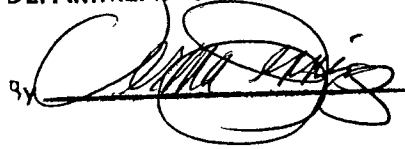


1 Department of Real Estate
2 320 West Fourth Street, Ste. 350
3 Los Angeles, California 90013

4 (213) 576-6982

FILED
AUG 1 2 2009
DEPARTMENT OF REAL ESTATE



8 DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 * * * * *

11 To:)	No. H-36175 LA
)	
12 MIREYA SANDOVAL.)	<u>ORDER TO DESIST</u>
)	
)	<u>AND REFRAIN</u>
)	

15 The Commissioner (Commissioner) of the California
16 Department of Real Estate (Department) caused an investigation to
17 be made of the activities of MIREYA SANDOVAL. Based on that
18 investigation, the Commissioner has determined that you have
19 engaged in, are engaging in, or are attempting to engage in, acts
20 or practices constituting violations of the California Business
21 and Professions Code (Code), including violating Code Section
22 10130 by engaging in the business of, acting in the capacity of,
23 acting in the capacity of, and/or advertising or assuming to act
24 as, a real estate broker in the State of California within the
25 meaning of Code Sections 10131(d) (performing services for
26 borrowers in connection with loans secured by real property),
27 10131(e) (offer to sell, buy or exchange a promissory note), and

1 10131.2 (advance fee handling). Furthermore, based on the
2 investigation, the Commissioner hereby issues the following
3 Findings of Fact, Conclusions of Law, and Desist and Refrain
4 Order under the authority of Section 10086 of the Code.

5 Whenever acts referred to below are attributed to "you"
6 those acts are alleged to have been done by acting by yourself,
7 or by and/or through one or more agents, associates, affiliates,
8 and/or co-conspirators.

9 FINDINGS OF FACT

10 1. At no time herein mentioned have you been licensed by the
11 Department of Real Estate of the State of California (hereinafter
12 "Department") as a real estate broker.

13 2. During 2008, you have engaged in a business, for or in
14 expectation of compensation or collection of an advance fee, you
15 solicited borrowers and negotiated to do one or more of the
16 following acts for another or others: offered to provide loan
17 modifications, re-finance of a loan, or short-sale negotiations
18 or other services for borrowers or owners of real property to
19 modify the terms of the loans on the real property.

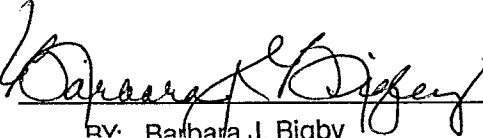
20 3. You demanded an advance fee in the amount of \$2,700 from Jose
21 Luis and Carmen Reyes Reyes "Reyeses" for loan modification
22 services and promised a lower interest rate, lower mortgage
23 payment, and lower principal amount of their loan on the subject
24 property located at 1620 Birch St., Santa Ana, California.
25 Thereafter, you as agent for America Investors LLC and the
26 Reyeses entered into a loan modification agreement.

27

1 and until you obtain a real estate broker license issued by the
2 Department, and until you demonstrate and provide satisfactory
3 evidence to the Commissioner that you are in full compliance
4 with all of the requirements of the Code and Regulations relating
5 to charging, collecting, and accounting for advance fees.

6 DATED: 7-6-09.

7 JEFF DAVI
8 Real Estate Commissioner

9 

10 BY: Barbara J. Bigby
11 Chief Deputy Commissioner

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

22
23 cc: Mireya Sandoval
24 15718 Paramount Blvd.
25 Paramount, CA 90723

26 JRP:SB
27