



1 practices constituting violations of the California Business and Professions Code (“Code”).  
2 Based on the findings of that investigation, set forth below, the Commissioner hereby issues the  
3 following Findings of Fact, Conclusions of Law, and Desist and Refrain Order under the  
4 authority of Section 10086 of the Code.

5 FINDINGS OF FACT

6 1. MHL and MOREIRA are not now, nor have they ever been, licensed by  
7 the Department in any capacity.

8 2. On or about September 30, 2009, MOREIRA registered MHL as a  
9 fictitious business name with the San Bernardino County Recorder-Clerk.

10 3. At the times set forth below, MHL and MOREIRA negotiated to do one or  
11 more of the following acts for another or others, for or in expectation of compensation: offered to  
12 buy real property and engaged in the business of, acted in the capacity of, or advertised a loan  
13 modification and negotiation service and advance fee brokerage with respect to loans which were  
14 secured by liens on real property for compensation or in expectation of compensation and for  
15 fees collected in advance of the transaction(Code Sections 10131(a), 10131(d) and 10131.2) .

16 Lucila C. Transaction

17 4. In between October 22, 2009 and December 18, 2009, Lucila C. paid  
18 \$3,000 in advance fees to MHL for services pertaining to Lucila C’s loan, which was secured by  
19 real property.

20 Carlos J. Transaction

21 5. In between February 10, 2010 and March 30, 2010, Carlos J. paid \$4,038  
22 in advance fees to MHL for services pertaining to Carlos J’s loan, which was secured by real  
23 property.

24 Carlos B. Transaction

25 6. On February 27, 2010, Carlos B. paid \$3,000 in advance fees to MHL for  
26 services pertaining to Carlos B’s loan, which was secured by real property.

1 Martha P. Transaction

2 7. In between October 23, 2009 and March 26, 2010, Martha P. paid \$6,250 in  
3 advance fees to MHL for services pertaining to Martha P's loan, which was secured by real  
4 property.

5 Sandy O. Transaction

6 8. After being solicited by MHL regarding real estate purchase services offered  
7 by MHL, in between March 10, 2010 and March 31, 2010, Sandy O. paid \$12,250 to MHL as a  
8 down payment for the purchase of real property. MOREIRA collected at least one down  
9 payment check from Sandy O.

10 CONCLUSIONS OF LAW

11 9. Based on the information contained in Paragraphs 1 through 8 above, MHL,  
12 MHL and MOREIRA violated Code Section 10130 by engaging in activities requiring a broker  
13 license without first obtaining a broker license from the Department.

14 DESIST AND REFRAIN ORDER

15 Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW stated  
16 herein, it is hereby ordered that MOREIRA HOME LOANS and MORLY MOREIRA, whether  
17 doing business under their own names, or any other names, or any fictitious name, ARE  
18 HEREBY ORDERED to immediately desist and refrain from performing any acts within the  
19 State of California for which a real estate broker license is required, unless MOREIRA HOME  
20 LOANS and MORLY MOREIRA are properly licensed. In particular, each of them is  
21 ORDERED TO DESIST AND REFRAIN from:

22 1. charging, demanding, claiming, collecting and/or receiving advance fees, as that term  
23 is defined in Section 10026 of the Code, in any form, and under any conditions, with respect to  
24 the performance of loan modifications or any other form of mortgage loan forbearance service in  
25 connection with loans on residential property containing four or fewer dwelling units (Code  
26 Section 10085.6); and  
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