

1 Department of Real Estate  
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3 Los Angeles, California 90013-1105

4 Telephone: (213) 576-6982

**FILED**  
AUG 12 2010  
DEPARTMENT OF REAL ESTATE

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BEFORE THE DEPARTMENT OF REAL ESTATE  
STATE OF CALIFORNIA

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To: ) NO. H-36760 LA  
)  
NATIONWIDE FORECLOSURE RELIEF, ) ORDER TO DESIST  
ERNESTO PERALTA and IVAN VALDEZ. ) AND REFRAIN  
) (B&P Code §10086)  
)

The Real Estate Commissioner of the State of California ("Commissioner") caused an investigation to be made of the activities of NATIONWIDE FORECLOSURE RELIEF, ERNESTO PERALTA and IVAN VALDEZ.

Whenever acts referred to below are attributed to NATIONWIDE FORECLOSURE RELIEF, those acts are alleged to have been done by or through its officers, directors, agents, associates, affiliates, employees, and/or co-conspirators including, but not limited to, ERNESTO PERALTA and IVAN VALDEZ.

The Commissioner has determined from the findings set forth below that NATIONWIDE FORECLOSURE RELIEF, ERNESTO PERALTA and IVAN VALDEZ have violated Section 10130 of the Business and Professions Code ("Code") by engaging in the business of a real estate broker within the State of California without a real estate broker license. Furthermore, based on the investigation, the Commissioner hereby issues the following Findings of Fact, Conclusions of Law, and Desist and Refrain Order under the authority of

1 Code Section 10086.

2 FINDINGS OF FACT

3 1. At no time herein mentioned, has NATIONWIDE FORECLOSURE RELIEF  
4 been licensed by the Department of Real Estate of the State of California (“Department”) in any  
5 capacity.

6 2. At no time herein mentioned, has ERNESTO PERALTA been licensed by the  
7 Department as a real estate salesperson or broker.

8 3. At no time herein mentioned, has IVAN VALDEZ been licensed by the  
9 Department as a real estate salesperson or broker.

10 4. During a period of time from the last three years to the present,  
11 NATIONWIDE FORECLOSURE RELIEF, ERNESTO PERALTA and IVAN VALDEZ  
12 engaged in the business of, acted in the capacity of, advertised or assumed to act as real estate  
13 brokers in the State of California, within the meaning of Code Section 10131, for or in  
14 expectation of compensation. NATIONWIDE FORECLOSURE RELIEF, ERNESTO  
15 PERALTA and IVAN VALDEZ’ activities included, advertising a real estate loan service  
16 offering to perform solicitation, negotiation and modification of loans secured by liens on real  
17 property for compensation or in expectation of compensation including, but not limited to, the  
18 following:

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<u>Date</u>	<u>Borrower</u>	<u>Advance Fee Charged</u>
09/09/2008	Marco Silva	\$2,495
10/04/2008	Edith Molina	\$2,495
10/14/2008	Tanisha Ganub	\$2,495
10/21/2008	Diego Chavez Garcia	\$2,495
12/03/2008	Marlon Ruiz and Xiomara Briceno	\$2,495
12/06/2008	Roxana Velasco	\$2,495

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<u>Date</u>	<u>Borrower</u>	<u>Advance Fee Charged</u>
12/11/2008	Flossie Harrison	\$2,495
12/26/2008	Mariano Jimenez	\$2,495
02/13/2009	Chris Motley	\$2,495
02/13/2009	Maria Del Pilar Galvez	\$2,495
02/16/2009	Guillermo Gonzalez	\$2,495
03/20/2009	Benjamin Javian	\$2,495
03/20/2009	Norma Urbina	\$2,495
04/26/2009	Jose Hinojosa	\$2,495
04/30/2009	Jose de Loera	\$2,495

5. For an unknown period of time beginning no later than September, 2008, and continuing through April 12, 2010, NATIONWIDE FORECLOSURE RELIEF, ERNESTO PERALTA and IVAN VALDEZ advertised loan modification services.

CONCLUSIONS OF LAW

6. Based on the findings of fact contained in Paragraphs 1 through 5, NATIONWIDE FORECLOSURE RELIEF, ERNESTO PERALTA and IVAN VALDEZ, or any other persons unknown at this time, solicited borrowers and performed services for those borrowers and/or those borrowers' lenders in connection with loans secured directly or collaterally by one or more liens on real property, and charged, demanded or collected advance fees for the services to be provided, which acts require a real estate broker license under Code Sections 10131(d) and 10131.2, during a period of time when NATIONWIDE FORECLOSURE RELIEF, ERNESTO PERALTA and IVAN VALDEZ were not licensed by the Department as real estate brokers, in violation of Code Section 10130.

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DESIST AND REFRAIN ORDER

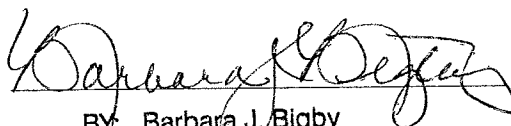
Based upon the FINDINGS OF FACT AND CONCLUSIONS OF LAW stated herein, it is ordered that, NATIONWIDE FORECLOSURE RELIEF, ERNESTO PERALTA and IVAN VALDEZ, whether doing business under their own names, or any other fictitious names, ARE HEREBY ORDERED to immediately desist and refrain from performing any acts within the State of California for which a real estate broker license is required. In particular each of them is ORDERED TO DESIST AND REFRAIN from:

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

2. charging, demanding, claiming, collecting and/or receiving advance fees, as that term is defined in Code Section 10026, for any other real estate related services offered by you to others, unless and until you demonstrate and provide evidence satisfactory to the Commissioner that you are properly licensed by the Department as a real estate broker.

DATED: 7/26, 2010.

JEFF DAVI  
Real Estate Commissioner

  
BY: Barbara J. Bigby  
Chief Deputy Commissioner

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

1 cc: Nationwide Foreclosure Relief  
2 c/o Legalzoom.com, Inc.  
3 7083 Hollywood Blvd., Suite 180  
4 Los Angeles, CA 90028

5 Ernesto Peralta  
6 11101 Laurel Avenue  
7 Whittier, CA 90605

8 Ivan Valdez  
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10 La Habra, CA 90631  
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