

1 DEPARTMENT OF REAL ESTATE  
2 P. O. Box 187007  
3 Sacramento, CA 95818-7007  
4 Telephone: (916) 227-0789

FILED

JUL 14 2010

DEPARTMENT OF REAL ESTATE

By K. Contreras

8 BEFORE THE DEPARTMENT OF REAL ESTATE  
9 STATE OF CALIFORNIA

10 \* \* \*

11 TO: )  
12 ) NO. H-10960 SF  
13 MOD SPECIALIST, )  
14 FERNANDO MORA, and ) ORDER TO DESIST AND REFRAIN  
DEON JONES. ) (B&P Code Section 10086)

15 The Real Estate Commissioner (Commissioner) of the California Department of  
16 Real Estate (Department) caused an investigation to be made of the activities of MOD  
17 SPECIALIST (MOD), FERNANDO MORA (MORA) dba MOD, and DEON JONES (JONES).  
18 Based on the investigation, the Commissioner has determined that MOD, MORA, and JONES,  
19 have engaged in, are engaging in, or are attempting to engage in, acts or practices constituting  
20 violations of the California Business and Professions Code (Code), including the business of,  
21 acting in the capacity of, and/or advertising or assuming to act as, real estate brokers in the State  
22 of California within the meaning of Section 10131(d) (performing services for borrowers in  
23 connection with loans secured by real property) of the Code. Furthermore, based on the  
24 investigation, the Commissioner hereby issues the following Findings of Fact, Conclusions of  
25 Law, and Desist and Refrain Order under the authority of Section 10086 of the Code.

26 Whenever acts referred to below are attributed to MOD, MORA, and JONES,  
27 those acts are alleged to have been done by MOD, MORA, and JONES, acting by themselves, or

1 by and/or through one or more agents, associates, affiliates, and/or co-conspirators, and using the  
2 names MOD, MORA and/or JONES, or other names or fictitious names unknown at this time.

3 FINDINGS OF FACT

4 1. At no time herein mentioned has MOD been licensed by the Department in  
5 any capacity.

6 2. MORA has been licensed by the Department as a real estate salesperson since  
7 May 24, 1994; said license will expire December 14, 2012. MORA has not been affiliated with a  
8 broker since April 7, 2009 and conducted business under the dba MOD Specialist.

9 3. JONES has been licensed by the Department as a real estate salesperson since  
10 January 31, 2004; said license will expire January 30, 2012. JONES was not affiliated with a  
11 broker between about July 20, 2009 and about April 11, 2010.

12 4. On about March 1, 2010, JONES through MORA's dba, MOD, informed  
13 Jenna Boutilier (Boutilier), a Deputy Commissioner with the Department, that he performed loan  
14 modifications and solicited borrowers to negotiate and/or perform one or more of the following  
15 acts for another or others, for or in expectation of compensation: negotiate one or more loans for,  
16 or perform services for borrowers and/or lenders in connection with loans secured directly or  
17 collaterally by one or more liens on real property.

18 5. On about March 2, 2010, JONES informed Boutilier that she would have to  
19 pay an up front fee of \$1,995.00. JONES continued working towards a loan modification for  
20 Boutilier through March 15, 2010.

21 CONCLUSIONS OF LAW

22 6. Based on the Findings of Fact contained in Paragraphs 1 through 5, above,  
23 MOD, MORA, and JONES, acting by themselves, or by and/or through one or more agents,  
24 associates, affiliates, and/or co-conspirators and using the names MOD, MORA, and/or JONES,  
25 or other names or fictitious names unknown at this time, solicited and performed services for  
26 borrowers and/or borrowers' lenders in connection with loans secured directly or collaterally by  
27 one or more liens on real property, which requires a real estate license under Sections 10130 and

1 10131(d) of the Code, during a period of time when MOD, MORA, and JONES were not  
2 licensed by the Department as real estate brokers.

3 DESIST AND REFRAIN ORDER

4 Based upon the Findings of Fact and Conclusions of Law stated herein, it is  
5 hereby ordered that MOD SPECIALIST, FERNANDO MORA, and DEON JONES, whether  
6 doing business under their own names, or any other names, or any fictitious name, are HEREBY  
7 ORDERED to immediately desist and refrain from performing any acts within the State of  
8 California for which a real estate broker license is required, unless and until a real estate broker  
9 license is obtained, and in particular are ORDERED TO DESIST AND REFRAIN from  
10 soliciting borrowers and/or performing services for borrowers or lenders in connection with loans  
11 secured directly or collaterally by one or more liens on real property.

12 DATED: 7/7, 2010

13 JEFF DAVI  
14 Real Estate Commissioner  
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18 -NOTICE-

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

22 cc: **MOD SPECIALIST**  
23 5800 Wikiup Bridge Way  
Santa Rosa, CA 95404  
24 **FERNANDO MORA** dba MOD Specialist  
25 2360 Mendocino Ave., Ste A2-308  
Santa Rosa, CA 95403  
26 **DEON JONES**  
4035 Louis Krohn Drive  
Santa Rosa, CA 95407

ATTY MFC/kc 27