BUREAU OF REAL ESTATE
320 West Fourth Street, Ste. 350
Los Angeles, California 90013

(213) 576-6982

FILED

DEC 13 2013

BUREAU OF REAL ESTATE

By

STATE OF CALIFORNIA

BUREAU OF REAL ESTATE

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

The Commissioner (Commissioner) of the California Bureau of Real Estate (Bureau) caused an investigation to be made of the activities of HELP HOMEOWNERS NOW, INC. (HHN) and SUZANNE REED (REED). Based on that investigation, the Commissioner has determined that HHN and REED have engaged in, are engaging in, or are attempting to engage in, acts or practices constituting violations of the California Business and Professions Code (Code), including the business of, acting in the capacity of, and/or advertising or assuming to act as real estate brokers in the State of California within the meaning of Section 10131(a) (selling or offering to sell real property for another) and 10131(d) (soliciting borrowers and providing services in connection with loans secured by real property) of the Code. 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 Section 10086 of the Code.

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

FINDINGS OF FACT

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

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

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

CONCLUSIONS OF LAW

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

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

DESIST AND REFRAIN ORDER

Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW stated herein, it is hereby ordered that HELP HOMEOWNERS NOW, INC. and SUZANNE REED, whether doing business under their own names, or any other 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.

DATED: DEC 05 2013

Real Estate Commissioner

By: JEFFREY MASON
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)."