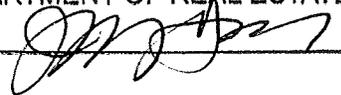


1 Department of Real Estate  
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2 Los Angeles, California 90013

3 Telephone: (213) 576-6982

**FILED**

JUN - 5 2009

DEPARTMENT OF REAL ESTATE  
BY: 

8 DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 \* \* \* \* \*

11 To: ) No. H-36029 LA  
12 )  
13 ANDREW LUGO, ) ORDER TO DESIST  
14 ) AND REFRAIN  
15 ) (B&P Code Section 10086)  
Respondent. )  
\_\_\_\_\_ )

16 The Commissioner ("Commissioner") of the California  
17 Department of Real Estate ("Department") caused an investigation  
18 to be made of the activities of ANDREW LUGO ("LUGO"), and has  
19 determined that LUGO has engaged in or is engaging in acts or  
20 practices constituting violations of the California Business and  
21 Professions Code ("Code") and/or Title 10, California Code of  
22 Regulations ("Regulations") including engaging in the business  
23 of, acting in the capacity of, advertising, or assuming to act,  
24 as real estate broker in the State of California within the  
25 meaning of Section 10131(d) (soliciting borrowers or lenders or  
26 negotiating loans). Based on the findings of that investigation,  
27 as set forth below, the Commissioner hereby issues the following

1 Findings of Fact and Desist and Refrain Order pursuant to Section  
2 10086 of the Code.

3 FINDINGS OF FACT

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

7 2. On or about March 12, 2009, LUGO engaged in the  
8 business of negotiating, or offering to negotiate, loan  
9 modifications in connection with loans secured directly or  
10 collaterally by liens on real property for compensation or in  
11 expectation of compensation from a real estate broker other than  
12 the broker who then employed him.

13 CONCLUSIONS OF LAW

14 3. Based on the information contained in Paragraph  
15 2, above, LUGO performed and/or participated in loan  
16 modification activities which require a real estate broker  
17 license under the provisions of Code Section 10131(d) during a  
18 period of time when LUGO was not licensed by the Department as a  
19 real estate broker nor employed as a real estate salesperson by  
20 the broker on whose behalf the activities were performed.

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