DEPARTMENT OF REAL ESTATE
320 West Fourth Street, Ste. 350
Los Angeles, California 90013

(213) 576-6982

FILED

DEC 15 2011

DEPARTMENT OF REAL ESTATE
BY: _____

STATE OF CALIFORNIA

DEPARTMENT OF REAL ESTATE

To:	
CITADEL INTERNATIONAL, INC., or any other fictitious names used by Citadel International, Inc.; CAMBRIDGE FINANCIAL CONSULTANTS, LLC, or any other fictitious names used by Cambridge Financial Consultants, LLC; GREY YSIDRO; and REMEDIOS RIVERA,	NO. H- 37738 LA
Respondents.	ORDER TO DESIST AND REFRAIN (B&P Code Section 10086)

The Commissioner ("Commissioner") of the California Department of Real Estate ("Department") caused an investigation to be made of the activities of CITADEL INTERNATIONAL, INC. ("CII"), CAMBRIDGE FINANCIAL CONSULTANTS, LLC ("CFC"), GREY YSIDRO ("YSIDRO"), and REMEDIOS RIVERA ("RIVERA"). Based on that investigation, the Commissioner has determined that CII, CFC, YSIDRO, and RIVERA, or any other fictitious business names used by CII, CFC, YSIDRO, and RIVERA have engaged in, are engaging in, or are attempting to engage in, acts or practices constituting violations of the

California Business and Professions Code ("Code") and/or Title 10, California Code of Regulations ("Regulations"), including the business of, acting in the capacity of, and/or advertising or assuming to act as, a real estate broker in the State of California within the meaning of Code Section 10131(d) (performing services for borrowers in connection with loans secured by real property) and 10131.2 (advance fee handling) of the Code. 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.

Whenever acts referred to below are attributed to CII, CFC, YSIDRO, or RIVERA, those acts are alleged to have been done by themselves, or by and/or through one or more agents, associates, affiliates, and/or co-conspirators, or other names or fictitious names unknown at this time.

FINDINGS OF FACT

1. CII is not now, and has never been, licensed by the Department in any capacity. CII is a registered corporation incorporated under the laws of the State of California with Articles of Incorporation filed with the Secretary of State listing Dottie Randazzo as the agent for service of process. The Statement of Information for CII filed with the Secretary of State lists YSIDRO as the Chief Executive Officer, Secretary, Chief Financial Officer; and Craig Triance ("Triance") as Director. The address for CII is listed as 9660 Flair Drive, #498, El Monte, California 91731.

2. CFC is not now, and has never been, licensed by the Department in any capacity. CFC was licensed by the Department of Corporations and revoked on or about May 1, 2009. CFC is a registered corporation incorporated under the laws of the State of California with Articles of Organization filed with the Secretary of State. CFC also has a Statement of Information on file

with the Secretary of State listing "G.R. Isidro" as the Chief Executive Officer and the address as 9660 Flair Drive, #498, El Monte, California 91731.

3. YSIDRO is not now and has never been licensed under the Real Estate Law as a real estate broker or salesperson.

4. RIVERA has been licensed under the Real Estate Law as a real estate salesperson since March 1, 2006.

5. Triance was licensed under the Real Estate Law as a real estate broker on or about October 26, 2007 and was doing business as Citadel Realty Group fromOctober 26, 2007 to August 24, 2010. Triance voluntarily surrendered his real estate broker license on or about August 25, 2010.

6. On or about June 25, 2008, Arik K. paid to RIVERA and CII an advance fee of $2,500 by credit card, pursuant to an agreement titled "Client Retainer Agreement" pertaining to loan solicitation, negotiation, and modification services to be provided by CII with respect to a loan secured by real property located at 41368 Mont Calm Court, Bermuda Dunes, California 92201. The credit card charge to Arik K.'s Citibank credit card posted to payee CFC on or about June 28, 2008. By December 2008, Arik K. had neither received a refund of the $2,500.00 nor a modification of the loan on the Bermuda Dunes property.

7. Respondents did not submit the advance fee agreement referred to in Paragraph 6, above, to the Commissioner ten days before using it.

8. On or about September 6, 2008, Jose A. paid to RIVERA and CII an advance fee of $1,500 by credit card, pursuant to an agreement titled "Client Retainer Agreement" pertaining to loan solicitation, negotiation, and modification services to be provided by CII with respect to a loan secured by real property located at 4286 Riverfield Court, Riverside, California 92505. The

credit card charge to Jose A.'s Bank of America credit card posted to payee CII on or about September 12, 2008. By December 2008, Jose A. had neither received a refund of the $1,500.00 nor a modification of the loan on the Riverside property. RIVERA represented to Jose A. that CII had closed and filed for bankruptcy. CII did not respond to the complaint filed by Jose A. with the Better Business Bureau in Colton, California.

9. Respondents performed and/or participated in loan modification, solicitation, and negotiation activities which require a real estate broker license under the provisions of Code Section 10131(d) and 10131.2 when none of them were licensed by the Department as a real estate broker nor employed by a real estate broker on whose behalf the activities were performed.

CONCLUSIONS OF LAW

10. Based on the findings of fact contained in paragraphs 1 through 9, CII, acting by itself, or by and/or through agents, associates, representatives, and/or co-conspirators, including, but not limited to Respondents, and using the name "Citadel International, Inc." "Cambridge Financial Consultants, LLC," or other names or fictitious names unknown at this time, solicited borrowers and performed services for those borrowers and/or those borrowers' lenders in connection with loans secured directly or collaterally by one or more liens on real property, and charged, demanded or collected advance fees for the services to be provided, which acts require a real estate broker license under Sections 10131(d) and 10131.2 of the Code, during a period of time when CII was not licensed by the Department as a real estate broker, in violation of Section 10130 of the Code.

11. Based on the findings of fact contained in paragraphs 1 through 9, CFC, acting by itself, or by and/or through agents, associates, representatives, and/or co-conspirators, including, but not limited to Respondents, and using the name "Cambridge Financial Consultants, LLC," "Citadel International, Inc.," or other names or fictitious names unknown at this time, solicited borrowers and performed services for those borrowers and/or those borrowers' lenders in

connection with loans secured directly or collaterally by one or more liens on real property, and charged, demanded or collected advance fees for the services to be provided, which acts require a real estate broker license under Sections 10131(d) and 10131.2 of the Code, during a period of time when CFC was not licensed by the Department as a real estate broker, in violation of Section 10130 of the Code.

12. Based on the findings of fact contained in paragraphs 1 through 9, YSIDRO, acting by himself, or by and/or through agents, associates, representatives, and/or co-conspirators, including, but not limited to Respondents, and using the names "Citadel International , Inc.," "Cambridge Financial Consultants, LLC." or other names or fictitious names unknown at this time, solicited borrowers and performed services for those borrowers and/or those borrowers' lenders in connection with loans secured directly or collaterally by one or more liens on real property, and charged, demanded or collected advance fees for the services to be provided, which acts require a real estate broker license under Sections 10131(d) and 10131.2 of the Code, during a period of time when YSIDRO was not licensed by the Department as a real estate broker, in violation of Section 10130 of the Code.

13. Based on the findings of fact contained in paragraphs 1 through 9, RIVERA, acting by herself,, or by and/or through agents, associates, representatives, and/or co-conspirators, including, but not limited to Respondents, and using the names "Citadel International , Inc.," "Cambridge Financial Consultants, LLC." or other names or fictitious names unknown at this time, solicited borrowers and performed services for those borrowers and/or those borrowers' lenders in connection with loans secured directly or collaterally by one or more liens on real property, and charged, demanded or collected advance fees for the services to be provided, which acts require a real estate broker license under Sections 10131(d) and 10131.2 of the Code, during a period of time when RIVERA was not licensed by the Department as a real estate broker, in violation of Section 10130 of the Code.

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DESIST AND REFRAIN ORDER:

CITADEL INTERNATIONAL, INC., CAMBRIDGE FINANCIAL CONSULTANTS, LLC, & GREY YSIDRO

Based upon the Findings of Fact and Conclusions of Law stated herein, it is hereby ordered that CITADEL INTERNATIONAL, INC. and CAMBRIDGE FINANCIAL CONSULTANTS, LLC and GREY YSIDRO, whether doing business under your own names or any other name(s) or fictitious name(s), 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, unless you are so licensed. In particular you are ORDERED TO DESIST AND REFRAIN from:

1. charging, demanding, claiming, collecting and/or receiving advance fees, as that term is defined in Section 10026 of the Code, in any form, and under any conditions, with respect to the performance of loan modifications or any other form of mortgage loan forbearance service in connection with loans on residential property containing four or fewer dwelling units; and
2. charging, demanding, claiming, collecting and/or receiving advance fees, as that term is defined in Section 10026 of the Code, for any other real estate related services offered by them to others.

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DESIST AND REFRAIN ORDER:

REMEDIOS RIVERA

Based upon the Findings of Fact and Conclusions of Law stated herein, it is hereby ordered that REMEDIOS RIVERA, whether doing business under your own names or any other name(s) or fictitious name(s), 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, unless you are so licensed. In particular you are ORDERED TO DESIST AND REFRAIN from:

a. charging, demanding, claiming, collecting and/or receiving advance fees, as that term is defined in Section 10026 of the Code, in any form, and under any conditions, with respect to the performance of loan modifications or any other form of mortgage loan forbearance service in connection with loans on residential property containing four or fewer dwelling units (Code Section 10085.6); and

b. charging, demanding, claiming, collecting and/or receiving advance fees, as that term is defined in Section 10026 of the Code, for any other real estate related services offered by them to others.

DATED: 12/7 2011

BARBARA J. BIGBY
Acting Real Estate Commissioner

By Barbara J. Bigby

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: CITADEL INTERNATIONAL, INC.
9660 Flair Drive, Suite 478-498
El Monte, CA 91731

CAMBRIDGE FINANCIAL CONSULTANTS, LLC
9660 Flair Drive, Suite 488
El Monte, CA 91731

GREY YSIDRO
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Pasadena, CA 91104

REMEDIOS RIVERA
1140 Rickson Way
Corona, CA 92882