

1 Department of Real Estate
2 320 West 4th Street, Suite 350
3 Los Angeles, California 90013-1105
4 Telephone: (213) 576-6982

FILED
FEB 10 2009
DEPARTMENT OF REAL ESTATE

By Laura B. O'Connell

8 BEFORE THE DEPARTMENT OF REAL ESTATE
9 STATE OF CALIFORNIA

10 * * *

11 To:) NO. H-35674 LA
12)
13 FEDERAL LOAN MODIFICATION,) ORDER TO DESIST
14 dba www.FedMod.com) AND REFRAIN
15)
16)
17)
18)
19)
20)
21)
22)
23)
24)
25)
26)
27)

16 The Real Estate Commissioner of the State of
17 California ("Commissioner") has caused an investigation to be
18 made of your activities requiring a real estate license and,
19 based on the findings of that investigation, as set forth
20 below, is of the opinion that you, FEDERAL LOAN MODIFICATION,
21 dba www.FedMod.com, have violated Section 10130 of the Business
22 and Professions Code ("Code").

24 1.

25 You, FEDERAL LOAN MODIFICATION, are not now and have
26 never been licensed by the Department of Real Estate of the
27 State of California ("Department") as a real estate broker.

1 2.

2 All further references to "you" include the party
3 identified in Paragraph 1 above, and also include the officers,
4 directors, employees, agents and real estate licensees employed
5 by or associated with said parties and who at all times herein
6 mentioned were engaged in the furtherance of the business or
7 operations of said parties and who were acting within the
8 course and scope of their authority and employment.

9 3.

10 During a period of time from on or before November
11 25, 2008, and continuing to the present time, you, FEDERAL LOAN
12 MODIFICATION, engaged in the business of, acted in the capacity
13 of, advertised or assumed to act as real estate brokers in the
14 State of California, within the meaning of Code Sections
15 10131(d) and 10131.2, for or in expectation of compensation.
16 Your activities included the operation of or conduct of a real
17 estate business with the public wherein you engaged in the
18 negotiation and solicitation of borrowers and lenders for loans
19 secured by residential real property. Said activities included
20 representing borrowers in negotiating and modifying terms and
21 obtaining loans secured by real property, and claiming,
22 demanding, charging, receiving, collecting or contracting for
23 an advance fee in connection therewith.

24 4.

25 Your acts as described in Paragraph 3 above are acts
26 requiring a real estate broker license under the provisions of
27 Code Sections 10131(d) and 10131.2.

5.

You, FEDERAL LOAN MODIFICATION, violated Code Section 10130 by engaging in the activities described in Paragraphs 3 above, without first obtaining a real estate broker license from the Department.

NOW, THEREFORE, YOU, FEDERAL LOAN MODIFICATION, ARE ORDERED TO DESIST AND REFRAIN from performing any and all acts within the State of California for which a real estate broker license is required, within the meaning of Code Sections 10131 and 10131.2, unless and until you obtain a real estate broker license or a real estate salesperson license and are employed by a real estate broker.

DATED: 2-4-09

JEFF DAVI
Real Estate Commissioner



BY: Barbara J. Bigby
Chief Deputy Commissioner

1 cc: Federal Loan Modification,
2 aka "Federal Loan Modifications,"
3 c/o Legalzoom.com, Inc.
4 7083 Hollywood Blvd., Ste 180
5 Los Angeles, CA 90028

6
7 Federal Loan Modification
8 6420 Wilshire Blvd. #200
9 Los Angeles, CA 90048

10
11 Federal Loan Modification
12 7555 Irvine Center Drive
13 Irvine, CA 92618

14
15 Federal Loan Modification,
16 Aka "Federal Loan Modifications,"
17 5455 Wilshire Blvd., Suite 700
18 Los Angeles, CA 90036

19
20 Federal Loan Modification
21 www.FedMod.com
22
23
24
25
26
27