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Dept. of Real Estate

JUL 06 2011

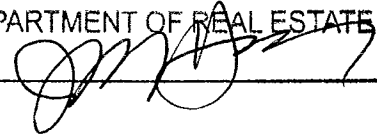
MAIL SORT #2

**FILED**

JUL 05 2011

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

4 Telephone: (213) 576-6982

5 DEPARTMENT OF REAL ESTATE  
6 BY: 

7  
8 DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 \* \* \* \* \*

11 To: ) No. H-37373 LA  
12 )  
13 RBJ GROUP; RODRIGO M. DEZA; ) ORDER TO DESIST  
14 and JEREMY NAVALTA OPERANA ) AND REFRAIN  
15 ) (B&P Code Section 10086)  
16 )  
17 )

16 The Commissioner ("Commissioner") of the California  
17 Department of Real Estate ("Department") caused an investigation  
18 to be made of the activities of RBJ GROUP; RODRIGO M. DEZA  
19 ("DEZA"); and JEREMY NAVALTA OPERANA ("OPERANA"), and has  
20 determined that each of them engaged in or is engaging in acts or  
21 practices constituting violations of the California Business and  
22 Professions Code ("Code"). Said parties are engaging in the  
23 business of, acting in the capacity of, advertising, or assuming  
24 to act, as a real estate broker in the State of California within  
25 the meaning of Section 10131(d) (soliciting borrowers or lenders  
26 or negotiating loans) and Section 10131.2 (advance fee handling).  
27

1 Based on the findings of that investigation, as set forth below,  
2 the Commissioner hereby issues the following Findings of Fact and  
3 Desist and Refrain Order pursuant to Section 10086 of the Code.

4 FINDINGS OF FACT

5 1. OPERANA is presently licensed and/or has license  
6 rights under the Real Estate Law (Part 1 of Division 4 of the  
7 Code) as a real estate salesperson. OPERANA's license expired on  
8 January 12, 2010.

9 2. At no time herein mentioned have RBJ GROUP or DEZA  
10 been licensed by the Department in any capacity.

11 3. At the times set forth below RBJ GROUP, DEZA and  
12 OPERANA engaged in the business of, acted in the capacity of, or  
13 advertised a real estate loan service and advance fee brokerage  
14 offering to perform solicitation, negotiation and modification of  
15 loans secured by liens on real property for compensation or in  
16 expectation of compensation and for fees collected in advance  
17 including, but not limited to, the following:

18 a. On or about June 8, 2008, Maria Veronica M. paid  
19 an advance fee of \$2,500 to RBJ GROUP. The advance fee was  
20 collected pursuant to the provisions of an agreement pertaining  
21 to loan solicitation, negotiation, and modification services to  
22 be provided by RBJ GROUP, DEZA and OPERANA with respect to a  
23 loans secured by the real property at 1547 Kendall Drive, San  
24 Bernardino, California 92407.

25 b. On or about June 16, 2008, Priciliano H. paid an  
26 advance fee of \$2,500 to RBJ GROUP. The advance fee was  
27

1 collected pursuant to the provisions of an agreement pertaining  
2 to loan solicitation, negotiation, and modification services to  
3 be provided by RBJ GROUP, DEZA and OPERANA with respect to a  
4 loan secured by the real property at 6726 Farmdale, North  
5 Hollywood, California 91606.

6 c. On or about August 12, 2008, Josefina C. paid an  
7 advance fee of \$2,500 to RBJ GROUP. The advance fee was  
8 collected pursuant to the provisions of an agreement pertaining  
9 to loan solicitation, negotiation, and modification services to  
10 be provided by RBJ GROUP, DEZA and OPERANA with respect to a  
11 loan secured by the real property at 10239 Barte Avenue,  
12 Arleta, California 91331.

13 CONCLUSIONS OF LAW

14 4. The activities described in Paragraph 3, above,  
15 require a real estate license under Section 10131(d) and Section  
16 10131.2 of the Code.

17 5. Based on the information contained in Paragraph  
18 4, above, RBJ GROUP, DEZA and OPERANA performed and/or  
19 participated in loan solicitation, negotiation and modification  
20 activities which require a real estate broker license under the  
21 provisions of Code Sections 10131(d) and 10131.2 during a period  
22 of time when they were not licensed by the Department as a real  
23 estate broker nor employed as a real estate salesperson by the  
24 broker on whose behalf the activities were performed in  
25 violation of Section 10130 of the Code.  
26

27 ///

DESIST AND REFRAIN ORDER

1                   Based on the Findings of Fact and Conclusions of Law  
2 stated herein:  
3

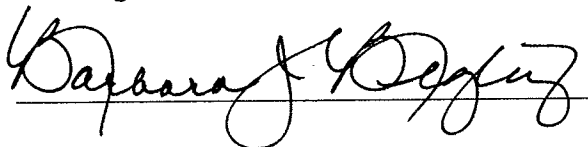
4                   IT IS HEREBY ORDERED that RBJ GROUP, RODRIGO M. DEZA  
5 and JEREMY NAVALTA OPERANA, whether doing business under their  
6 own names, or any other names, or any fictitious name, ARE HEREBY  
7 ORDERED to immediately desist and refrain from performing any  
8 acts within the State of California for which a real estate  
9 broker license is required. In particular each of them is  
10 ORDERED TO DESIST AND REFRAIN from:

11                   (i) charging, demanding, claiming, collecting and/or  
12 receiving advance fees, as that term is defined in Section 10026  
13 of the Code, in any form, and under any conditions, with respect  
14 to the performance of loan modifications or any other form of  
15 mortgage loan forbearance service in connection with loans on  
16 residential property containing four or fewer dwelling units  
17 (Code Section 10085.6); and  
18

19                   (ii) charging, demanding, claiming, collecting and/or  
20 receiving advance fees, as that term is defined in Section 10026  
21 of the Code, for any other real estate related services offered  
22 by them to others.

23                   DATED: 6/28, 2011.  
24

25                   Barbara J. Bigby  
26                   Acting Real Estate Commissioner

27                   

1 **Notice:** Business and Professions Code Section 10139 provides  
2 that "Any person acting as a real estate broker or real estate  
3 salesperson without a license or who advertises using words  
4 indicating that he or she is a real estate broker without being  
5 so licensed shall be guilty of a public offense punishable by a  
6 fine not exceeding twenty thousand dollars (\$20,000), or by  
7 imprisonment in the county jail for a term not to exceed six  
8 months, or by both fine and imprisonment; or if a corporation, be  
9 punished by a fine not exceeding sixty thousand dollars  
10 (\$60,000)."

11 cc: RBJ Group  
12 15432 Victoria Lane  
13 Huntington Beach, California 92647

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