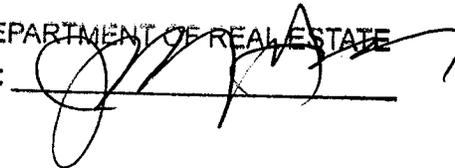


1 Department of Real Estate
2 320 West Fourth Street, Ste. 350
3 Los Angeles, California 90013

FILED

AUG 16 2011

4 Telephone: (213) 576-6982

5 DEPARTMENT OF REAL ESTATE
6 BY: 

7
8 DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 * * * * *

11 To:) No. H-37448 LA
12)
13 CHARLIE YONG) ORDER TO DESIST
14) AND REFRAIN
15) (B&P Code Section 10086)
16)
17)
18)
19)
20)
21)
22)
23)
24)
25)
26)
27)

16 The Commissioner ("Commissioner") of the California
17 Department of Real Estate ("Department") caused an investigation
18 to be made of the activities of CHARLIE YONG aka Juan Carlos Yong
19 aka J.C. Yong, and has determined that he has engaged in or is
20 engaging in acts or practices constituting violations of the
21 California Business and Professions Code ("Code") including
22 engaging in the business of, acting in the capacity of, engaging
23 in the business of, acting in the capacity of, advertising, or
24 assuming to act, as a real estate broker in the State of
25 California within the meaning of Section 10131(d) (soliciting
26 borrowers or lenders or negotiating loans) and Section 10131.2
27

1 (advance fee handling). Based on the findings of that
2 investigation, as set forth below, the Commissioner hereby issues
3 the following Findings of Fact and Desist and Refrain Order
4 pursuant to Code Section 10086.

5 FINDINGS OF FACT

6 1. At no time herein mentioned has CHARLIE YONG been
7 licensed by the Department in any capacity.

8 2. At the time set forth below CHARLIE YONG engaged in
9 the business of, acted in the capacity of, or advertised a loan
10 modification service and/or foreclosure rescue service offering
11 to perform and performing loan modification or negotiation
12 services with respect to loans which were secured by liens on
13 real property for compensation or in expectation of compensation
14 and for fees collected in advance of the transaction, including
15 but not limited to the activities described below.

16 a. On or about April 4, 2008, to April 9, 2008, Juan
17 V. paid an advance fee to CHARLIE YONG totaling \$12,233.29
18 comprised of a series of checks made payable to "J.C. Yong" and
19 cash in the amount of \$6,200. The advance fee was collected
20 pursuant to an agreement pertaining to loan negotiation and loan
21 modification services to be provided with respect to a loan
22 secured by the real property located at 14518 Astoria Street,
23 Sylmar, California 91342.

24 CONCLUSION OF LAW

25 3. Based on the information contained in Paragraph
26 2, above, CHARLIE YONG performed and/or participated in loan
27

1 solicitation, negotiation and modification activities as well as
2 advance fee handling which require a real estate broker license
3 under the provisions of Code Sections 10131(d) and 10131.2
4 during a period of time when he was not licensed by the
5 Department as a real estate broker or as a real estate
6 salesperson in violation of Section 10130 of the Code.

7 DESIST AND REFRAIN ORDER

8 IT IS HEREBY ORDERED that CHARLIE YONG IS HEREBY
9 ORDERED to immediately desist and refrain from performing any
10 acts within the State of California for which a real estate
11 broker license is required. In particular CHARLIE YONG is
12 ORDERED TO DESIST AND REFRAIN from:

13 (i) charging, demanding, claiming, collecting and/or
14 receiving advance fees, as that term is defined in Section 10026
15 of the Code, in any form, and under any conditions, with respect
16 to the performance of loan modifications or any other form of
17 mortgage loan forbearance service in connection with loans on
18 residential property containing four or fewer dwelling units
19 (Code Section 10085.6); and
20

21 ///

22 ///

23 ///

24 ///

25 ///

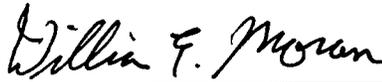
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27 ///

1 (ii) charging, demanding, claiming, collecting and/or
2 receiving advance fees, as that term is defined in Section 10026
3 of the Code, for any other real estate related services offered
4 by them to others.

5
6 DATED: August 11, 2011.

7
8 Barbara J. Bigby
9 Acting Real Estate Commissioner

10 

11 By WILLIAM E. MORAN
12 Assistant Commissioner, Enforcement

13 **Notice:** Business and Professions Code Section 10139 provides
14 that "Any person acting as a real estate broker or real estate
15 salesperson without a license or who advertises using words
16 indicating that he or she is a real estate broker without being
17 so licensed shall be guilty of a public offense punishable by a
18 fine not exceeding twenty thousand dollars (\$20,000), or by
19 imprisonment in the county jail for a term not to exceed six
20 months, or by both fine and imprisonment; or if a corporation,
21 be punished by a fine not exceeding sixty thousand dollars
22 (\$60,000)."

23
24 cc: Charlie Yong
25 40942 Oakgrove Court
26 Palmdale, California 93551
27