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DEC - 9 2011

DEPARTMENT OF REAL ESTATE
BY: Lucille Valenzuela

Department of Real Estate
320 West Fourth St. #350
Los Angeles, CA 90013

(213) 576-6982

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

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To: BRYAN PILOSI and RAVIV WOLFE, dba Serenity Financial Group LLC, and dba Worldwide Investment LLC, II.	No. H-37725 LA ORDER TO DESIST AND REFRAIN (B&P Code Section 10086)

The Real Estate Commissioner of the State of California ("Commissioner") has caused an investigation to be made of the activities of BRYAN PILOSI and RAVIV WOLFE, dba Serenity Financial Group LLC, and dba Worldwide Investment LLC, II. Based on that investigation, the Commissioner has determined that BRYAN PILOSI and RAVIV WOLFE have engaged in, are engaging in, and/or are attempting to engage in, acts or practices constituting violations of the California Business and Professions Code ("Code"). Such practices include acting in the capacity of, advertising, or assuming to act as a real estate broker in the State of California within the meaning of Code Section 10131(d) (soliciting, negotiating or performing services for borrowers in connection with loans secured by real property) and 10131.2 (claiming, demanding, charging, receiving, collecting or contracting for the collection of an advance fee within the meaning of Code Sections 10026 and 10085). Based on that 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 BRYAN PILOSI and/or RAVIV WOLFE, those acts are alleged to have been done by said parties, and/or by their employees, agents, and affiliates employed by or associated with those parties, who at all times mentioned were engaged in the furtherance of their business or operations and were acting within the course and scope of their authority and employment.

FINDINGS OF FACT

1. BRYAN PILOSI ("PILOSI") is not now and has never been licensed by the Department of Real Estate of the State of California ("Department") as a real estate broker or as a real estate salesperson.

2. RAVIV WOLFE ("WOLFE") is not now and has never been licensed by the Department as a real estate broker or as a real estate salesperson employed by a real estate broker.

3. Serenity Financial Group LLC ("Serenity Financial") is not a registered corporation or limited liability company in California. Beginning on or about April 5, 2006, Serenity Financial was a limited liability company organized under the laws of the State of Illinois. PILOSI and WOLFE were managing partners of Serenity Financial.

4. At times relevant herein, including beginning on or before May 11, 2009, PILOSI and WOLFE, doing business as Serenity Financial, and as an agent of World Wide Investment LLC, II, operated internet websites located at www.serenityfinancial.net and in affiliation with www.workldwideinvestmentcorp.com.

5. On or about May 11, 2009, PILOSI and/or WOLFE, by and through agents

doing business as Serenity Financial, solicited commercial real estate owner David Wakefield ("Wakefield") and offered to locate a lender for a commercial loan secured by real property in Temecula, CA. PILOSI and/or WOLFE, by and through agents doing business as Serenity Financial, and as purported agents of World Wide Investments LLC, II, solicited a fee of $11,600.00 as an advance payment for fees and commissions associated with obtaining a commercial loan.

6. On or about May 19, 2009, Wakefield paid $11,600.00 as a deposit and advance fee for loan services. The loan was never funded and PILOSI, WOLFE, and their agents and affiliates refused to refund the advance fees paid.

7. At the time that PILOSI and WOLFE solicited the advance fee related to loan services for a loan secured by real property in California, neither PILOSI nor WOLFE, nor affiliated agents and entities were licensed by the Department in any capacity.

CONCLUSIONS OF LAW

The conduct, acts and/or omissions of BRYAN PILOSI and RAVIV WOLFE, in advertising, soliciting, and negotiating on behalf of borrowers when they were not licensed by the Department was in violation of Code Section 10130.

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DESIST AND REFRAIN ORDER

Based on the Findings of Fact and Conclusions of Law stated herein, BRYAN PILOSI and RAVIV WOLFE, whether doing business under your own name, or any other names, or any fictitious 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. In particular, they are ORDERED TO DESIST AND REFRAIN from:

(i) Soliciting borrowers and/or performing services for borrowers or lenders in connection with loans secured directly or collaterally by one or more liens on real property, and

(ii) charging, demanding, claiming, collecting and/or receiving a fee for any of the services offered by them to others, unless and until you obtain a real estate broker license issued by the Department, and until you demonstrate and provide evidence satisfactory to the Commissioner that you are in full compliance with all of the requirements of the Code and Commissioner's Regulations relating to charging, collecting, and accounting for fees.

DATED: 12/6/11.

BARBARA BIGBY
Acting Real Estate Commissioner

By

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: Bryan Pilosi
dba Serenity Financial Group LLC
1717 N. Naper Blvd.
Naperville, IL 60563-8837

Bryan Pilosi
24512 Kennemer Ct.
Naperville, IL 60564-8079

Bryan Pilosi
6121 S. Mobile St.
Aurora, CO 80016-3077

Raviv Wolfe
1717 N. Naper Blvd.
Dba Serenity Financial Group LLC
Naperville, IL 60563-8837

Raviv Wolfe
24512 Kennemer Ct.
Naperville, IL 60564-8079

Raviv Wolfe
1111 W. 22nd St., Ste 820
Oak Brook, IL 60523-1915

James D. Jacobson
Agent for Service of Process
Serenity Financial Group LLC
55 W. Monroe St., Ste 3550
Chicago, IL 60603-5020