

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

3 Telephone: (213) 576-6982

FILED

AUG 28 2009

DEPARTMENT OF REAL ESTATE
BY: *[Signature]*

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DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

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To:)	No. H-36208 LA
)	
JTL MORTGAGE & REALTY INC.,)	
and JORGE TALAVERA, indivi-)	
dually, and as designated)	<u>ORDER TO DESIST</u>
officer for JTL Mortgage &)	<u>AND REFRAIN</u>
Realty)	(B&P Code Section 10086)
)	
_____)	

The Commissioner ("Commissioner") of the California Department of Real Estate ("Department") caused an investigation to be made of the activities of JTL MORTGAGE & REALTY INC. and JORGE TALAVERA, individually, and as designated officer for JTL Mortgage & Realty Inc. Based on that investigation the Commissioner has determined that JTL MORTGAGE & REALTY INC. ("JTL") and JORGE TALAVERA ("TALAVERA") have employed and/or compensated individuals who were not licensed by the Department to perform activities requiring a real estate license in violation of California Business and Professions Code ("Code")

1 Section 10137, and, further, have engaged in or are engaging in
2 the business of claiming, demanding, charging, receiving,
3 collecting or contracting for the collection of an advance fee in
4 connection with employment undertaken to promote the sale or
5 lease of real property or to obtain a loan or loans on real
6 property, including the performance of loan negotiation and loan
7 modification services with respect to loans which are secured by
8 liens on real property, within the meaning of Code Section
9 10131.2. In connection with said activities, the Commissioner has
10 determined that JTL and TALAVERA have engaged in activities which
11 constitute violations of the Code and Title 10, California Code
12 of Regulations ("Regulations"). Based on the investigation, the
13 Commissioner hereby issues the following Findings of Fact,
14 Conclusions of Law, and Desist and Refrain Order under the
15 authority of Section 10086 of the Code.

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17 FINDINGS OF FACT

18 1. JTL is presently licensed and/or has license rights
19 under the Real Estate Law (Part 1 of Division 4 of the Code) as a
20 corporate real estate broker.

21 2. TALAVERA is presently licensed and/or has license
22 rights under the Real Estate Law as a real estate broker.

23 3. At no time has Jorge Talavera, Jr. ("Talavera,
24 Jr.") been licensed by the Department.

25 4. JTL and TALAVERA engaged in the business of
26 claiming, demanding, charging, receiving, collecting or
27 contracting for the collection of an advance fee, as defined by

1 10. Based on the information contained in Paragraphs 5
2 and 6, above, the agreement titled JTL Mortgage & Realty, Inc.
3 Client Agreement constitutes an advance fee agreement within the
4 meaning of Code Section 10085.

5 11. Based on the information contained in Paragraphs
6 5, 6 and 7, above, the failure by JTL MORTGAGE and TALAVERA to
7 submit the advance fee agreement to the Commissioner ten days
8 before using it constitutes a violation of Code Section 10085
9 and Section 2970 of the Regulations.

10 DESIST AND REFRAIN ORDER

11 Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW
12 stated herein, it is hereby ordered that JTL MORTGAGE & REALTY
13 INC. and JORGE TALAVERA, individually, and as designated officer
14 for JTL Mortgage & Realty Inc. immediately desist and refrain
15 from:
16

17 1. employing or compensating any person for performing
18 any act for which a real estate license is required unless that
19 person is licensed as a real estate broker, or as a real estate
20 salesman licensed under the broker employing or compensating him.
21 In particular, JTL MORTGAGE & REALTY INC. and JORGE TALAVERA are
22 ordered to desist and refrain from:

23 (i) employing or compensating any person who does not
24 hold a real estate license from soliciting borrowers and/or
25 performing services for borrowers or lenders in connection with
26 loans secured directly or collaterally by one or more liens on
27 real property.

1 2. collecting advance fees, as that term is defined in
2 Section 10026 of the Code, in any form and particularly with
3 respect to loan modification, loan negotiation, loan refinance,
4 principal reduction, foreclosure abatement or short sale
5 services, unless and until JTL MORTGAGE & REALTY INC. and JORGE
6 TALAVERA demonstrate and provide evidence satisfactory that JTL
7 MORTGAGE & REALTY INC. and JORGE TALAVERA have done the
8 following:

9 (i) submitted an advance fee agreement to the
10 Commissioner in compliance with Code Section 10085 and Section
11 2970 of the Regulations; and

12 (ii) are in full compliance with all the requirements
13 of the Code and Regulations relating to charging, collecting and
14 accounting for advance fees.

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16 DATED: 8-25, 2009.

17
18 JEFF DAVI
19 Real Estate Commissioner
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21 

22 cc: JTL Mortgage & Realty Inc.
23 12890 Homeridge Lane
24 Chino Hills, California 91709

25 JTL Mortgage & Realty Inc.
26 1047 W. 6th Street, Suite D
27 Corona, California 92882

Jorge Talavera
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Chino Hills, California 91709

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