

1 Department of Real Estate
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FILED

AUG - 2 2011

DEPARTMENT OF REAL ESTATE
By R. Mat

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6
7 BEFORE THE DEPARTMENT OF REAL ESTATE
8 STATE OF CALIFORNIA

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10 To:)
11) NO. H-5647 SAC
12 PEACE AND FREEDOM LEGAL)
13 SERVICES, KARLA BARBOSA) ORDER TO DESIST AND REFRAIN
14 and ANGELINA MIRELES.) (B&P Code Section 10086)

15 The Commissioner ("the Commissioner") of the California Department of Real
16 Estate ("the Department") caused an investigation to be made of the activities of PEACE
17 AND FREEDOM LEGAL SERVICES, ("PFLS"), KARLA BARBOSA, ("BARBOSA"), and
18 ANGELINA MIRELES, ("MIRELES"), (collectively "Respondents"). Based on that
19 investigation, the Commissioner has determined that Respondents have engaged in, are
20 engaging in, or are attempting to engage in, acts or practices constituting violations of the
21 California Business and Professions Code ("Code") and/or Title 10, Chapter 6, California
22 Code of Regulations ("Regulations"), including acting in the capacity of, advertising or
23 assuming to act as a real estate broker in the State of California within the meaning of Section
24 10131(d) (soliciting services for borrowers and/or lenders in connection with loans secured by
25 real property). Furthermore, based on the investigation, the Commissioner hereby issues the
26 following Findings of Fact, Conclusions of Law, and Desist and Refrain Order under the
27 authority of Section 10086 of the Code.

1 FINDINGS OF FACT

2 1. At all times relevant, PFLS was not licensed by the Department to conduct real
3 estate activity in the State of California.

4 2. At all times relevant, BARBOSA was not licensed by the Department to
5 conduct real estate activity in the State of California.

6 3. At all time relevant, MIRELES was licensed as a real estate salesperson by the
7 Department in the employ of Legacy Home Loans & Real Estate.

8 4. During the period of time set out below, Respondents solicited borrowers
9 and/or performed services for one or more borrowers and negotiated to do one or more of the
10 following acts for another or others, for or in expectation of compensation: negotiate one or
11 more loans for, or perform services for, borrowers and/or lenders with respect to the collection
12 of advance fees and loan modification, loan refinance, principal reduction, foreclosure
13 abatement or short sale services and/or those borrowers' lenders in connection with loans
14 secured directly or collaterally by one or more liens on real property.

15 5. In or about January 2011, in furtherance of their plan and scheme to solicit
16 advance fees and provide loan modification services, Respondents advertised by flyer to
17 provide loan modification services to the general public.

18 CONCLUSIONS OF LAW

19 6. Based on the Findings of Fact contained in Paragraphs 1 through 5, above,
20 PEACE AND FREEDOM LEGAL SERVICES, KARLA BARBOSA and ANGELINA
21 MIRELES solicited borrowers and/or performed services for those borrowers with respect to
22 the collection of advance fees and loan modification, loan refinance, principal reduction,
23 foreclosure abatement or short sale services and/or those borrowers' lenders in connection
24 with loans secured directly or collaterally by one or more liens on real property, which acts
25 require a real estate broker license under Sections 10130 (broker license requirement) and
26 10131(d) (broker definition) of the Code.

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1 DESIST AND REFRAIN ORDER

2 Based on the Findings of Fact and Conclusions of Law stated herein, PEACE
3 AND FREEDOM LEGAL SERVICES, KARLA BARBOSA and ANGELINA MIRELES,
4 whether doing business under your own names, or any other names or fictitious names, ARE
5 HEREBY ORDERED to immediately desist and refrain from performing any acts that require
6 a real estate broker license unless and until you are properly licensed by the Department.

7 DATED: 8/1/11

8 BARBARA J. BIGBY
9 Acting Real Estate Commissioner

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

18 cc: Peace and Freedom Legal Services
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20 Stockton, CA 95207

21 Karla Barbosa
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23 Angelina Mireles
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27 ATTY JWB:km