

1 Department of Real Estate
2 320 West 4th Street, Suite 350
3 Los Angeles, California 90013-1105

4 Telephone: (213) 576-6982

FILED
FEB. 4, 2009
DEPARTMENT OF REAL ESTATE

By C. B.

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7
8 BEFORE THE DEPARTMENT OF REAL ESTATE
9 STATE OF CALIFORNIA

10 * * *

11 To:) NO. H-35665 LA
12)
13) ORDER TO DESIST
14) AND REFRAIN
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17 The Real Estate Commissioner of the State of
18 California has caused an investigation to be made of your
19 activities requiring a real estate license and, based on the
20 findings of that investigation, as set forth below, is of the
21 opinion that you, ROB LONARDO, individually and doing business
22 as Mitigation Online Consultants and Rob Lonardo Consulting and
23 Productions, Inc., have violated Section 10130 of the Business
24 and Professions Code ("Code").

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1 estate business with the public wherein you engaged in the
2 negotiation and solicitation of borrowers and lenders for loans
3 secured by residential real property. Said activities included
4 representing borrowers in negotiating and modifying terms and
5 obtaining loans secured by real property, and claiming,
6 demanding, charging, receiving, collecting or contracting for
7 an advance fee in connection therewith.

8 IV

9 Specifically, you, engaged in the business of, acted
10 in the capacity of, and advertised as a real estate broker by
11 soliciting loan modification business on the internet and
12 collecting advance fees for negotiating the terms of loans on
13 behalf of others.

14 V

15 Your acts as described in Paragraphs III and IV,
16 above, are acts requiring a real estate broker license under
17 the provisions of Code Sections 10131(d) and 10131.2.

18 VI

19 You, ROB LONARDO, individually and doing business as
20 Mitigation Online Consultants and Rob Lonardo Consulting And
21 Productions, Inc., violated Code Section 10130 by engaging in
22 the activities described in Paragraphs III and IV, above,
23 without first obtaining a real estate broker license from the
24 Department.

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1 NOW, THEREFORE, YOU, ROB LONARDO, individually and
2 doing business as Mitigation Online Consultants and Rob Lonardo
3 Consulting and Productions, Inc., ARE ORDERED TO DESIST AND
4 REFRAIN from performing any and all acts within the State of
5 California for which a real estate broker license is required,
6 within the meaning of Code Sections 10131 and 10131.2, unless
7 and until you obtain a real estate broker license or a real
8 estate salesperson license and are employed by a real estate
9 broker.

10 DATED: 1-30-09.

11 JEFF DAVI
12 Real Estate Commissioner

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15 BY: Barbara J. Bigby
16 Chief Deputy Commissioner

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24 cc: Rob Lonardo
25 9025 Keith Avenue #101
26 West Hollywood, California 90069
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