BUREAU OF REAL ESTATE
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FILED

FEB 13 2014

BUREAU OF REAL ESTATE

By D. Contreras

BEFORE THE

BUREAU OF REAL ESTATE

STATE OF CALIFORNIA

* * *

TO:	
OPERATION REACH 1 INC.	NO. H-11655 SF
	ORDER TO DESIST AND REFRAIN (B&P Code Section 10086)

The Real Estate Commissioner (Commissioner) of the California Bureau of Real Estate (Bureau) caused an investigation to be made of the activities of OPERATION REACH 1 INC. (OR1). Based on the investigation, the Commissioner has determined that OR1 has engaged in, is engaging in, or is 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 and/or soliciting or assuming to act as, a real estate broker in the State of California within the meaning of Section 10131(d) (performing services for borrowers in connection with loans secured by real property), 10026 (advance fees), and 10085.6 (claiming/collecting/receiving advance fees) 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 OR1, those acts are alleged to have been done by OR1, acting by itself, or by and/or through one or more agents, associates, affiliates, and/or co-conspirators, and using the name OR1, or other names or fictitious names unknown at this time.

FINDINGS OF FACT

1. At no time herein mentioned has OR1 been licensed by the Bureau in any capacity.

2. In about April 2011, OR1 charged, demanded and/or collected advance fees in the amount of about $2,500 from Maria and Manuel G. for loan modification services for their property located on 36th Avenue, Oakland, CA, in violation of Sections 10130 and 10085.6 of the Code.

CONCLUSIONS OF LAW

3. Based on the Findings of Fact contained in Paragraphs 1 and 2, above, OR1, acting by itself, or by and/or through one or more agents, associates, affiliates, and/or co-conspirators using the name OR1, or other names or fictitious names unknown at this time, charged, demanded and/or collected advance fees from borrowers and/or those borrowers' lenders in connection with loans secured directly or collaterally by one or more liens on real property, which acts require a real estate broker license under Code Sections 10130 and 10085.6 during a period of time when OR1 was not licensed by the Bureau as a real estate broker or in any other capacity.

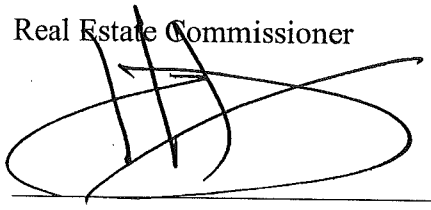
DESIST AND REFRAIN ORDER

Based upon the Findings of Fact and Conclusions of Law stated herein, it is hereby ordered that, OPERATION REACH 1 INC. whether doing business under its own name, or any other names, or any fictitious name, is 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, and in particular is ORDERED TO DESIST AND REFRAIN from charging, demanding, claiming, collecting and/or receiving advance fees, as that term is defined in Section

10026 of the Code, for any real estate related service offered by them to others.

DATED: NOV 25 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)"