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FILED

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DEPARTMENT OF REAL ESTATE

By 

9 STATE OF CALIFORNIA
10 DEPARTMENT OF REAL ESTATE

11 To:)
12) NO. H-11010 SF
13 NAF MODIFICATION COMPANY,)
14 and SERGEY ANIKIN) ORDER TO DESIST AND REFRAIN
) (B&P Code Section 10086)

15 The Commissioner (hereinafter "Commissioner") of the California Department
16 of Real Estate (hereinafter "Department") caused an investigation to be made of the activities of
17 NAF MODIFICATION COMPANY (hereinafter "NAF"), and SERGEY ANIKIN (hereinafter
18 "ANIKIN"). Based on that investigation, the Commissioner has determined that NAF and
19 ANIKIN have engaged in, are engaging in, or are attempting to engage in, acts or practices
20 constituting violations of the California Business and Professions Code (hereinafter "the Code")
21 and/or Title 10, Chapter 6, California Code of Regulations (hereinafter "the Regulations"),
22 including the business of, acting in the capacity of, and/or advertising or assuming to act as, a
23 real estate broker in the State of California within the meaning of Sections 10131(d) (performing
24 services for borrowers and/or lenders in connection with loans secured by real property) of the
25 Code. Furthermore, based on the investigation, the Commissioner hereby issues the following
26 Findings of Fact, Conclusions of Law, and Desist and Refrain Order under the authority of
27 Section 10086 of the Code.

