also known as
6 and/or doing business under the fictitious name of ANDREWS INVESTMENT GROUP and
7 STEVEN A. ROYSTON been licensed by the Department in any capacity.

8 2. For an unknown period prior to or about September 2007 until and
9 including December 2010, and at all times herein mentioned, RODNEY ANDREWS also
10 known as and/or doing business under the fictitious name of ANDREWS INVESTMENT
11 GROUP and STEVEN A. ROYSTON solicited borrowers and lenders and negotiated to do one
12 or more of the following acts for another or others, for or in expectation of compensation, within
13 the meaning of Section 10131(d) of the Code: negotiate one or more loans for borrowers and
14 lenders in connection with loans secured or to be secured directly or collaterally by one or more
15 liens on real property, or perform services for borrowers and/or lenders in connection with loans
16 secured directly or collaterally by one or more liens on real property.

17 3. Beginning on or about March 24, 2009, RODNEY ANDREWS also known
18 as and/or doing business under the fictitious name of ANDREWS INVESTMENT GROUP and
19 STEVEN A. ROYSTON for or in expectation of compensation, solicited Rizwan B. as borrower
20 to negotiate the modification of, to obtain an extension of the maturity date of, to change the
21 interest rate of, and/or to lower the monthly payments of a loan secured by the borrower's real
22 properties commonly known as 22956 Sutro Street in Hayward, California, 5830/5832 - 39th
23 Street, Sacramento, California, 26339 Underwood Avenue in Hayward, California, and 11882
24 Delavan Circle in Rancho Cordova, California, within the meaning of Section 10131(d) of the
25 Code.

26 4. On or about March 24, 2009, RODNEY ANDREWS also known as and/or
27 doing business under the fictitious name of ANDREWS INVESTMENT GROUP and

1 STEVEN A. ROYSTON for or in expectation of compensation, within the meaning of Section
2 10131(d) of the Code, solicited Rizwan B. as borrower for the purpose of negotiating the
3 modification of, obtaining an extension of the maturity date of, changing the interest rate of,
4 and/or of lowering the monthly payments of a loan secured by the borrower's real properties as
5 set forth in Paragraph 3, above, negotiated for, demanded and collected from said borrower an
6 advance fee of \$2,500.00, again on or about April 6, 2009, negotiated for, demanded and
7 collected from said borrower an advance fee of \$3,000.00, and again on or about April 15, 2009,
8 negotiated for, demanded and collected from said borrower an advance fee of \$3,000.00, and
9 submitting to said borrower a written agreement for said advance fees without first obtaining
10 approval of an advance fee agreement from the Commissioner in accordance with Sections
11 10085 and 10085.5 of the Code.

12 5. Beginning on or about June 25, 2009, RODNEY ANDREWS also known as
13 and/or doing business under the fictitious name of ANDREWS INVESTMENT GROUP and
14 STEVEN A. ROYSTON for or in expectation of compensation, solicited Hong L. as borrower
15 to negotiate the modification of, to obtain an extension of the maturity date of, to change the
16 interest rate of, and/or to lower the monthly payments of a loan secured by the borrower's real
17 property commonly known as 3801 Oak Shores Drive in Stockton, California, within the
18 meaning of Section 10131(d) of the Code.

19 6. On or about June 25, 2009, RODNEY ANDREWS also known as and/or
20 doing business under the fictitious name of ANDREWS INVESTMENT GROUP and
21 STEVEN A. ROYSTON for or in expectation of compensation, within the meaning of Section
22 10131(d) of the Code, solicited Hong L. as borrower for the purpose of negotiating the
23 modification of, obtaining an extension of the maturity date of, changing the interest rate of,
24 and/or of lowering the monthly payments of a loan secured by the borrower's real property as set
25 forth in Paragraph 5, above, negotiated for, demanded and collected from said borrower an
26 advance fee of \$1,500.00, and submitting to said borrower a written agreement for said advance

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1 fee without first obtaining approval of an advance fee agreement from the Commissioner in
2 accordance with Sections 10085 and 10085.5 of the Code.

3 7. Beginning on or about June 29, 2009, RODNEY ANDREWS also known as
4 and/or doing business under the fictitious name of ANDREWS INVESTMENT GROUP and
5 STEVEN A. ROYSTON for or in expectation of compensation, solicited Donald and Brenda W.
6 as borrowers to negotiate the modification of, to obtain an extension of the maturity date of, to
7 change the interest rate of, and/or to lower the monthly payments of a loan secured by the
8 borrowers' real property commonly known as 773 Quail Run Circle in Tracy, California, within
9 the meaning of Section 10131(d) of the Code.

10 8. On or about June 29, 2009, RODNEY ANDREWS also known as and/or
11 doing business under the fictitious name of ANDREWS INVESTMENT GROUP and
12 STEVEN A. ROYSTON for or in expectation of compensation, within the meaning of Section
13 10131(d) of the Code, solicited Donald and Brenda W. as borrowers for the purpose of
14 negotiating the modification of, obtaining an extension of the maturity date of, changing the
15 interest rate of, and/or of lowering the monthly payments of a loan secured by the borrower s'
16 real property as set forth in Paragraph 7, above, negotiated for, demanded and collected from
17 said borrowers an advance fee of \$1,000.00, and again on or about July 31, 2009, negotiated for,
18 demanded and collected from said borrower an advance fee of \$1,500.00, and submitting to said
19 borrower a written agreement for said advance fees without first obtaining approval of an
20 advance fee agreement from the Commissioner in accordance with Sections 10085 and 10085.5
21 of the Code.

22 9. Beginning on or about September 5, 2009, RODNEY ANDREWS also
23 known as and/or doing business under the fictitious name of ANDREWS INVESTMENT
24 GROUP and STEVEN A. ROYSTON for or in expectation of compensation, solicited Celia F.
25 as borrower to negotiate the modification of, to obtain an extension of the maturity date of, to
26 change the interest rate of, and/or to lower the monthly payments of a loan secured by the

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1 borrower's real property commonly known as 1518 Surrey Drive in Santa Rosa, California,
2 within the meaning of Section 10131(d) of the Code.

3 10. On or about September 5, 2009, RODNEY ANDREWS also known as
4 and/or doing business under the fictitious name of ANDREWS INVESTMENT GROUP and
5 STEVEN A. ROYSTON for or in expectation of compensation, within the meaning of Section
6 10131(d) of the Code, solicited Celia F. as borrower for the purpose of negotiating the
7 modification of, obtaining an extension of the maturity date of, changing the interest rate of,
8 and/or of lowering the monthly payments of a loan secured by the borrower's real property as set
9 forth in Paragraph 9, above, negotiated for, demanded and collected from said borrower an
10 advance fee of \$2,500.00, and again on or about October 5, 2009, negotiated for, demanded and
11 collected from said borrower an advance fee of \$1,500.00, and submitting to said borrower a
12 written agreement for said advance fees without first obtaining approval of an advance fee
13 agreement from the Commissioner in accordance with Sections 10085 and 10085.5 of the Code.

14 11. Beginning on or about May 8, 2010, RODNEY ANDREWS also known as
15 and/or doing business under the fictitious name of ANDREWS INVESTMENT GROUP and
16 STEVEN A. ROYSTON for or in expectation of compensation, solicited Carla H. as borrower
17 to negotiate the modification of, to obtain an extension of the maturity date of, to change the
18 interest rate of, and/or to lower the monthly payments of a loan secured by the borrower's real
19 property commonly known as 2552 Truman Avenue in Oakland, California, within the meaning
20 of Section 10131(d) of the Code.

21 12. On or about May 8, 2010, RODNEY ANDREWS also known as and/or
22 doing business under the fictitious name of ANDREWS INVESTMENT GROUP and
23 STEVEN A. ROYSTON for or in expectation of compensation, within the meaning of Section
24 10131(d) of the Code, solicited Carla H. as borrower for the purpose of negotiating the
25 modification of, obtaining an extension of the maturity date of, changing the interest rate of,
26 and/or of lowering the monthly payments of a loan secured by the borrower's real property set
27 forth in Paragraph 11, above, negotiated for, demanded and collected from said borrower an

1 advance fee of \$1,000.00, again on or about May 11, 2010, negotiated for, demanded and
2 collected from said borrower an advance fee of \$1,000.00, again on or about June 1, 2010,
3 negotiated for, demanded and collected from said borrower an advance fee of \$1,000.00, and
4 again on or about July 1, 2010, negotiated for, demanded and collected from said borrower an
5 advance fee of \$1,500.00, and submitting to said borrower a written agreement for said advance
6 fees without first obtaining approval of an advance fee agreement from the Commissioner in
7 accordance with Sections 10085 and 10085.5 of the Code.

8 CONCLUSIONS OF LAW

9 13. Based on the information contained in paragraphs 1 through 12, above,
10 RODNEY ANDREWS also known as and/or doing business under the fictitious name of
11 ANDREWS INVESTMENT GROUP and STEVEN A. ROYSTON solicited borrowers and
12 lenders, negotiated loans, and performed services for those borrowers and/or those borrowers'
13 lenders in connection with loans secured or to be secured directly or collaterally by one or more
14 liens on real property, which requires a real estate license under Section 10131(d) of the Code,
15 during a period of time when RODNEY ANDREWS also known as and/or doing business under
16 the fictitious name of ANDREWS INVESTMENT GROUP and STEVEN A. ROYSTON were
17 not licensed by the Department in any capacity and demanded and collected advance fees
18 without first obtaining approval of an advance fee agreement from the Commissioner in
19 accordance with Sections 10085 and 10085.5 of the Code.

20 14. Based on the information contained in paragraphs 1 through 12, above,
21 RODNEY ANDREWS also known as and/or doing business under the fictitious name of
22 ANDREWS INVESTMENT GROUP and STEVEN A. ROYSTON violated Section 10130 of
23 the Code without first obtaining a real estate broker license from the Department.

24 15. Based on the information contained in paragraphs 1 through 12, above,
25 RODNEY ANDREWS also known as and/or doing business under the fictitious name of
26 ANDREWS INVESTMENT GROUP and STEVEN A. ROYSTON violated Section 10085.5
27 of the Code.

