

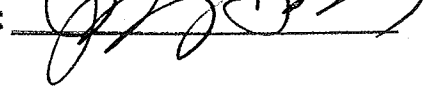
1 Department of Real Estate
2 320 West Fourth Street, Ste. 350
3 Los Angeles, California 90013

4 Telephone: (213) 576-6982

FILED

JUN - 5 2009

DEPARTMENT OF REAL ESTATE

BY: 

DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * * * *

To:)	No. H-36033 LA
)	
IMPRESA DEVELOPMENT CORPORA-)	<u>ORDER TO DESIST</u>
TION, doing business as Loan)	<u>AND REFRAIN</u>
Fixers; and PAUL CHIAVATTI,)	(B&P Code Section 10086)
)	
)	
)	
Respondents.)	
)	

17 The Commissioner ("Commissioner") of the California
18 Department of Real Estate ("Department") caused an investigation
19 to be made of the activities of IMPRESA DEVELOPMENT CORPORATION
20 ("IMPRESA"), doing business as Loan Fixers, and PAUL CHIAVATTI
21 ("CHIAVATTI"), and has determined that IMPRESA and CHIAVATTI have
22 engaged in or are engaging in acts or practices constituting
23 violations of the California Business and Professions Code
24 ("Code") and/or Title 10, California Code of Regulations
25 ("Regulations") including engaging in the business of, acting in
26 the capacity of, advertising, or assuming to act, as real estate
27 brokers in the State of California within the meaning of Section

1 10131(d) (soliciting borrowers or lenders or negotiating loans)
2 and Section 10131.2 (claiming advance fees in connection with a
3 loan) of the Code. Based on the findings of that investigation,
4 as set forth below, the Commissioner hereby issues the following
5 Findings of Fact and Desist and Refrain Order pursuant to Section
6 10086 of the Code.

7 FINDINGS OF FACT

8 1. At no time herein mentioned has IMPRESA or
9 CHIAVATTI been licensed by the Department in any capacity.

10 2. At the time set forth below IMPRESA and CHIAVATTI
11 engaged in the business of, acted in the capacity of, or
12 advertised a loan modification service and advance fee brokerage
13 using the name Loan Fixers offering to perform and performing
14 loan modification services with respect to loans which were
15 secured by liens on real property for compensation or in
16 expectation of compensation and for fees often collected in
17 advance as well as at the conclusion of the transaction.

18 3. On or about March 12, 2009, at 505 E. Grove
19 Street, Orange, California 92865, IMPRESA and CHIAVATTI offered
20 to enter into an agreement to negotiate a loan modification with
21 respect to a loan secured by liens on real property in exchange
22 for payment of an advance fee.

23 CONCLUSIONS OF LAW

24 4. Based on the information contained in Paragraph
25 3, above, IMPRESA and CHIAVATTI have performed and/or
26 participated in loan modification activities which require a
27 license under the provision of Code Sections 10131(d) and

1 10131.2 during a period of time when IMPRESA and CHIAVATTI were
2 not licensed by the Department in any capacity.

3 DESIST AND REFRAIN ORDER

4 Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW
5 stated herein, it is hereby ordered that IMPRESA DEVELOPMENT
6 CORPORATION and PAUL CHIAVATTI immediately desist and refrain
7 from performing any acts within the State of California for
8 which a real estate broker license is required, and in
9 particular, that they immediately desist and refrain from
10 providing or participating in loan modification services unless
11 and until they, individually, obtain an appropriate license
12 issued by the Department.

13 DATED: 6-3, 2009.

14
15 JEFF DAVI
16 Real Estate Commissioner
17 

18 **Notice:** Business and Professions Code Section 10139 provides
19 that "Any person acting as a real estate broker or real estate
20 salesperson without a license or who advertises using words
21 indicating that he or she is a real estate broker without being
22 so licensed shall be guilty of a public offense punishable by a
23 fine not exceeding twenty thousand dollars (\$20,000), or by
24 imprisonment in the county jail for a term not to exceed six
25 months, or by both fine and imprisonment; or if a corporation, be
26 punished by a fine not exceeding sixty thousand dollars
27 (\$60,000)."

24 cc: Impresa Development Corporation
25 305 E. Grove
26 Orange, California 92865

26 Paul Chiavatti
27 305 E. Grove
Orange, California 92865