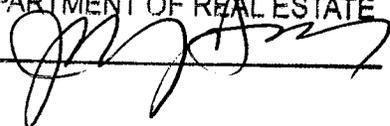


1 DEPARTMENT OF REAL ESTATE
2 320 West Fourth Street, Ste. 350
3 Los Angeles, California 90013

4 (213) 576-6982

FILED

OCT 18 2011

DEPARTMENT OF REAL ESTATE
BY: 

9 STATE OF CALIFORNIA

10 DEPARTMENT OF REAL ESTATE

11 To:)	
)	NO. H- 37600 LA
12 ALEJANDRA GALLARDO)	
)	
)	ORDER TO DESIST AND
)	REFRAIN
)	(B&P Code Section 10086)
15 _____)	

16

17 The Commissioner ("Commissioner") of the California Department of Real Estate

18 ("Department") caused an investigation to be made of the activities of ALEJANDRA

19 GALLARDO ("GALLARDO"). Based on that investigation, the Commissioner has determined

20 that GALLARDO has engaged in, are engaging in, or are attempting to engage in, acts or

21 practices constituting violations of the California Business and Professions Code ("Code"),

22 including the business of, acting in the capacity of, and/or advertising or assuming to act as, a

23 real estate broker in the State of California within the meaning of Code Section 10131(d)

24 (performing services for borrowers in connection with loans secured by real property) and

25 10131.2 (advance fee handling) of the Code. Based on the findings of that investigation, set

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1 forth below, the Commissioner hereby issues the following Findings of Fact, Conclusions of
2 Law, and Desist and Refrain Order under the authority of Section 10086 of the Code.

3 Whenever acts referred to below are attributed to GALLARDO, those acts are alleged to
4 have been done by GALLARDO, acting by herself or by and/or through one or more agents,
5 associates, affiliates, and/or co-conspirators, including, but not limited to GALLARDO under
6 other names or fictitious names unknown at this time.

7 FINDINGS OF FACT

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9 1. GALLARDO is not now, and has never been, licensed by the Department in any
10 capacity. At the time set forth below, GALLARDO solicited borrowers to negotiate loans
11 secured by real property for compensation or in expectation of compensation.

12 2. On or about January through February 2009, Rosa R. ("R.R.") paid to GALLARDO, by
13 cash and by money orders, an advance fee of \$6,700.00, pursuant to an invoice pertaining to loan
14 solicitation, negotiation, and modification services to be provided by GALLARDO to Maria R.
15 (R.R.'s mother) with respect to a loan secured by real property located at 6649 6th Avenue, Los
16 Angeles, CA 90043. No loan modification was done and the 6th Avenue home was foreclosed
17 upon.
18

19 CONCLUSIONS OF LAW

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21 3. Based on the findings of fact contained in paragraphs 1 and 2, GALLARDO, acting
22 by herself or by and/or through agents, associates, representatives, and/or co-conspirators, and
23 using other names or fictitious names unknown at this time, solicited borrowers and performed
24 services for those borrowers and/or those borrowers' lenders in connection with loans secured
25 directly or collaterally by one or more liens on real property, and charged, demanded or collected
26 advance fees for the services to be provided, which acts require a real estate broker license under
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1 Sections 10131(d) and 10131.2 of the Code, during a period of time when GALLARDO was not
2 licensed by the Department as real estate brokers, in violation of Section 10130 of the Code.

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1 DESIST AND REFRAIN ORDER

2 Based upon the Findings of Fact and Conclusions of Law stated herein, it is hereby
3 ordered that ALEJANDRA GALLARDO, whether doing business under your own name(s) or
4 any other fictitious name(s), ARE HEREBY ORDERED to immediately desist and refrain from
5 performing any acts within the State of California for which a real estate broker license is
6 required, unless you are so licensed. In particular you are ORDERED TO DESIST AND
7 REFRAIN from:
8

- 9
- 10 1. charging, demanding, claiming, collecting and/or receiving advance fees, as that term
11 is defined in Section 10026 of the Code, in any form, and under any conditions, with
12 respect to the performance of loan modifications or any other form of mortgage loan
13 forbearance service in connection with loans on residential property containing four
14 or fewer dwelling units; and
 - 15 2. charging, demanding, claiming, collecting and/or receiving advance fees, as that term
16 is defined in Section 10026 of the Code, for any other real estate related services
17 offered by them to others.
18

19 DATED: 10/13/ 2011

20 BARBARA J. BIGBY
21 Acting Real Estate Commissioner

22 By 
23

24 **Notice:** Business and Professions Code Section 10139 provides that "Any person acting as a real estate
25 broker or real estate salesperson without a license or who advertises using words indicating that he or she
26 is a real estate broker without being so licensed shall be guilty of a public offense punishable by a fine not
27 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)."

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cc: ALEJANDARA GALLARDO
7825 E. Florence Ave., Suite A
Downey, CA 90240