

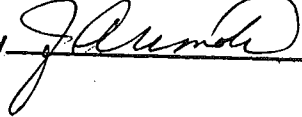
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FILED

DEC 13 2013

BUREAU OF REAL ESTATE

By 

STATE OF CALIFORNIA

BUREAU OF REAL ESTATE

| | | |
|-----------------------------------|---|--------------------------|
| 11 To: |) | |
| |) | NO. H-4543 SD |
| 12 HELP HOMEOWNERS NOW, INC., and |) | |
| 13 SUZANNE REED |) | ORDER TO DESIST AND |
| |) | REFRAIN |
| |) | (B&P Code Section 10086) |
| 15 _____ |) | |

17 The Commissioner (Commissioner) of the California Bureau of Real Estate
18 (Bureau) caused an investigation to be made of the activities of HELP HOMEOWNERS NOW,
19 INC. (HHN) and SUZANNE REED (REED). Based on that investigation, the Commissioner has
20 determined that HHN and REED have engaged in, are engaging in, or are attempting to engage
21 in, acts or practices constituting violations of the California Business and Professions Code
22 (Code), including the business of, acting in the capacity of, and/or advertising or assuming to act
23 as real estate brokers in the State of California within the meaning of Section 10131(a) (selling
24 or offering to sell real property for another) and 10131(d) (soliciting borrowers and providing
25 services in connection with loans secured by real property) of the Code. Furthermore, based on
26 the investigation, the Commissioner hereby issues the following Findings of Fact, Conclusions of
27 Law, and Desist and Refrain Order under the authority of Section 10086 of the Code.

1 Whenever acts referred to below are attributed to HHN and REED, those acts are
2 alleged to have been done by HHN and REED, acting by themselves, or by and/or through one or
3 more agents, associates, affiliates, and/or co-conspirators.

4 FINDINGS OF FACT

5 1. HHN and REED are not now, and have never been, licensed by the Bureau in
6 any capacity

7 2. On or about January 29, 2013, an Articles of Corporation of a Close
8 Corporation was filed with the California Secretary of State for HHN, which listed REED as
9 HHN's agent for service of process.

10 3. Since at least June 10, 2013, through the present, HHN and REED have
11 operated a website located at <http://helphomeownersnow.org>. This website describes HHN as
12 "experts in distressed real estate negotiations". Among the services offered on this website are
13 loan modifications, short sales and mortgage settlements. The website further states that "Our
14 Senior Negotiator, Suzanne Reed, was trained by the banks and has closed over 2000 short sales
15 and many modification and mortgage settlements. Her background includes, Escrow Officer,
16 Loan Officer, Mortgage Underwriter and for the last 6 years has been negotiating short sales." *

17 CONCLUSIONS OF LAW

18 4. Based on the findings of fact contained in paragraphs 1 through 3 HHN and
19 REED, acting by themselves, or by and/or through one or more agents, associates, affiliates,
20 and/or co-conspirators, offered to sell real property and solicited for borrowers for the negotiation
21 of loans secured directly or collaterally by one or more liens on real property, which acts require
22 a real estate broker license under Sections 10131(a) and 10131(d) of the Code, during a period of
23 time when HHN and REED were not licensed by the Bureau as real estate brokers, in violation
24 of Section 10130 of the Code.

25 * Note: The website also describes the qualifications of Laura Packer, Esq, a licensed attorney.
26 HHN and REED are separate entities from Ms. Packer, and are therefore not exempted from
27 license requirements under Code Section 10133(a)(3) which applies only to "An attorney at law
in rendering legal services to a client."

