


1 Department of Real Estate
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FILED

JUN 20 2013

DEPARTMENT OF REAL ESTATE
BY: 

7
8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

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11 To:) No. H-04504 SD
12)
13 MARIBEL ARELLANO, aka Maria Moran,) ORDER TO DESIST
14 Maribel Moran, Maribel Moran,) AND REFRAIN
15 Maribel Arellano, Maribel Sanchez,) (B&P Code Section 10086)
16 Maria Sanchez, Marivel Moran,)
17 Maribel Sanchez Lozano, and)
18 Maria D. Moran Lozano, among others.)
19)

18 The Commissioner ("Commissioner") of the Department of Real Estate
19 ("Department") of the State of California caused an investigation to be made of the activities of
20 MARIBEL ARELLANO ("M. Arellano"), aka Maria Moran, Maribel Moran, Maribell Arellano,
21 Maribel Sanchez, Maria Sanchez, Marivel Moran, Maribell Sanchez Lozano, and Maria D.
22 Moran Lozano, among others. Based on that investigation the Commissioner has determined
23 that M. ARELLANO has engaged in, is engaging in acts or attempting to engage in the business
24 of, acting in the capacity of, and/or advertising or assuming to act as a real estate broker in the
25 State of California within the meaning of Business and Professions Code sections 10131(d)
26 (advertising, soliciting borrowers for, and offering to negotiate loans or perform loan
27 modification services for borrowers in connection with loans secured by liens on real property)

1 and 10131.2 (collecting advance fees in connection with those services).

2 In addition, based on that investigation, the Commissioner has determined that
3 M. ARELLANO has engaged in or is engaging in acts or is attempting to engage in practices
4 constituting violations of the California Business and Professions Code (“Code”). Based on the
5 findings of that investigation, set forth below, the Commissioner hereby issues the following
6 Findings of Fact, Conclusions of Law, and Desist and Refrain Order under the authority of Code
7 section 10086.

8 FINDINGS OF FACT

- 9 1. From September 5, 2006, through the present, Pablo Arellano (P. Arellano)
10 has been licensed by the Department as a real estate salesperson, Department ID 01739890.
11 2. From January 5, 2010, through September 13, 2010, P. Arellano was licensed
12 under the employment of TDE Enterprises, Inc., Department ID 01844037. TDE Enterprises,
13 Inc. is licensed to do business as Steele Canyon Realty.
14 3. P. Arellano and M. ARELLANO are married. M. ARELLANO uses several
15 aliases including, but not limited to, Maria Moran, Maribel Moran, Maribel Arellano, Maribel
16 Sanchez, Maria Sanchez, Marivel Moran, Maribell Sanchez Lozano, and Maria D. Moran
17 Lozano.
18 4. M. ARELLANO is not now, and has never been, licensed by the Department
19 in any capacity.
20 5. On or about July 9, 2010, M. ARELLANO solicited borrower Lotfali R. for
21 loan modification and negotiation services in connection with a loan secured directly or
22 collaterally by a lien on real property located in San Diego, California. M. ARELLANO falsely
23 represented herself to be a licensed real estate salesperson acting on behalf of Steele Canyon
24 Realty.
25 6. On July 9, 2010, M. ARELLANO charged and collected from Lotfali R., an
26 advance fee of \$1,000 in the form of a check made payable to P. Arellano. The check was
27 posted on July 26, 2010.

1 7. On or July 9, 2010, M. ARELLANO also charged and collected from Lotfali
2 R., an advance fee of \$350 in the form of a check made payable to Maria Moran, for an appraisal
3 of Lotfali R.'s property. M. ARELLANO never ordered an appraisal for Lotfali R.'s property.

4 8. M. ARELLANO also collected advance fees of \$6,870 from Lotfali R. for
5 foreclosure forbearance services. Additionally, M. ARELLANO made several
6 misrepresentations to Lotfali R., including that he must pay monthly payments of \$1,970.85
7 toward a trial modification period with his lender, Bank of America. M. ARELLANO collected
8 an upfront cash payment of \$10,000 from Lotfali R. for said trial modification payments to be
9 made on his behalf to his lender. M. ARELLANO never forwarded any of the monies received
10 from Lotfali R. to his lender.

11 9. M. ARELLANO also collected advance fees of \$350 from borrower, Beatriz
12 E. on or about July 1, 2010. P. Arellano allowed his wife, M. ARELLANO to falsely represent
13 herself as an agent acting for Steele Canyon Realty to borrowers Beatriz R. and Marco and
14 Raquel M. P. Arellano was terminated from his position as an agent for Steele Canyon Realty
15 and/or TDE Enterprises, Inc. after Steele Canyon Realty became aware of these facts.

16 CONCLUSIONS OF LAW

17 1. Based on the information contained in Paragraphs 1 through 9, above,
18 MARIBEL ARELLANO has performed and/or participated in advance fee handling and loan
19 solicitation, negotiation, and modification activities which require a license under the provisions
20 of Code sections 10131(d) and 10131.2 during a period of time when she was not licensed by the
21 Department in any capacity in violation of Code section 10130.

22 DESIST AND REFRAIN ORDER

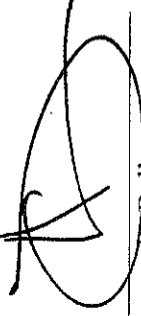
23 Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW stated
24 herein, IT IS HEREBY ORDERED THAT MARIBEL ARELLANO, whether doing business
25 under her own name, or any other fictitious name including, but not limited to, Maria Moran,
26 Maribel Moran, Maribell Arellano, Maribel Sanchez, Maria Sanchez, Marivel Moran, Maribell
27 Sanchez Lozano, and Maria D. Moran Lozano, immediately desist and refrain from performing

1 any acts within the State of California for which a real estate broker license is required. In
2 particular **MARIBEL ARELLANO** is ORDERED TO DESIST AND REFRAIN from:

- 3 1. charging, demanding, claiming, collecting and/or receiving advance fees, as
4 that term is defined in Section 10026 of the Code, in any form, and under any conditions, with
5 respect to the performance of loan modifications or any other form of mortgage loan
6 forbearance service in connection with loans on residential property containing four or fewer
7 dwelling units (Code Section 10085.5); and
8 2. charging, demanding, claiming, collecting and/or receiving advance fees, as
9 that term is defined in Section 10026 of the Code, for any other real estate related services
10 offered by them to others.

11 DATED: MAY 29, 2013

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13 REAL ESTATE COMMISSIONER

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17 By: Jeffrey Mason
18 Chief Deputy Commissioner

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

26 cc: Maribel Arellano
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