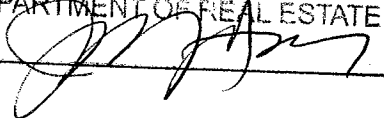


1 Department of Real Estate  
2 320 West Fourth Street, Ste. 350  
3 Los Angeles, California 90013

4 Telephone: (213) 576-6982

**FILED**

MAR 01 2011

DEPARTMENT OF REAL ESTATE  
BY: 

8 DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 \* \* \* \* \*

11 To:	)	No. H-37097 LA
	)	
12 PEOPLE FIRST SERVICES, INC.;	)	<u>ORDER TO DESIST</u>
13 CESAR DAVID ESTRADA; and	)	<u>AND REFRAIN</u>
14 MARIO VASQUEZ,	)	(B&P Code Section 10086)
	)	
15 _____	)	

16 The Commissioner ("Commissioner") of the California  
17 Department of Real Estate ("Department") caused an investigation  
18 to be made of the activities of PEOPLE FIRST SERVICES, INC.  
19 ("PEOPLE FIRST"), CESAR DAVID ESTRADA aka CESAR ESTRADA  
20 ("ESTRADA"), and MARIO VASQUEZ ("VASQUEZ"), and has determined  
21 that PEOPLE FIRST, ESTRADA, and VASQUEZ have engaged in or are  
22 engaging in acts or practices constituting violations of the  
23 California Business and Professions Code ("Code") including  
24 engaging in the business of, acting in the capacity of,  
25 advertising, or assuming to act, as real estate broker in the  
26 State of California within the meaning of Section 10131(d)  
27

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

7 FINDINGS OF FACT

8 1. ESTRADA is presently licensed and/or has license  
9 rights under the Real Estate Law (Part 1 of Division 4 of the  
10 Code) as a real estate salesperson, License No. 01841939.

11 2. At no time herein mentioned have PEOPLE FIRST or  
12 VASQUEZ been licensed by the Department in any capacity.

13 3. At the time set forth below ESTRADA, PEOPLE  
14 FIRST, and VASQUEZ engaged in the business of, acted in the  
15 capacity of, or advertised a forensic mortgage loan audit  
16 service and advance fee brokerage offering to perform and  
17 performing forensic mortgage loan audit services with respect to  
18 loans secured by liens on real property for compensation or in  
19 expectation of compensation and for fees often collected in  
20 advance as well as at the conclusion of the transaction.

21 4. On or about April 4, 2009, Juana M. paid an  
22 advance fee of \$2,490 to ESTRADA and VASQUEZ on behalf of PEOPLE  
23 FIRST. The advance fee paid by Juana M. was collected pursuant  
24 to the provisions of an agreement pertaining to forensic  
25 mortgage loan audit services to be provided with respect to a  
26 loan secured by the real property located at 45673 Trafalgar  
27

1 Drive, Lancaster, California 93534.

2 CONCLUSIONS OF LAW

3 5. Based on the information contained in Paragraphs  
4 3 and 4, above, ESTRADA performed and/or participated in  
5 forensic mortgage loan audit activities which require a real  
6 estate broker license under the provisions of Code Sections  
7 10131(d) and 10131.2 during a period of time when ESTRADA was  
8 not licensed by the Department as a real estate broker nor  
9 employed as a real estate salesperson by the broker on whose  
10 behalf the activities were performed in violation of Section  
11 10130 of the Code.

12 6. Based on the information contained in Paragraphs  
13 3 and 4, above, PEOPLE FIRST and VASQUEZ performed and/or  
14 participated in forensic mortgage loan audit activities which  
15 require a broker license under the provision of Code Sections  
16 10131(d) and 10131.2 during a period of time when neither was  
17 licensed by the Department as a real estate broker or  
18 salesperson, in violation of Code Section 10130.

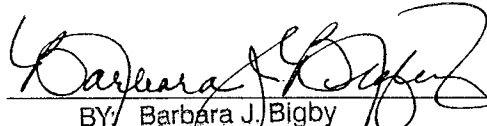
19 DESIST AND REFRAIN ORDER

20  
21 Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW  
22 stated herein, it is hereby ordered that PEOPLE FIRST SERVICES,  
23 INC., CESAR DAVID ESTRADA aka CESAR ESTRADA and MARIO VASQUEZ,  
24 whether doing business under their own names, or any other  
25 names, or any fictitious name, ARE HEREBY ORDERED to immediately  
26 desist and refrain from performing any acts within the State of  
27 California for which a real estate broker license is required.

1 In particular each of them is ORDERED TO DESIST AND REFRAIN from  
2 charging, demanding, claiming, collecting and/or receiving  
3 advance fees, as that term is defined in Section 10026 of the  
4 Code, for any other real estate related services offered by them  
5 to others.

6 DATED: 2/23, 2011.

8 JEFF DAVI  
9 Real Estate Commissioner

10   
11 BY/ Barbara J. Bigby  
12 Chief Deputy Commissioner

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

23 cc: People First Services, Inc.  
24 10722 Arrow Road, Suite 218  
25 Rancho Cucamonga, California 91730

26 People First Services, Inc.  
27 1010 N. Central Avenue  
Glendale, California 91202

People First Services, Inc.  
2451 Colorado Boulevard, Suite 2  
Los Angeles, California 90041

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