

**FILED**

MAR - 7 2011

Department of Real Estate  
320 West 4th Street, Suite 350  
Los Angeles, California 90013-1105

DEPARTMENT OF REAL ESTATE  
BY: Jane B. [Signature]

Telephone: (213) 576-6982

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27

STATE OF CALIFORNIA  
DEPARTMENT OF REAL ESTATE

To:	)	No. H-37107 LA
STANDARD HOME LENDING INC., d.b.a. Sherman	)	ORDER TO DESIST AND
Escrow and KOKO POLOSAJIAN, as designated officer	)	REFRAIN
of Standard Home Lending Inc.	)	(B&P Code Section 10086)

The Commissioner (Commissioner) of the California Department of Real Estate (Department) caused an investigation to be made of the activities of STANDARD HOME LENDING INC., d.b.a. Sherman Escrow, ("STANDARD") and KOKO POLOSAJIAN ("POLOSAJIAN"). Based on that investigation, the Commissioner has determined that STANDARD and POLOSAJIAN have violated the exemption for real estate brokers performing in house escrows for their own brokered sales and loans pursuant to California Financial Code Section 17006(a)(4) (Financial Code). Furthermore, based on the investigation, the Commissioner hereby issues the following Findings of Fact, Conclusions of Law, and Desist and Refrain Order under the authority of Business and Professions Code (Code) Section 10086.

1 Whenever acts referred to below are attributed to STANDARD or POLOSAJIAN,  
2 those acts are alleged to have been done by STANDARD or POLOSAJIAN, acting by  
3 themselves, or by and/or through one or more agents, associates, affiliates, and/or co-  
4 conspirators, or other names or fictitious names unknown at this time.

5  
6 FINDINGS OF FACT

7 1. STANDARD has been licensed by the Department as a corporate real estate  
8 broker since February 10, 2007. From July 6, 2007 to January 19, 2009, STANDARD had the  
9 d.b.a. "Sherman Escrow" licensed with the Department.

10 2. POLOSAJIAN has been licensed by the Department as a real estate broker  
11 since August 30, 2006. Since February 10, 2007, POLOSAJIAN has been licensed as the  
12 designated officer of STANDARD.

13 3. On or about February 22, 2008, STANDARD, using the d.b.a. "Sherman  
14 Escrow" conducted a third party loan escrow for the borrower Kevin V. on Escrow No. 0168-  
15 AA, wherein STANDARD and POLOSAJIAN were not performing acts in the course of, or  
16 incidental to a real estate transaction, in which STANDARD or POLOSAJIAN were not agents  
17 or parties to the transaction and in which STANDARD and POLOSIAN were performing acts for  
18 which a real estate license is required:

19 CONCLUSIONS OF LAW

20 4. Based on the Findings of Fact contained in Findings 1 through 3, STANDARD  
21 and POLOSAJIAN, acting by themselves, or by and/or through one or more agents, associates,  
22 affiliates, and/or co-conspirators, or other names or fictitious names unknown at this time  
23 conducted broker-controlled escrow services. Said escrow services were not conducted  
24 incidental to a real estate transaction where the brokers were parties or agents and where the  
25 brokers were performing acts for which a real estate license is required, in violation of Financial  
26 Code Section 17006(a)(4).  
27

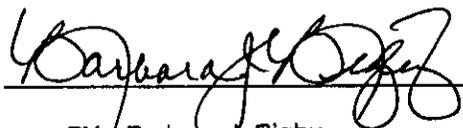
1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27

DESIST AND REFRAIN ORDER

Based on the Findings of Fact and Conclusions of Law stated herein, STANDARD HOME LENDING INC., d.b.a. Sherman Escrow and KOKO POLOSAJIAN, whether doing business under your own names, or any other names or fictitious names, ARE HEREBY ORDERED to immediately desist and refrain from performing any acts requiring a real estate license in California unless and until you are in compliance with California Financial Code Section 17006(a)(4).

DATED: 2/23, 2011

JEFF DAVI  
Real Estate Commissioner

  
BY: Barbara J. Bigby  
Chief Deputy Commissioner

cc: STANDARD HOME LENDING INC  
KOKO POLOSAJIAN  
13223 Ventura Boulevard, Suite G  
Studio City, CA 91604