**Complaint Against Mohammad Azadzoi (Elite REO Brokers, CA License #01786757)**

**Filed by:** Brittanie Costa

**Summary of Allegations**

Mohammad Azadzoi has engaged in multiple fraudulent and unethical real estate practices, including identity theft, financial fraud, and real estate violations. These actions have resulted in substantial financial harm to investors, including myself, and constitute serious violations of California Department of Real Estate (DRE) regulations, as well as potential criminal offenses under state and federal law.

**Violations and Misconduct**

1. **Identity Theft and Fraudulent Document Execution**
	* Mohammad Azadzoi impersonated another individual and forged their signature on all official documents, including loan agreements, corporate filings, and title documents.
	* The real individual has confirmed their identity was stolen and is willing to cooperate with authorities.
	* All recorded transactions under Mohammad’s control were done without legal ownership or authority.
	* His wife, Zarmina, notarized the forged documents, further facilitating the fraudulent transactions.
2. **Undisclosed Conflicts of Interest**
	* Used his wife, Zarmina, as a notary for his real estate transactions without disclosing their relationship.
	* Listed multiple properties under her name as an "unmarried woman" despite their marriage, failing to disclose their relationship or his financial interest in these properties.
	* Failed to disclose ownership transfers between corporations that he owns, misleading buyers and lenders.
3. **Mortgage and Title Fraud**
	* Had me pay a mortgage on a property where I was not legally obligated or listed as a borrower.
	* Used a straw buyer to secure loans under different names, deceiving lenders.
	* Attempted to manipulate MLS by asking me to mark his property as "pending" without an actual offer.
	* Engaged in fraudulent real estate transactions where he oversold shares, did not record ownership changes properly, and concealed financial dealings from investors.
4. **Financial Misconduct and Ponzi Scheme Operations**
	* Misappropriated $350,000 of my investment and an additional $150,000 in mortgage payments, leading to foreclosure on the property.
	* Paid his associate, Essa Rassool, $50,000 as a “finder’s fee” using investor funds.
	* Has a history of financial mismanagement and at least **10+ foreclosures.**
	* Allegedly using funds from one project to finance another, resembling a Ponzi scheme.
5. **Construction and Permit Violations**
	* Conducted unpermitted work on the property, leading to a stop-work order.
	* Mismanaged construction, leaving the home in a condition so poor that potential buyers considered it a teardown.
	* Allowed contractor liens and unpaid taxes to accrue, increasing the property’s financial burden.
6. **Legal and Ethical Violations**
	* Recently arrested on a domestic violence charge.
	* Currently facing **at least five lawsuits for fraud.**
	* Previously accused of failing to record grant deeds properly, leading to financial losses for other investors dating back to 2021.
	* Allegedly engaged in financial deception, including transferring properties between his own corporations without disclosure.

**Evidence Provided**

* **Loan, corporate, and title documents** signed fraudulently under a stolen identity.
* **Screenshots of text messages** from the real person confirming identity theft.
* **MLS records** showing undisclosed relationships and manipulated property statuses.
* **Bank records and transaction history** proving financial mismanagement.
* **Statements from additional victims** confirming similar fraudulent dealings dating back to 2021.

**Request for Investigation and Action**

Given the severity of these violations, I respectfully request the Department of Real Estate to:

1. **Investigate Mohammad Azadzoi’s fraudulent activities.**
2. **Revoke his real estate license** and hold him accountable for violating California real estate laws.
3. **Report findings to law enforcement agencies** (FBI, IRS, District Attorney) for potential criminal charges including wire fraud, identity theft, and financial crimes.

I am also filing complaints with the **FBI Financial Crimes Unit, the IRS, and the local District Attorney** for further investigation into potential criminal conduct.

I appreciate your prompt attention to this matter and am available to provide additional documentation or testimony as needed.

**Sincerely,** Brittanie Costa