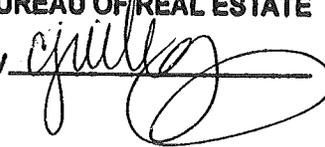


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2 Los Angeles, California 90013-1105  
Telephone: (213) 576-6982

**FILED**

FEB 24 2015

**BUREAU OF REAL ESTATE**

By 

8 **BEFORE THE BUREAU OF REAL ESTATE**

9 **STATE OF CALIFORNIA**

10 \* \* \*

11 To: ) CALBRE No. H-04696 SD  
12 )  
12 BENIGNA FORRAL aka ) ORDER TO DESIST  
13 Nina Forral, Nina Bello, Benigna L. Forral, ) AND REFRAIN  
13 Benigna Forral DeLopez, Benigna Lopez, )  
14 Beny Bello, Benny Lopez, and Beny Lopez. )

15 The Commissioner ("Commissioner") of the California Bureau of Real Estate  
16 ("Bureau") caused an investigation to be made of the activities of BENIGNA FORRAL  
17 ("FORRAL") also known as Nina Forral, Nina Bello, Benigna L. Forral, Benigna Forral  
18 DeLopez, Benigna Lopez, Beny Bello, Benny Lopez, and Beny Lopez. Based on that  
19 investigation the Commissioner has determined that FORRAL has engaged in or is engaging in  
20 acts or attempting to engage in the business of, acting in the capacity of, and/or advertising or  
21 assuming to act as a real estate broker in the State of California within the meaning of Business  
22 and Professions Code ("Code") Section 10131 (b) (lease or rent or offer to lease or rent, or  
23 place for rent, or solicit listings of places for rent, or solicit for prospective tenants, or negotiate  
24 the sale, purchase, or exchanges of leases on real property, or on a business opportunity, or

1 collect rents from real property or improvements thereon, or from business opportunities).

2 In addition, based on that investigation, the Commissioner has determined that FORRAL  
3 has engaged in or is engaging in acts or is attempting to engage in practices constituting  
4 violations of the Code. Based on the findings of that investigation, set forth below, the  
5 Commissioner hereby issues the following Findings of Fact, Conclusions of Law, and Desist and  
6 Refrain Order under the authority of Section 10086 of the Code.

7 FINDINGS OF FACT

8 1. From September 28, 2010, through September 27, 2014, Nina E. Bello ("Bello") was  
9 licensed by the Bureau of Real Estate ("Bureau") as a real estate broker, License ID 01339619.  
10 Bello was licensed to do business under the fictitious business name, Bello Realty and  
11 Management, and maintained an office located at 319 F St., Ste. 203, Chula Vista, California  
12 91910. Bello's broker license expired on September 28, 2014. Bello was licensed as a real  
13 estate salesperson from May 14, 2002, through September 27, 2010.

14 2. Joel E. Forral, also known as Joel Esguerra Forral ("J. Forral"), is currently licensed  
15 as a real estate broker, License ID 00884129. J. Forral's real estate broker license is indefinitely  
16 suspended. J. Forral was licensed to do business as Teamwork Property Management. The  
17 Bureau previously filed two separate formal disciplinary actions against J. Forral in Bureau Case  
18 Nos. H-02414 SD and H-02466 SD. Teamwork Property Management used a main office  
19 address of 319 F St., Ste. 203, Chula Vista, California 91910, the same address as that used by  
20 Bello Realty and Management.

21 3. Bello's mother, FORRAL has never been licensed in any capacity by the Bureau.  
22 FORRAL has used the following aliases: Nina Forral, Nina Bello, Benigna L. Forral, Benigna  
23 Forral DeLopez, Benigna Lopez, Beny Bello, Benny Lopez, and Beny Lopez.

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1           4. During the previous three year period, Bello allowed FORRAL, an unlicensed person,  
2 to engage in activities that require a real estate broker license while doing business as Bello  
3 Realty and Management. FORRAL solicited property management services for others and  
4 collected trust funds including security deposits and rent payments for rental property owners.

5           5. From approximately January, 2012, through March, 2014, Bello Realty and  
6 Management provided property management services for Ernestina U. FORRAL solicited  
7 property management services to Ernestina U. for the management and collection of rents for a  
8 rental property located in Chula Vista, California. FORRAL negotiated the lease of Ernestina  
9 U.'s rental property with tenants Anthony and Rebecca A. FORRAL used the alias Nina Bello.  
10 FORRAL would deliver rent payments to Ernestina U. in the form of money orders. Bello  
11 Realty and Management made payments from trust funds belonging to Ernestina U., to J. Farrol  
12 and Jose L. Bello, allegedly for maintenance and gardening services. On or about February 14,  
13 2014, Ernestina U. terminated the property management agreement with Bello Realty and  
14 Management and demanded rent payments due totaling approximately \$4,000. Bello has failed  
15 to disburse the trust funds belonging to Ernestina U.

16           6. From approximately January, 2012, through March, 2014, Bello Realty and  
17 Management provided property management services for Belem H. FORRAL solicited property  
18 management services to Belem H. for the management and collection of rents for a rental  
19 property located Chula Vista, California. FORRAL negotiated the lease of Belem H.'s rental  
20 property with tenants Justin and Jennifer G. FORRAL used the alias Nina Forral. Bello Realty  
21 and Management made payments from trust funds belonging to Belem H. to Jose L. Bello  
22 allegedly for maintenance services. On or about April 21, 2014, Belem H. filed a small claims  
23 suit against Bello Realty and Management and demanded rent payments due of approximately  
24 \$1,875. Bello has failed to disburse the trust funds belonging to Belem H.

1           7. From approximately June 4, 2012, through June 15, 2014, Bello Realty and  
2 Management provided property management services for Vidod S. for seven (7) rental properties  
3 located in Southern California. Vidod S. dealt with both Bello and FORRAL for the  
4 management of his rental properties. Bello Realty and Management failed to provide Vidod S.  
5 with a complete accounting of trust funds for his rental properties. In or around June, 2014,  
6 Bello Realty and Management failed to disburse any rent payments to Vidod S. Bello failed to  
7 disburse approximately \$26,425 in rental payments and security deposits to Vidod S.

8           8. From approximately January, 2013, through July, 2014, Bello Realty and  
9 Management provided property management services for Emiluz R. FORRAL solicited  
10 property management services to Emiluz R. for the management and collection of rents for a  
11 rental property located in Chula Vista, California. FORRAL used the alias Nina Bello when  
12 negotiating the property management agreement with Emiluz R. FORRAL negotiated the lease  
13 of Emiluz R.'s rental property with tenant Raymond A. FORRAL used the alias Beny Lopez  
14 with Raymond A. Bello Realty and Management failed to disburse approximately \$4,225 in rent  
15 payments and deposits owed to Emiluz R.

16           9. From approximately January, 2013, through April, 2014, Bello Realty and  
17 Management provided property management services for Arleen E. FORRAL solicited property  
18 management services to Arleen E. for the management and collection of rents for a rental  
19 property located in Chula Vista, California. FORRAL used the alias Nina Bello. FORRAL  
20 negotiated the lease of Arleen E.'s rental property first with tenants Jason and Maeleen C. and  
21 subsequently with tenants Salvador and Rose Marie E. Bello Realty and Management made  
22 payments from trust funds belonging to Arleen E. to Jose L. Bello allegedly for gardening  
23 services. Bello Realty and Management failed to disburse approximately \$3,000 in rent  
24 payments owed to Arleen E.

1           10. On or about August 8, 2013, FORRAL negotiated the lease of a rental property  
2 located at 1980 Raedel Ct., San Diego, California, with prospective tenant Valerie B. FORRAL  
3 instructed Valerie B. to sign a rental agreement and FORRAL collected a rental deposit of  
4 \$1,600 and a credit application fee of \$25 from Valerie B. Shortly thereafter, Valerie B. was  
5 informed by FORRAL that the owner of the rental property was going to move into the property  
6 and therefor, Valerie B. could no longer rent the property. Valerie B. asked FORRAL to return  
7 her \$1,600 rental deposit. FORRAL informed Valerie B. that she had to wait thirty (30) days for  
8 a refund of her rental deposit. On November 4, 2013, Valerie B. went to the rental property and  
9 was informed by a tenant living at the property that FORRAL had also rented the property to  
10 other people and owed them their rental deposit. On or about November 7, 2013, FORRAL paid  
11 Valerie B. her \$1,600 in the form of several money orders after Valerie B. posted negative  
12 reviews of Bello Realty and Management on the Better Business Bureau's website.

13           11. On or about November 23, 2013, Saul R. entered into a property management  
14 agreement with Bello Realty and Management. FORRAL solicited property management  
15 services to Saul R. for the management and collection of rents for a rental property located in  
16 Chula Vista, California. FORRAL negotiated the property management agreement with Saul R.  
17 for the period of November 23, 2013, through November 23, 2014. FORRAL used the alias  
18 Beny Lopez. FORRAL negotiated the lease of Saul R.'s rental property with tenants Amy G.  
19 and Vernon B. FORRAL collected rents for Saul R.'s rental property. On August 15, 2014,  
20 Saul R. filed a small claims suit against Bello doing business as Bello Realty and Management  
21 for rent payments and security deposits totaling approximately \$10,000 that were not disbursed  
22 to him by Bello Realty and Management.

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1 12. On or about April 25, 2014, Leann E. entered into a property management agreement  
2 with Bello Realty and Management. Bello and FORRAL solicited property management  
3 services to Leann E. for the management and collection of rents for a rental property located in  
4 Chula Vista, California. FORRAL negotiated the lease of Leann E.'s rental property with  
5 tenants Noe and America S. Bello Realty and Management failed to disburse trust funds  
6 including rent payments and a security deposit totaling approximately \$6,320 owed to Leann E.

7 CONCLUSIONS OF LAW

8 Based on the information contained in Paragraphs 1 through 12, above,  
9 BENIGNA FORRAL violated Code Section 10130 by engaging in activities requiring a real  
10 estate license pursuant to Code section 10131(b), without first obtaining a broker license from  
11 the Bureau.

12 DESIST AND REFRAIN ORDER

13 Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW stated  
14 herein, IT IS HEREBY ORDERED THAT BENIGNA FORRAL whether doing business under  
15 her names or any other fictitious name, immediately desist and refrain from performing any acts  
16 within the State of California for which a real estate broker license is required, unless she is so  
17 licensed.

18 DATED: February 17, 2015.

19 REAL ESTATE COMMISSIONER

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22  
23 By: JEFFREY MASON  
Chief Deputy Commissioner

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1 **Notice:** Business and Professions Code Section 10139 provides that “[A]ny person acting as a  
2 real estate broker or real estate salesperson without a license or who advertises using words  
3 indicating that he or she is a real estate broker without being so licensed shall be guilty of a  
4 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).”

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23 cc: Benigna Forral

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