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JAMES R. PEEL, Counsel (SBN 47055)
Department of Real Estate
320 West Fourth Street, Suite 350
Los Angeles, CA 90013-1105

Telephone: (213) 576-6982
-or- (213) 576-6913 (Direct)

FILED
SEP 30 2009
DEPARTMENT OF REAL ESTATE
[Signature]

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of)	No. H-36288 LA
SAVING THE AMERICAN DREAM, INC.)	<u>A C C U S A T I O N</u>
and ROBERT ANTHONY MURATALLA,)	
)	
Respondents.)	

The Complainant, Robin L. Trujillo, a Deputy Real Estate Commissioner of the State of California, for cause of Accusation against SAVING THE AMERICAN DREAM, INC. and ROBERT ANTHONY MURATALLA, alleges as follows:

1. The Complainant, Robin L. Trujillo, acting in her official capacity as a Deputy Real Estate Commissioner of the State of California, makes this Accusation against SAVING THE AMERICAN DREAM, INC. and ROBERT ANTHONY MURATALLA.

2. SAVING THE AMERICAN DREAM, INC. and ROBERT ANTHONY MURATALLA (hereinafter referred to as "Respondents") are presently licensed and/or have license rights under the Real

1 Estate Law (Part 1 of Division 4 of the Business and Professions
2 Code, hereinafter Code).

3 3. Respondent SAVING THE AMERICAN DREAM, INC. was
4 licensed by the Department of Real Estate of the State of
5 California as a real estate broker on or about September 2, 2008.
6 From on or about November 12, 2008 to present Respondent has not
7 been associated with a designated broker officer.

8 4. At all times herein mentioned, Respondent ROBERT
9 ANTHONY MURATELLA was licensed by the Department of Real Estate
10 of the State of California as a real estate salesperson employed
11 by real estate broker Delta Pacific Lending, Inc.

12 5. During the three year period preceding the filing
13 of this Accusation Respondent SAVING THE AMERICAN DREAM, INC.
14 engaged in activities requiring a real estate broker license as
15 defined by Code Section 10131(d) including soliciting borrowers
16 and lenders and negotiating loans and loan modifications on real
17 property.

18 6. While engaging in the activities mentioned in
19 Paragraph 5 above Respondent corporation acted prior to being
20 licensed or without a designated broker officer in violation of
21 Code Section 10211.

22 7. On or about May 10, 2008, for or in expectation of
23 compensation, Respondent MURATALLA solicited and negotiated a re-
24 finance loan on real property located at 3567 Lehigh Circle,
25 Corona, California, for borrowers Douglas and Susan Schindler on
26 behalf of Respondent corporation.

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1 8. Respondent MURATALLA violated Code Section 10145(c)
2 by collecting advance fees from the borrower and failing to turn
3 the funds over to his employing broker.

4 9. Respondent MURATALLA's activities are acts
5 requiring a real estate broker license under the provisions of
6 Code Section 10131(d) and (e).

7 10. The conduct of Respondent SAVING THE AMERICAN
8 DREAM, INC., as alleged above, subjects its real estate license
9 and license rights to suspension or revocation pursuant to
10 Sections 10177(f) and 10177(j) of the Code, and Section 10177(d)
11 for violation of Code Sections 10130, and 10211.

12 11. The conduct of Respondent ROBERT ANTHONY MURATALLA,
13 as alleged above, subjects his real estate license to suspension
14 or revocation pursuant to Sections 10177(f) and 10177(j) of the
15 Code, and Section 10177(d) for violation of Code Sections 10130
16 and 10145(c).

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1 WHEREFORE, Complainant prays that a hearing be
2 conducted on the allegations of this Accusation and that upon
3 proof thereof, a decision be rendered imposing disciplinary
4 action against all licenses and license rights of Respondents
5 SAVING THE AMERICAN DREAM, INC. and ROBERT ANTHONY MURATALLA
6 under the Real Estate Law (Part 1 of Division 4 of the Business
7 and Professions Code) and for such other and further relief as
8 may be proper under other applicable provisions of law.

9 Dated at Los Angeles, California
10 this 14 day of September, 2009.

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14 ROBIN L. TRUJILLO
15 Deputy Real Estate Commissioner
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23 cc: Saving The American Dream, Inc.
24 Robert Anthony Muratalla
25 Phillip Ihde
26 Robin L. Trujillo
27 Sacto.