FILED

JUN 0 7 2012

DEPARTMENT OF REAL ESTATE
BY: [signature]

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

Telephone: (213) 576-6982

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * * *

To:	No. H-38191 LA
JESUS AGUILAR	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 JESUS AGUILAR ("AGUILAR"). Based on that investigation the Commissioner has determined that AGUILAR has engaged in, or is engaging in, acts, or is attempting to engage in 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 Business and Professions Code Sections 10131(d) (soliciting or collecting payments from borrowers in connection with loans secured by real property) and 10131.2 (advance fee handling).

In addition, based on that investigation, the Commissioner has determined that AGUILAR has engaged in, or is engaging in, acts, or is attempting to engage in practices constituting violations of the California Business and Professions Code ("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.

FINDINGS OF FACT

1. AGUILAR is not now, nor has he ever been, licensed by the Department in any capacity.

2. At the times set forth below AGUILAR negotiated to do one or more of the following acts for another or others, for or in expectation of compensation: engaged in the business of, acted in the capacity of, or advertised a loan modification and negotiation service and advance fee brokerage with respect to loans which were secured by liens on real property for compensation or in expectation of compensation and for fees collected in advance of the transaction.

3. Salvador V. Transaction

On or about August 1, 2009, after being solicited by AGUILAR on behalf of First Federal Loan Services Inc (FFLSI), Salvador V. entered into an agreement with FFLSI , in which FFLSI agreed to negotiate a modification of Salvador V.'s home mortgage loan, in exchange for the payment of an advance fee.

4. Ricardo L. Transaction

On or about October 20, 2009, FFLSI entered into an agreement with Ricardo L., in which FFLSI agreed to negotiate a modification of Ricardo L.'s home mortgage loan, in exchange for the payment of an advance fee. On October 20, 2009, AGUILAR collected an advance fee of $4,000 from Ricardo L., on behalf of FFLSI.

CONCLUSIONS OF LAW

5. Based on the information contained in Paragraphs 1 through 4 above, AGUILAR violated Code Section 10130 by engaging in activities requiring a broker license without first obtaining a broker license from the Department.

///

///

DESIST AND REFRAIN ORDER

Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW stated herein, it is hereby ordered that JESUS AGUILAR, whether doing business under his 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. In particular, he is 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 modification or any other form of mortgage loan forbearance services 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 of the other real estate related services offered to others.

DATED: 4/23, 2012.

Real Estate Commissioner

By

By WAYNE S. BELL
Chief Counsel

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: JESUS AGUILAR
11240 Warland Drive, Suite 200
Cypress, CA 90630