

1 Department of Real Estate
2 320 West Fourth Street, Ste. 350
3 Los Angeles, California 90013

4 (213) 576-6982

FILED
AUG 25 2010
DEPARTMENT OF REAL ESTATE

8 DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 * * * * *

11 To:)	No. H-36778 LA
)	
12)	<u>ORDER TO DESIST</u>
13 ANDRES M. ARANGO.)	
)	<u>AND REFRAIN</u>
14)	

15 The Commissioner (Commissioner) of the California
16 Department of Real Estate (Department) caused an investigation to
17 be made of the activities of ANDRES M. ARANGO ("ARANGO"). Based
18 on that investigation, the Commissioner has determined that
19 ARANGO has engaged in, is engaging in, or is attempting to engage
20 in, acts or practices constituting violations of the California
21 Business and Professions Code (Code), including violating Code
22 Section 10130 by engaging in the business of, acting in the
23 capacity of, and/or advertising or assuming to act as, a real
24 estate broker in the State of California within the meaning of
25 Code Sections 10131(d) (performing services for borrowers in
26 connection with loans secured by real property), 10131(e) (offer
27 to sell, buy or exchange a promissory note), and 10131.2 (advance

1 fee handling).

2 Furthermore, based on the investigation, the
3 Commissioner hereby issues the following Findings of Fact,
4 Conclusions of Law, and Desist and Refrain Order under the
5 authority of Section 10086 of the Code.

6 Whenever acts referred to below are attributed to
7 ARANGO those acts are alleged to have been done by ARANGO, or by
8 and/or through one or more agents, associates, affiliates, and/or
9 co-conspirators.

10 FINDINGS OF FACT

11 1. At no time herein mentioned has ARANGO been
12 licensed by the Department as a real estate broker.

13 2. During 2008, ARANGO engaged in a business, for or
14 in expectation of compensation or collection of an advance fee,
15 in which Arango solicited borrowers and negotiated to do one or
16 more of the following acts for another or others: offered to
17 provide loan modifications, re-finance of a loan, or short-sale
18 negotiations or other services for borrowers or owners of real
19 property to modify the terms of the loans on the real property;
20 and charge, demand or collect an advance fee for services
21 offered.

22 3. ARANGO demanded an advance fee in the amount of
23 \$2,500 from Cecilio R. Flatts for loan modification services and
24 promised a lower mortgage payment on the subject property located
25 at 19230 Wyandotte St. #14, Los Angeles, California.

26 ///

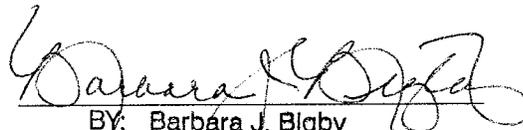
27 ///

1 10026 of the Code, in any form, and under any conditions, with
2 respect to the performance of loan modifications or any other
3 form of mortgage loan forbearance service in connection with
4 loans on residential property containing four or fewer dwelling
5 units (Code Section 10085.6); and

6 2. charging, demanding, claiming, collecting and
7 receiving advance fees, as that term is defined in Section 10026
8 of the Code, for any other real estate related services offered
9 by you to others.

10 DATED: 4/21/10.

11 JEFF DAVI
12 Real Estate Commissioner

13 
14 BY: Barbara J. Bigby
15 Chief Deputy Commissioner

16 **Notice:** Business and Professions Code Section 10139 provides
17 that "Any person acting as a real estate broker or real estate
18 salesperson without a license or who advertises using the words
19 indicating that he or she is a real estate broker without being
20 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)."

21 cc: Andres M. Arango
22 25 N. El Molino St., Suite F
23 Alhambra, CA 91801

24 JRP:AC
25
26
27