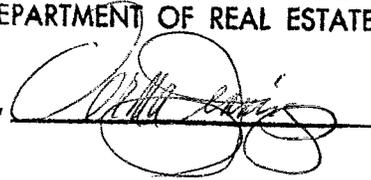


1 Department of Real Estate  
2 320 West Fourth Street, Ste. 350  
3 Los Angeles, California 90013

4 Telephone: (213) 576-6982

**FILED**  
AUG 25 2010  
DEPARTMENT OF REAL ESTATE

By 

8 DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 \* \* \* \* \*

11 To: ) No. H-36777 LA  
12 )  
13 AFS LOAN MODIFICATION )  
14 CORP., doing business ) ORDER TO DESIST  
as A Fresh Start. ) AND REFRAIN  
) (B&P Code Section 10086)

15 The Commissioner ("Commissioner") of the California  
16 Department of Real Estate ("Department") caused an investigation  
17 to be made of the activities of AFS LOAN MODIFICATION  
18 CORP. ("AFS"), doing business as A Fresh Start. Based on that  
19 investigation, the Commissioner has determined that AFS has  
20 engaged in, is engaging in, or is attempting to engage in, acts  
21 or practices constituting violations of the California Business  
22 and Professions Code ("Code"), including violating Code Section  
23 10130 by engaging in the business of, acting in the capacity of,  
24 and/or advertising or assuming to act as, a real estate broker in  
25 the State of California within the meaning of Code Sections  
26 10131(d) and 10131(e) (soliciting borrowers and lenders and  
27 negotiating loans on real property including a loan modification





1 as a real estate broker, and that:

- 2 (1) you have an advance fee agreement which has  
3 been submitted to the Department and which is  
4 in compliance with Section 10085 of the Code  
5 and Section 2970, Title 10, Chapter 6,  
6 California Code of Regulations  
7 ("Regulations");
- 8 (2) you have placed all previously collected  
9 advance fees into a trust account for that  
10 purpose and are in compliance with Section  
11 10146 of the Code; and
- 12 (3) you have provided an accounting to trust fund  
13 owner-beneficiaries pursuant to Section 2972  
14 of the Regulations.

15 DATED: 4/21/10.

16 JEFF DAVI  
17 Real Estate Commissioner

18   
19 BY: Barbara J. Bigby  
20 Chief Deputy Commissioner

21 **Notice:** Business and Professions Code Section 10139 provides  
22 that "Any person acting as a real estate broker or real estate  
23 salesperson without a license or who advertises using the words  
24 indicating that he or she is a real estate broker without being  
25 so licensed shall be guilty of a public offense punishable by a  
26 fine not exceeding twenty thousand dollars (\$20,000), or by  
27 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)."

JRP:GD  
(vj) cc: AFS Loan Modification Corp., dba A Fresh Start,  
220 Pacific Coast Hwy., #104, Redondo Beach, CA 90277