Bureau of Real Estate
320 West 4th Street, Suite 350
Los Angeles, California 90013-1105

Telephone: (213) 576-6982

FILED

MAY 12 2014

BUREAU OF REAL ESTATE

By

BEFORE THE BUREAU OF REAL ESTATE

STATE OF CALIFORNIA

* * * *

To: J&G ENTERPRISES, INC. and JULIO C. LUJAN,	No. H-4635 SD 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 J&G ENTERPRISES, INC. and JULIO C. LUJAN (collectively "Respondents"). Based on that investigation the Commissioner has determined that Respondents have engaged in or are engaging in acts or attempting to engage in 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 Business and Professions Code ("Code") Sections 10131(a) (solicit prospective sellers or purchasers of or negotiate the purchase, sale or exchange of real property), 10131(d) (solicit borrowers for or negotiate loans or perform services for borrowers in connection with loans secured by liens on real property), and 10131.2 (engage in the business of claiming, demanding, charging, receiving, collecting or contracting for the collection of an advance fee in connection with offering to obtain a loan on real property).

In addition, based on that investigation, the Commissioner has determined that Respondents have engaged in or are engaging in acts or are attempting to engage practices constituting violations of the Code and/or Title 10, California Code of Regulations ("Regulations"). Based on the findings of that investigation, set forth below, 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.

FINDINGS OF FACT

1. From April 26, 2010, through the present, JULIO C. LUJAN ("LUJAN") has been licensed and/or has license rights by the Bureau as a real estate salesperson, License ID 01881486. At all times relevant, LUJAN was licensed under the employment of broker, 21st Real Estate, Inc.

2. J&G Enterprises, Inc. ("J&G") has never been licensed in any capacity by the Bureau. J&G is a California corporation formed by LUJAN on November 13, 2008. LUJAN is the sole proprietor and director of J&G. The corporate powers, rights, and privileges of J&G were suspended by the California Franchise Tax Board on June 1, 2011.

3. On or about July 26, 2012, LUJAN, while doing business as J&G, solicited and offered to perform loan modification or foreclosure forbearance services in connection with loans secured directly or collaterally by liens on real property for borrower, Carmen G. LUJAN charged and collected an advance fee of $1,400 for loan modification or foreclosure forbearance services for borrower, Carmen G., by way of a direct deposit made to J&G's checking account no. XXXXXX7119. LUJAN failed to provide proof of completing the loan modification or foreclosure forbearance services promised to the borrower.

///

CONCLUSIONS OF LAW

Based on the information contained in Paragraphs 1 through 3, above, J&G ENTERPRISES, INC. and JULIO C. LUJAN violated Code Section 10130 by engaging in activities requiring a real estate license without first obtaining a broker license from the Bureau.

DESIST AND REFRAIN ORDER

Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW stated herein, IT IS HEREBY ORDERED THAT J&G ENTERPRISES, INC. and JULIO C. LUJAN whether doing business in their own name or any other fictitious business names, immediately desist and refrain from: performing any acts within the State of California for which a real estate broker license is required, unless they are so licensed.

DATED: April 23, 2014.

REAL ESTATE COMMISSIONER

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)."

cc: J&G Enterprises, Inc. and Julio C. Lujan
4443 30th St., Ste. 210
San Diego, CA 92116