

FILED

SEP 14 2011

1 Department of Real Estate
2 320 West Fourth St. #350
3 Los Angeles, CA 90013

4 (213) 576-6982

DEPARTMENT OF REAL ESTATE
BY: *Guadalupe Salas*

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8 BEFORE THE DEPARTMENT OF REAL ESTATE
9 STATE OF CALIFORNIA

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11 To:) No. H-37528 LA
12 EMPOWER FINANCIAL LLC;)
13 JENNY A. BRAVO; and) ORDER TO DESIST
14 RIGOBERTO BRAVO, aka Roberto Bravo.) AND REFRAIN
) (B&P Code Section 10086)

15 The Real Estate Commissioner of the State of California ("Commissioner") has
16 caused an investigation to be made of the activities of EMPOWER FINANCIAL LLC; JENNY
17 A. BRAVO; and RIGOBERTO BRAVO, aka Roberto Bravo. Based on that investigation, the
18 Commissioner has determined that EMPOWER FINANCIAL LLC; JENNY A. BRAVO; and
19 RIGOBERTO BRAVO, aka Roberto Bravo, have engaged in, are engaging in, or are attempting
20 to engage in, acts or practices constituting violations of the California Business and Professions
21 Code ("Code"), including acting in the capacity of, advertising and/or assuming to act as a real
22 estate broker in the State of California within the meaning of Code Sections 10131(d)
23 (advertising, soliciting borrowers for, and offering to perform loan modification services for
24 distressed homeowners) and 10131.2 (collecting advance fees in connection with those services).
25 Based on that investigation, the Commissioner hereby issues the following Findings of Fact,
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1 Conclusions of Law, and Desist and Refrain Order under the authority of Section 10086 of the
2 Code.

3 FINDINGS OF FACT

4 1. EMPOWER FINANCIAL LLC ("EMPOWER"), is a California Limited
5 Liability Corporation owned by JENNY A. BRAVO ("J.A.BRAVO") and RIGOBERTO
6 BRAVO, aka Roberto Bravo ("R.BRAVO"). EMPOWER is not now and has never been
7 licensed by the Department of Real Estate ("Department") in any capacity. At times relevant
8 herein, EMPOWER did business out of offices located at 16689 Foothill Boulevard, Suite 204,
9 Fontana, CA 92335. EMPOWER also has a business address business on record with the
10 California Secretary of State of 13800 Heacock St., Suite D141, Moreno Valley, CA 92553.
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12 2. J.A. BRAVO is not now and has never been licensed by the Department in any
13 capacity. J.A.BRAVO is, and at all times relevant herein was, a managing member and agent for
14 service of process of EMPOWER.

15 3. R. BRAVO is not now and has never been licensed by the Department in any
16 capacity. R. BRAVO is, and at all times relevant herein was, a managing member of
17 EMPOWER.
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19 4. Beginning at a time on or before August 4, 2009, J.A. BRAVO and R.
20 BRAVO, as representatives of EMPOWER, advertised, solicited and offered short sale and
21 related foreclosure relief services to consumers in California, and collected advance fees for
22 those services. The services offered included negotiating a short sale of the mortgaged
23 properties and negotiating with lenders on behalf of borrowers to refinance or modify the terms
24 of mortgage loans.
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26 5. On or about August 4, 2009, R. BRAVO and J.A. BRAVO met with borrower
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1 Jorge R. ("Borrower") at the EMPOWER offices to discuss loan modification services with him.
2 At that time, the BRAVOs solicited and received a check from Borrower made out to
3 EMPOWER for \$1,000.00 as partial payment advance fees for services. Borrower subsequently
4 paid an additional \$500.00 in advance fees to EMPOWER and the BRAVOs. At that initial
5 meeting, the BRAVOs reviewed several documents written in English with Borrower. The
6 BRAVOs translated and explained the documents to Borrower, whose primary language is
7 Spanish, and who could not read or understand the legal documents written in English. The
8 BRAVOs obtained Borrowers signature on several documents, including a contract authorizing
9 them to list the property for sale at a price, "necessary to effectuate a short sale." On August 14,
10 2009, Borrower returned to the EMPOWER office and paid the BRAVOs an additional \$500.00.
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12 6. When Borrower was contacted by his lender later that month, he learned that
13 the BRAVOs were not supposed to charge him upfront fees for services. He canceled his
14 arrangement with the BRAVOs.
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16 7. Upon investigation by the Department, Borrower received a refund of the
17 money he paid EMPOWER and the BRAVOs.
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19 CONCLUSIONS OF LAW

20 The conduct, acts and/or omissions of EMPOWER FINANCIAL LLC; JENNY
21 A. BRAVO: and RIGOBERTO BRAVO, aka Roberto Bravo, as set forth in the Findings of Fact
22 above, when not licensed by the Department as real estate brokers or as salespersons employed
23 by a real estate broker licensed by the Department, was in violation of Code Section 10130.
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DESIST AND REFRAIN ORDER

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2 Based on the Findings of Fact and Conclusions of Law stated herein, you,
3 EMPOWER FINANCIAL LLC; JENNY A. BRAVO; and RIGOBERTO BRAVO, aka Roberto
4 Bravo, whether doing business under your own names, or any other names, or fictitious names,
5 ARE HEREBY ORDERED to immediately desist and refrain from engaging in activities
6 requiring a real estate broker license, including:

7 (i) charging, demanding, claiming, collecting and/or receiving advance fees, as
8 that term is defined in Section 10026 of the Code, in any form, and under any conditions, with
9 respect to the performance of loan modifications or any other form of mortgage loan forbearance
10 service in connection with loans on residential property containing four or fewer dwelling units;
11 and
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13 (ii) charging, demanding, or collecting a fee for any of the services you offer to
14 others, unless and until you obtain a real estate broker license issued by the Department, and
15 until you demonstrate and provide evidence satisfactory to the Commissioner that you are in full
16 compliance with all of the requirements of the Code and Commissioner's Regulations relating to
17 charging, collecting, and accounting for fees.
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20 DATED: 8/31, 2011

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22 BARBARA J. BIGBY
Acting Real Estate Commissioner

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1 **Notice:** Business and Professions Code Section 10139 provides that "Any person acting as a
2 real estate broker or real estate salesperson without a license or who advertises using words
3 indicating that he or she is a real estate broker without being so licensed shall be guilty of a
4 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)."

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7 cc: Jenny A. Bravo
P.O. Box 1546
8 Colton, CA 92324

9 Rigoberto Bravo
10 aka Roberto Bravo
P.O. Box 1546
11 Colton, CA 92324

12 Rigoberto Bravo
13 Aka Roberto Bravo
163 E. Walnut Ave.
14 Rialto, CA 92376

15 Jenny Bravo
163 E. Walnut Ave.
16 Rialto, CA 92376

17 Empower Financial LLC
18 c/o Jenny A. Bravo, Agent for Service of Process
16689 Foothill Blvd. #204
19 Fontana, CA 92335-8411

20 Empower Financial LLC
13800 Heacock St., Suite D 141
21 Moreno Valley, CA 92553-6262

22 Empower Financial LLC
23 13800 Hancock St., Suite D 141
24 Moreno Valley, CA 92553
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