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STATE OF CALIFORNIA
BUSINESS, CONSUMER SERVICES AND HOUSING AGENCY
DEPARTMENT OF BUSINESS OVERSIGHT

TO: Dublin Law Group also known as DLG
Bobak Ali Moazami
Robert Martin
3843 S Bristol Street, Suite 157
Santa Ana, California 92704

3843 S. Bristol Street, Suite 365
Santa Ana, California 92704

DESIST AND REFRAIN ORDER
(For violations of section 22100 of the Financial Code)

The Commissioner of Business Oversight (Commissioner) finds that:

1. At all relevant times commencing in or about December 2016, Dublin Law Group (DLG) was an entity purporting to do business at 3843 S. Bristol Street, Suite 157, Santa Ana, California, 92704 and at 3843 S. Bristol Street, Suite 365, Santa Ana, California, 92704. DLG also maintained an Internet website at www.dublinlawgroup.com and conducted business by telephone at (888) 417 9241, (800) 241-7158, (323) 621-5340, and by facsimile at (310) 341 0677 and (323) 405-3608.
2. According to the DLG website, DLG “can act as your counsel by dealing with the bank for you and assisting you in applying for a loan modification.” The website further advises: “If you are qualified, a loan modification might entail an interest rate reduction, a shift from an adjustable rate to a fixed rate, bundling your missed payments to the back end of your loan, reducing the principal balance on your loan or a combination of two or more of these items.”
3. At all relevant times commencing in or about May 2017, Bobak Ali Moazami (Moazami) was an individual identifying himself as a sole proprietor of DLG with business addresses at 3843 S. Bristol Street, Suite 365, Santa Ana, California, 92704 and 2183 Fairview Road, Suite 200, Costa Mesa, California 92627.
4. At all relevant times commencing in or about July 2017, an individual purporting to be “Robert Martin” (Martin) offered to modify loans from California by contacting consumers by email or telephone on behalf of DLG.

1 5. On or about July 12, 2017, DLG solicited a resident of the State of North Carolina to
2 refinance his residential mortgage. DLG initially sent a flier via United States mail titled “Payment
3 Review Notice” to the North Carolina resident. The flier invited the resident to call (800) 241-7158
4 in order to obtain assistance with obtaining “aggressive loan workout options.” In particular, DLG
5 offered the resident a mortgage rate reduction to a “2.00/3.00% Fixed” rate on a mortgage amount of
6 \$110,400.

7 6. The North Carolina resident called the toll-free number and spoke to an individual who
8 identified himself as Martin and a “Senior Mortgage Officer” for DLG. Martin sent the resident a
9 “Borrower’s Authorization Form” to complete. The “Borrower’s Authorization Form” asked for the
10 resident’s personal information, including date of birth and the last six digits of the resident’s social
11 security number. The “Borrower’s Authorization Form” stated it “will serve to acknowledge that the
12 captioned Borrower(s) has authorized Dublin Law Group, to act on his/her/their behalf to resolve
13 his/her/their mortgage loan(s) issues” and further claimed that it was “in accordance with Title 24 of
14 the CFR 203.500(HUD).”

15 7. On or about July 13, 2017, the North Carolina resident completed, signed, and faxed the
16 “Borrower’s Authorization Form” to Martin at the fax number (323) 405-3608.

17 8. On or about July 19, 2017, Martin sent the North Carolina resident an email instructing the
18 resident to wire \$1,550 to a bank in Costa Mesa, California as partial advanced payment for DLG’s
19 loan modification service. The California bank account was registered to “DLG” and Moazami.
20 The account registration record also indicated that the business of “DLG” was that it “prints flyers,
21 brochures, business cards for realtors, car dealerships and online ads.”

22 9. On or about July 26, 2017, the North Carolina resident wired \$1,550 to the DLG bank
23 account, as instructed by Martin, and was also charged a \$30 wire fee.

24 10. Despite calling Martin and DLG multiple times after wiring the \$1,550, the North Carolina
25 resident was unable to reach Martin or DLG, and has not received any assurances that the resident’s
26 mortgage rate would be renegotiated or modified by DLG.

27 11. Dublin Law Group also known as DLG, Martin, and Moazami have not been licensed by the
28 Commissioner to engage in the business of finance lending in this state as required by Financial
Code section 21000, subdivision (a).

1 12. Based on the foregoing findings, the Commissioner is of the opinion that Dublin Law Group
2 also known as DLG, Robert Martin, and Bobak Ali Moazami have engaged in the business of a
3 finance lender and/or broker in violation of Financial Code section 22100. Pursuant to Financial
4 Code section 22712, Dublin Law Group also known as DLG, Robert Martin, and Bobak Ali
5 Moazami are hereby ordered to desist and refrain from engaging in the business of a finance lender
6 or broker in the State of California without first obtaining a license from the Commissioner, or
7 otherwise being exempt.

8 This Order is necessary, in the public interest, for the protection of consumers and is
9 consistent with the purposes, policies and provisions of the California Financing Law.

10 Dated: December 21, 2017
11 Sacramento, California

12 JAN LYNN OWEN
13 Commissioner of Business Oversight

14 By: _____
15 MARY ANN SMITH
16 Deputy Commissioner
17 Enforcement Division
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