

FILED

FEB 10 2009

DEPARTMENT OF REAL ESTATE

By R Henry

1 DEPARTMENT OF REAL ESTATE

2 P. O. Box 187007

3 Sacramento, CA 95818-7007

4 Telephone: (916) 227-0791

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8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 * * *

11 TO:

12 VERDEO FUNDING INC. dba THE)
13 MORTGAGE MODIFICATION CENTER)
14 and DAVID MEREDITH WILLIAMS)

NO. H-5153 SAC

ORDER TO
DESIST AND REFRAIN

15 The Real Estate Commissioner of the State of California (hereinafter
16 "Commissioner") has caused an investigation to be made of your activities as a real estate
17 broker and based upon the findings herein below set forth, is of the opinion that you,
18 VERDEO FUNDING INC. dba THE MORTGAGE MODIFICATION CENTER and you,
19 DAVID MEREDITH WILLIAMS have violated Section 10085 of the Business and Professions
20 Code (hereinafter the "Code") and Section 2970, Title 10, California Code of Regulations
21 (hereinafter the "Regulations") by engaging in the business of claiming, demanding, charging,
22 receiving, collecting or contracting for the collection of advance fees, within the meaning of
23 Code Section 10026, for performing or promising to perform loan modification activities with
24 respect to loans which were secured by liens on real property.

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NOW, THEREFORE, YOU, VERDEO FUNDING INC., DBA THE MORTGAGE MODIFICATION CENTER, AND YOU, DAVID MEREDITH WILLIAMS, AS THE DESIGNATED OFFICER OF VERDEO FUNDING INC., ARE ORDERED TO DESIST AND REFRAIN from claiming, demanding, charging, receiving, collecting or contracting for the collection of advance fees until you are in compliance with Section 10085 of the Code and Section 2970 of the Regulations.

DATED: 1-15, 2009

JEFF DAVI
Real Estate Commissioner


