SAC

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

Telephone: (213) 576-6982

FILED
JAN 12 2010
DEPARTMENT OF REAL ESTATE
By C-1

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

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To:	NO. H-36413 LA
JOE NIETO.	ORDER TO DESIST AND REFRAIN (B&P Code §10086)

The Real Estate Commissioner of the State of California (hereinafter "Commissioner") has determined from the findings set forth below that you have violated Section 10130 of the Business and Professions Code (hereinafter "Code") by engaging in the business of a real estate broker within the State of California without a real estate broker license.

I

At no time herein mentioned, have you been licensed by the Department of Real Estate of the State of California (hereinafter "Department") as a real estate broker or salesperson.

II

During a period of time from the last three years to the present, you engaged in the business of, acted in the capacity of, advertised or assumed to act as a real estate broker in the State of California, for another or others, including but not necessarily limited to Maria Del Rocio Shirley, within the meaning of Code Section 10131 for or in expectation of compensation. Your activities included, but were not necessarily limited to, soliciting borrowers or negotiating loans or performing services for borrowers in connection with loans secured by liens on real property.

III

Your acts as described in Paragraph II, above, are acts requiring a real estate license under the provision of Code Section 10131(d).

IV

You violated Code Section 10130 by engaging in the activities described in Paragraph II, above, without first obtaining a real estate license from the Department.

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NOW, THEREFORE, YOU, JOE NIETO, ARE ORDERED TO DESIST AND REFRAIN from performing any and all acts requiring a real estate license in the State of California (individually and under any fictitious business name) until you obtain the required license from the Department.

DATED: 12/17/09.

JEFF DAVI
Real Estate 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: Joe Nieto
14727½ Clark Street
Baldwin Park, CA 91706