

1 Department of Real Estate
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FILED
AUG 16 2011
DEPARTMENT OF REAL ESTATE
By CW

8 BEFORE THE DEPARTMENT OF REAL ESTATE
9 STATE OF CALIFORNIA

10 * * * *

11 To:) No. H-37446 LA
12)
13 CASA MAR FINANCIAL) ORDER TO DESIST
14 CORPORATION,) AND REFRAIN
15 MARLON ORTEGA,)
16 JOEL RODRIGUEZ and) (B&P Code Section 10086)
17 ARMANDO MEMBRENO.)
18)

17 The Commissioner ("Commissioner") of the California Department of Real Estate
18 ("Department") caused an investigation to be made of the activities of CASA MAR
19 FINANCIAL CORPORATION, MARLON ORTEGA, JOEL RODRIGUEZ and ARMANDO
20 MEMBRENO. Based on that investigation the Commissioner has determined that CASA MAR
21 FINANCIAL CORPORATION, MARLON ORTEGA, JOEL RODRIGUEZ and ARMANDO
22 MEMBRENO have engaged in or are engaging in acts or are attempting to engage in the
23 business of, acting in the capacity of, and/or advertising or assuming to act as real estate brokers
24 in the State of California within the meaning of Business and Professions Code Section 10131(d)
25 (soliciting, negotiating and performing services for borrowers in connection with loans secured
26 by real property).

1 In addition, based on that investigation, the Commissioner has determined that
2 CASA MAR FINANCIAL CORPORATION, MARLON ORTEGA, JOEL RODRIGUEZ and
3 ARMANDO MEMBRENO have engaged in or are engaging in acts or are attempting to engage
4 practices constituting violations of the California Business and Professions Code (“Code”)
5 and/or Title 10, California Code of Regulations (“Regulations”). Based on the findings of that
6 investigation, set forth below, the Commissioner hereby issues the following Findings of Fact,
7 Conclusions of Law, and Desist and Refrain Order under the authority of Section 10086 of the
8 Code.

9 FINDINGS OF FACT

10 1. From March 25, 2006 through the present, MARLON ORTEGA (“ORTEGA”)
11 has been licensed by the Department as a real estate salesperson, Department License No.
12 01737070. At all times relevant herein, ORTEGA was licensed under the employment of broker
13 Metro Golden Financial Funding Group, Inc., Department License No. 01523460.

14 2. From August 25, 1990 through the present, JOEL RODRIGUEZ
15 (“RODRIGUEZ”) has been licensed by the Department as a real estate salesperson, Department
16 License No. 01086979. At all times relevant herein, RODRIGUEZ was licensed under the
17 employment of broker Metro Golden Financial Funding Group, Inc., Department License No.
18 01523460.

19 3. From January 27, 2007 through January 26, 2011, ARMANDO MEMBRENO
20 (“MEMBRENO”) was licensed by the Department as a real estate salesperson, Department
21 License No. 01786106. At all times relevant herein, MEMBRENO was licensed under the
22 employment of broker Metro Golden Financial Funding Group, Inc., Department License No.
23 01523460.

24 4. At no time mentioned herein has CASA MAR FINANCIAL
25 CORPORATION, also known as Casa Mar Financial Corp. (“CASA MAR”), ever been licensed
26 by the Department in any capacity. On or about April 26, 2008, ORTEGA, RODRIGUEZ and
27 MEMBRENO formed CASA MAR, a California corporation. RODRIGUEZ is CASA MAR’s

1 Chief Executive Officer and an officer or director of the corporation. MEMBRENO is the
2 Secretary, Chief Financial Officer, a director, and agent for service of process for CASA MAR.
3 ORTEGA also served as Secretary and a director for CASA MAR.

4 5. All further references to "CASA MAR" include ORTEGA, RODRIGUEZ and
5 MEMBRENO, as well as the officers, agents and employees of CASA MAR. ORTEGA,
6 RODRIGUEZ and MEMBRENO engaged in the activities set forth below while doing business
7 as CASA MAR FINANCIAL CORPORATION, Casa Mar Financial Corp. and/or any other
8 fictitious names not known at this time.

9 6. At all times herein mentioned, CASA MAR engaged in the business of, acted
10 in the capacity of, advertised or assumed to act as real estate brokers in the State of California, by
11 doing or negotiating to do the following acts for another or others, for compensation or in
12 expectation of compensation by soliciting borrowers, negotiating loans, collecting payments or
13 offering to perform services for borrowers in connection with loans secured directly or
14 collaterally by liens on real property within the meaning of Code Section 10131(d).

15 7. For an unknown period of time beginning no later than June 27, 2008, CASA
16 MAR engaged in the business of soliciting to modify or negotiate loans secured by real property,
17 offering to negotiate the purchase, sale or exchange of real property, and claimed, demanded,
18 charged, received, collected or contracted for the collection of advance fees, within the meaning
19 of Code Section 10026, for borrowers including, but not limited to, Armando Santana R.

20 8. On or about June 27, 2008, MEMBRENO solicited loan modification and
21 negotiation services on behalf of CASA MAR to borrower Armando Santana R. Armando
22 Santana R. paid an initial advance fee payment of \$1,200 to CASA MAR pursuant to an advance
23 fee agreement for loan modification and negotiation services in connection with a loan secured
24 by liens on real property. CASA MAR failed to perform the loan modification and negotiation
25 services that had been promised to Armando Santana R. CASA MAR refused Armando Santana
26 R.'s demand for a refund of his advance fees.

1 CONCLUSIONS OF LAW

2 9. Based on the information contained in Paragraphs 1 through 9, above, CASA
3 MAR FINANCIAL CORPORATION, MARLON ORTEGA, JOEL RODRIGUEZ and
4 ARMANDO MEMBRENO violated Section 10130 of the Code by engaging in the activities
5 without first obtaining a broker license from the Department.

6 DESIST AND REFRAIN ORDER

7 Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW stated
8 herein, IT IS HEREBY ORDERED THAT CASA MAR FINANCIAL CORPORATION,
9 MARLON ORTEGA, JOEL RODRIGUEZ and ARMANDO MEMBRENO immediately desist
10 and refrain from: performing any acts within the State of California for which a real estate broker
11 license is required, unless you are so licensed.

12 DATED: 7/28, 2011.

13
14 BARBARA J. BIGBY
Acting Real Estate Commissioner

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19 **Notice:** Business and Professions Code Section 10139 provides that "Any person acting as a
20 real estate broker or real estate salesperson without a license or who advertises using words
21 indicating that he or she is a real estate broker without being so licensed shall be guilty of a
22 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)."

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24 cc: Casa Mar Financial Corporation
688 N. Arrowhead Avenue #101-B
25 San Bernardino, CA 92401

c/o Armando Membreno
16250 Barbee Street
Fontana, CA 92336

26 Marlon Ortega
10212 Felipe Avenue
27 Montclair, CA 91763

Joel Rodríguez
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