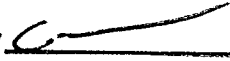


1 DEPARTMENT OF REAL ESTATE  
2 320 West 4th Street, Suite 350  
3 Los Angeles, California 90013-1105  
4 Telephone: (213) 576-6982

**FILED**  
MAY - 6 2011  
DEPARTMENT OF REAL ESTATE

By 

8 STATE OF CALIFORNIA

9 DEPARTMENT OF REAL ESTATE

10 To: )  
11 EDDIE B. FAIJO. ) NO. H-37255 LA  
12 ) ORDER TO DESIST AND  
13 ) REFRAIN  
14 ) (B&P Code Section 10086)  
15 )

16 The Commissioner ("Commissioner") of the California Department of Real Estate  
17 ("Department") caused an investigation to be made of the activities of EDDIE B. FAIJO  
18 ("FAIJO"). Based on that investigation, the Commissioner has determined that FAIJO, has  
19 engaged in, is engaging in, or is attempting to engage in, acts or practices constituting violations  
20 of the California Business and Professions Code ("Code") and/or Title 10, Chapter 6, California  
21 Code of Regulations ("Regulations"), including the business of, acting in the capacity of, and/or  
22 advertising or assuming to act, as a real estate broker in the State of California within the  
23 meaning of Section 10131(d) (performing services for borrowers in connection with loans  
24 secured by real property) and Section 10131.2 (advance fee handling) of the Code.  
25 Furthermore, based on the investigation, the Commissioner hereby issues the following Findings  
26 of Fact, Conclusions of Law, and Desist and Refrain Order under the authority of Section 10086  
27 of the Code.



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6. Rogelio G.

On November 13, 2008, Rogelio G. entered into a written agreement with ANG for loan modification and negotiation services. Rogelio G. paid an advance fee of \$2,250 to ANG.

7. Jorge M.

On November 20, 2008, Jorge M. entered into a written agreement with ANG for loan modification and negotiation services. Jorge M. paid an advance fee of \$1,795 to ANG.

8. Pedro P.

On December 1, 2008, Pedro P. entered into a written agreement with ANG for loan modification and negotiation services. Pedro P. paid an advance fee of \$1,795 to ANG.

9. Gloria C.

On December 19, 2008, Gloria C. entered into a written agreement with ANG for loan modification and negotiation services. ANG collected an advance fee from Gloria C. for said services.

10. Fidel M.

On February 16, 2009, Fidel M. entered into a written agreement with ANG for loan modification and negotiation services. ANG charged an advance fee of \$2,000 to Fidel M. for said services.

11. Maria Candelaria M.

On February 24, 2009, Maria Candelaria M. entered into a written agreement with ANG for loan modification and negotiation services. ANG collected an advance fee of \$2,500 from Maria Candelaria M. for said services.

12. Luis A.

On March 16, 2009, Luis A. entered into a written agreement with ANG for loan modification and negotiation services. ANG collected an advance fee of \$2,000 from Luis A. for said services.

1 13. Additional examples of borrowers who paid advance fees to ANG for the  
2 purpose of providing loan negotiations and modifications include, but are not limited to, the  
3 following:

4 <b>Date</b>	5 <b>Borrower</b>	6 <b>Amount</b>
7 <b>Amount</b>	8 <b>Received</b>	9 <b>Charged or Collected</b>
10 7/24/08	11 Cecilio L.	12 \$1,795
13 8/04/08	14 Magaly G.	15 \$2,800
16 9/09/08	17 Hector R.	18 \$1,795
19 9/17/08	20 Juan Carlos L.	21 \$3,795
22 10/7/08	23 Leticia M.	24 \$3,400
25 10/25/08	26 Pedro C.	27 \$1,800

14  
15 CONCLUSIONS OF LAW

16 14. Based on the findings of fact contained in paragraphs 1 through 13, FAIJO,  
17 while using the names "American National Group", "ANG," or other names or fictitious names  
18 unknown at this time, solicited borrowers and performed services for those borrowers and/or  
19 those borrowers' lenders in connection with loans secured directly or collaterally by one or more  
20 liens on real property, and charged, demanded or collected advance fees for the services to be  
21 provided, which acts require a real estate broker license under Sections 10131(d) and 10131.2 of  
22 the Code, during a period of time when FAIJO was not licensed by the Department as real estate  
23 brokers, in violation of Section 10130 of the Code.

24 ///

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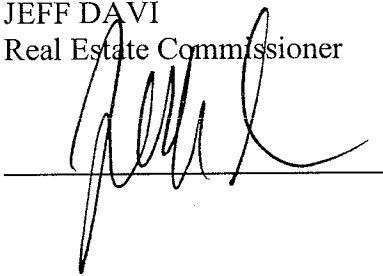
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DESIST AND REFRAIN ORDER

Based upon the FINDINGS OF FACT AND CONCLUSIONS OF LAW stated herein, it is ordered that EDDIE B. FAIJO, whether doing business under their own names, or any other fictitious names, IS HEREBY ORDERED to immediately desist and refrain from performing any acts within the State of California for which a real estate broker license is required, unless you are so licensed.

DATED: 4-25, 2011

JEFF DAVI  
Real Estate Commissioner



**Notice:** Business and Professions Code Section 10139 provides that “Any person acting as a real estate broker or real estate salesperson without a license or who advertises using words indicating that 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).”

cc: Eddie B. Faijo  
4381 Manzanita Street  
Irvine, CA 92604