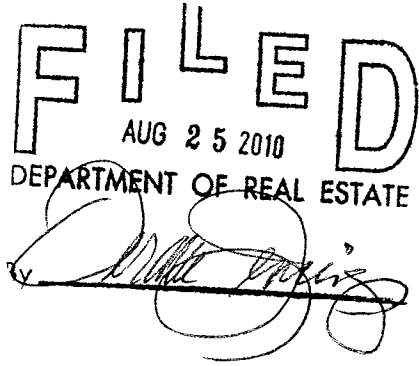


1 Department of Real Estate
2 320 West Fourth Street, Ste. 350
3 Los Angeles, California 90013

4 (213) 576-6982



8 DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 * * * * *

11 To:)	No. H-36779 LA
)	
12 MORTGAGE SOLUTIONS CENTER, INC.;)	<u>ORDER TO DESIST</u>
13 MARTHA LOZANO;)	
14 and RUBEN BAEZ aka Jose)	
Ruben BAEZ.)	<u>AND REFRAIN</u>

15 The Commissioner (Commissioner) of the California
16 Department of Real Estate (Department) caused an investigation to
17 be made of the activities of MORTGAGE SOLUTIONS CENTER, INC.
18 (MSC), MARTHA LOZANO (LOZANO) and RUBEN BAEZ aka Jose Ruben BAEZ
19 (BAEZ).. Based on that investigation, the Commissioner has
20 determined that you MSC, LOZANO, and BAEZ have engaged in, are
21 engaging in, or are attempting to engage in, acts or practices
22 constituting violations of the California Business and
23 Professions Code (Code), including violating Code Section 10130
24 by engaging in the business of, acting in the capacity of, and/or
25 advertising or assuming to act as, a real estate broker in the
26 State of California within the meaning of Code Sections 10131(d)
27

1 (performing services for borrowers in connection with loans
2 secured by real property), 10131(e) (offer to sell, buy or
3 exchange a promissory note), and 10131.2 (advance fee handling).
4 Furthermore, based on the investigation, the Commissioner hereby
5 issues the following Findings of Fact, Conclusions of Law, and
6 Desist and Refrain Order under the authority of Section 10086 of
7 the Code.

8 Whenever acts referred to below are attributed to MSC,
9 LOZANO, and BAEZ those acts are alleged to have been done by MSC,
10 LOZANO, and BAEZ, or by and/or through one or more agents,
11 associates, affiliates, and/or co-conspirators, using the name
12 or other names or fictitious names unknown at this time.

13 FINDINGS OF FACT

14 1. At no time herein mentioned have MSC, LOZANO or
15 BAEZ been licensed by the Department as a real estate broker.

16 2. During 2008, MSC, LOZANO and BAEZ engaged in a
17 business, for or in expectation of compensation or collection of
18 an advance fee, which included the soliciting of borrowers and
19 negotiating to do one or more of the following acts for another
20 or others: offered to provide loan modifications or negotiation,
21 re-finance, or short-sale negotiations, or other services for
22 borrowers or owners of real property to modify the terms of the
23 loans on the real property and charging, demanding or collecting
24 an advance fee.

25 3. MSC, LOZANO and BAEZ demanded and received advance
26 fees in the amount of \$2,300 and \$1,800 from Guadalupe Arteaga
27 Contreras for loan modification and negotiation services of his

1 loan on the subject property located at 6914 Lubao Ave., Los
2 Angeles, California. Thereafter, the parties entered into a loan
3 modification agreement.

4 CONCLUSIONS OF LAW

5 4. Based on the findings of fact contained in
6 paragraphs 1 through 3, MSC, LOZANO and BAEZ's acts, acting
7 alone, or by and/or through one or more agents, associates,
8 affiliates, and/or co-conspirators, using the name, or other
9 names or fictitious names unknown at this time, solicited
10 borrowers and performed services for those borrowers and or
11 borrowers' lenders in connection with loans secured directly or
12 collaterally by one or more liens on real property, and charged,
13 demanded or collected advance fees for the services to be
14 provided, which acts require a real estate broker license under
15 Sections 10131(d), 10131(e), and 10131.2 of the Code, during a
16 period of time when MSC, LOZANO and BAEZ were not licensed by the
17 Department as a real estate broker, in violation of Code Section
18 10130.

19 DESIST AND REFRAIN ORDER

20 Based on the FINDINGS OF FACT and CONCLUSIONS OF LAW
21 stated herein, it is hereby ordered that MSC, LOZANO and BAEZ,
22 whether doing business under their own names, or any other names
23 or any fictitious name, ARE HEREBY ORDERED to immediately desist
24 and refrain from performing any acts within the State of
25 California for which a real estate broker license is required.
26 In particular each of them is ORDERED TO DESIST AND REFRAIN from:
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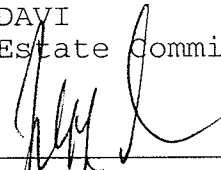
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1. charging, demanding, claiming, collecting and receiving advance fees, as that term is defined in Section 10026 of the Code, in any form, and under any conditions, with respect to the performance of loan modifications or any other form of mortgage loan forbearance service in connection with loans on residential property containing four or fewer dwelling units (Code Section 10085.6); and

2. charging, demanding, claiming, collecting and receiving advance fees, as that term is defined in Section 10026 of the Code, for any other real estate related services offered by them to others.

DATED: 5-10-2010

JEFF DAVI
Real Estate 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 the 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)."

- cc: Mortgage Solutions Center, Inc.
Martha Lozano
1391 E. First St.
Tustin, CA 92780
- Ruben Baez
45405 Foxton St.
Lancaster, CA 92704

JRP:GD