



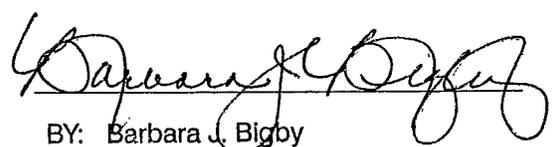
1 license(s) is accepted as of the effective date of this Order as  
2 set forth below, based upon the understanding and agreement  
3 expressed in Respondent's Declaration dated January 14, 2010  
4 (attached as Exhibit "A" hereto). Respondent's license  
5 certificate(s), pocket card(s) and any branch office license  
6 certificate(s) shall be sent to the below listed address so that  
7 they reach the Department on or before the effective date of this  
8 Order:

9  
10 DEPARTMENT OF REAL ESTATE  
11 Attn: Licensing Flag Section  
12 P. O. Box 187000  
13 Sacramento, CA 95818-7000

14 This Order shall become effective at 12 o'clock noon  
15 on MAY 17 2010, 2010.

16 DATED: 4/21, 2010

17 JEFF DAVI  
18 Real Estate Commissioner

19   
20 BY: Barbara J. Bigby  
21 Chief Deputy Commissioner

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Exhibit "A"

BEFORE THE DEPARTMENT OF REAL ESTATE  
STATE OF CALIFORNIA

\* \* \* \*

In the Matter of the Accusation of )	No. H-35827 LA
MDHT CORPORATION, doing busi- )	L-2009050186
ness as American Loan Help )	
Center, Gold Key Funding and )	
Gold Key Properties; and )	
CHARLES MIKE DUNKELMAN, indi- )	
vidually, and doing business )	
as Gold Key Funding and Gold )	
Key Properties, and as desig- )	
nated officer for MDHT )	
Corporation, )	
Respondents. )	

In the Matter of the Desist and )	No. H-35885 LA
Refrain Order to: )	L-2009050161
MDHT CORPORATION, doing busi- )	
ness as American Loan Help )	
Center, Gold Key Funding and )	
Gold Key Properties; and )	
CHARLES MIKE DUNKELMAN, indi- )	
vidually, and doing business )	
as Gold Key Funding and Gold )	
Key Properties, and as desig- )	
nated officer for MDHT )	
Corporation. )	

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DECLARATION

My name is Charles Mike Dunkelman. MDHT CORPORATION is licensed as a real estate corporation and/or has license rights with respect to said license. I am currently an officer of MDHT CORPORATION, and am authorized and empowered to sign this declaration on behalf of MDHT CORPORATION. MDHT CORPORATION is represented in this matter by Frank Buda, Esq.

In lieu of proceeding in this matter in accordance with the provisions of the Administrative Procedure Act (Sections 11400 et seq., of the Government Code) MDHT CORPORATION wishes to voluntarily surrender its real estate license issued by the Department of Real Estate ("Department"), pursuant to the provisions of Business and Professions Code Section 10100.2.

I understand that MDHT CORPORATION, by so voluntarily surrendering its license, can only have it reinstated in accordance with the provisions of Section 11522 of the Government Code. I also understand that by so voluntarily surrendering its license, MDHT CORPORATION agrees to the following:

1. The filing of this Declaration shall be deemed as the petition of MDHT CORPORATION for voluntary surrender.

2. It shall also be deemed to be an understanding and agreement by MDHT CORPORATION that it waives all rights it has to require the Commissioner to prove the allegations contained in the Accusation and Desist and Refrain Order filed in this matter at a hearing held in accordance with the provisions of the Administrative Procedure Act (Government Code Sections 11400 et

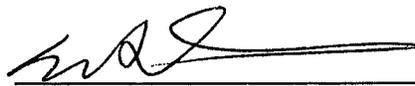
1 seq.), and that MDHT CORPORATION also waives other rights  
2 afforded to it in connection with the hearing such as the right  
3 to discovery, the right to present evidence in defense of the  
4 allegations in the Accusation and the Desist and Refrain Order  
5 and the right to cross-examine witnesses.

6 3. I further agree that upon acceptance by the  
7 Commissioner, as evidenced by an appropriate order, all  
8 affidavits and all relevant evidence obtained by the Department  
9 in this matter prior to the Commissioner's acceptance, and all  
10 allegations contained in the Accusation filed by the Department  
11 in Case No. H-35827 LA and in the Desist and Refrain Order issued  
12 by the Department, Case No. H-35885 LA, may be considered by the  
13 Department to be true and correct for the purpose of deciding  
14 whether to grant relicensure or reinstatement of MDHT  
15 CORPORATION's license pursuant to Government Code Section 11522.

16 4. I am acting freely and voluntarily on behalf of  
17 MDHT CORPORATION to surrender its license and all license rights  
18 attached thereto.

19 I declare under penalty of perjury under the laws of  
20 the State of California that the above is true and correct.

21 11/1/09 - Court  
22 Date and Place

  
23 \_\_\_\_\_  
24 Charles Mike Dunkelman  
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