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**FILED**  
MAR - 7 2013  
DEPARTMENT OF REAL ESTATE

*James B. [Signature]*

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BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

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In the Matter of the Accusation of	)	No. H-37434 LA
HOME RETENTION AND FINANCIAL	)	
PROGRAMS INC, dba J L Richman and	)	
Associates Co, WINSTON CHI,	)	
JONATHAN ARNO and MICHAEL JEFFREY	)	
SIMPSON, individually, and as	)	
designated officers of Home	)	
Retention and Financial Programs	)	
Inc, <u>LLOYDS INVESTMENT INC</u> , and	)	
<u>HAMID REZA LAVASSANI</u> , individually,	)	
and as designated officer of Lloyds	)	
Investment Inc and ERNESTO GALINATO	)	
CARDENAS,	)	
Respondents.	)	

ORDER EXTENDING TIME

On June 6, 2012, a Stipulation and Agreement was rendered herein. The Stipulation and Agreement, which became effective on September 4, 2012, was subject to certain limitations, conditions and restrictions, including a

1 requirement that Respondents LLOYDS INVESTMENT INC and HAMID  
2 REZA LAVASSANI shall:

3 "within six (6) months from the effective of the  
4 Decision herein, provide proof satisfactory to  
5 the Commissioner that restitution has been paid  
6 as follows: \$3,190 to Reza Samadi and \$3,095 to  
Alireza Bayatoni."

7 The Stipulation and Agreement further ordered that, if  
8 Respondents failed to satisfy this condition, the Commissioner  
9 may order suspension of Respondents' licenses until Respondents  
10 provide proof satisfactory to the Commissioner.

11 On February 13, 2013, Respondents submitted a request  
12 to extend the time to complete the condition described above.  
13 Good cause having been shown, the time during which Respondents  
14 must complete the condition described above is hereby extended  
15 to September 4, 2013.

16 This Order shall be effective immediately.

17 DATED: 3/4/2013

18 WAYNE S. BELL  
19 Real Estate Commissioner

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