

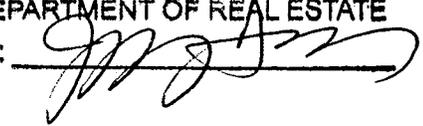
1 Department of Real Estate  
320 West Fourth Street, Ste. 350  
2 Los Angeles, California 90013

**FILED**

DEC - 7 2009

3 Telephone: (213) 576-6982

4 DEPARTMENT OF REAL ESTATE

5 BY: 

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8 DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 \* \* \* \* \*

11 To: ) No. H-36374 LA  
12 )  
13 MARLON ALEXANDER ALFARO; ) ORDER TO DESIST  
and DANDI, INC. ) AND REFRAIN  
14 ) (B&P Code Section 10086)  
15 )  
\_\_\_\_\_ )

16  
17 The Commissioner ("Commissioner") of the California  
18 Department of Real Estate ("Department") caused an investigation  
19 to be made of the activities of MARLON ALEXANDER ALFARO  
20 ("ALFARO") and DANDI, INC. ("DANDI") and has determined that  
21 ALFARO and DANDI have engaged in or are engaging in acts or  
22 practices constituting violations of the California Business and  
23 Professions Code ("Code") and/or Title 10, California Code of  
24 Regulations ("Regulations") including engaging in the business  
25 of, acting in the capacity of, advertising, or assuming to act,  
26 as real estate broker in the State of California within the  
27 meaning of Section 10131(d) (soliciting borrowers or lenders or

1 negotiating loans) and Section 10131.2 (claiming advance fees in  
2 connection with a loan). Based on the findings of that  
3 investigation, as set forth below, the Commissioner hereby issues  
4 the following Findings of Fact and Desist and Refrain Order  
5 pursuant to Section 10086 of the Code.

6 FINDINGS OF FACT

7 1. ALFARO is presently licensed and/or has license  
8 rights under the Real Estate Law (Part 1 of Division 4 of the  
9 Code) as a real estate salesperson.

10 2. At no time herein mentioned has DANDI been  
11 licensed by the Department in any capacity.

12 3. At the time set forth below ALFARO and DANDI  
13 engaged in the business of, acted in the capacity of, or  
14 advertised a loan modification service and advance fee brokerage  
15 offering to perform and performing loan modification services  
16 with respect to loans which were secured by liens on real  
17 property for compensation or in expectation of compensation and  
18 for fees often collected in advance as well as at the conclusion  
19 of the transaction.  
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21 a. In or around January, 2009, ALFARO and DANDI  
22 published or caused to be published an advertisement offering to  
23 perform loan modification services with respect to loans secured  
24 by liens on real property for compensation. The advertisement  
25 was mailed to recipients by use of the United States Postal  
26 Service.

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1 provision of Code Sections 10131(d) and 10131.2 during a period  
2 of time when it was not licensed by the Department as a real  
3 estate broker, in violation of Code Section 10130.

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DESIST AND REFRAIN ORDER

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2 Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW  
3 stated herein, it is hereby ordered that MARLON ALEXANDER ALFARO  
4 and DANDI, INC., whether doing business under their own names,  
5 or any other names, or any fictitious name, ARE HEREBY ORDERED  
6 to immediately desist and refrain from performing any acts  
7 within the State of California for which a real estate broker  
8 license is required. In particular each of them is ORDERED TO  
9 DESIST AND REFRAIN from:

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

17  
18 2. charging, demanding, claiming, collecting and/or  
19 receiving advance fees, as that term is defined in Section 10026  
20 of the Code, for any other real estate related services offered  
21 by them to others.

22 DATED: 11-24, 2009.

23  
24 JEFF DAVI  
25 Real Estate Commissioner  
26  
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1 **Notice:** Business and Professions Code Section 10139 provides  
2 that "Any person acting as a real estate broker or real estate  
3 salesperson without a license or who advertises using words  
4 indicating that he or she is a real estate broker without being  
5 so licensed shall be guilty of a public offense punishable by a  
6 fine not exceeding twenty thousand dollars (\$20,000), or by  
7 imprisonment in the county jail for a term not to exceed six  
8 months, or by both fine and imprisonment; or if a corporation, be  
9 punished by a fine not exceeding sixty thousand dollars  
10 (\$60,000)."  
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23 cc: Marlon Alexander Alfaro  
24 7162 Westhaven Place  
25 Rancho Cucamonga, California 91739

26 Dandi, Inc.  
27 7162 Westhaven Place  
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