Department of Real Estate
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Los Angeles, CA 90013

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FILED

JUN 19 2013

DEPARTMENT OF REAL ESTATE
BY: C

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

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To:	No. H-38917 LA
LUIS F. BUSTAMANTE and MARIA T. HERNANDEZ, together dba New Start Loan Consulting.	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 LUIS F. BUSTAMANTE and MARIA T. HERNANDEZ, together doing business as New Start Loan Consulting. Based on that investigation, the Commissioner has determined that LUIS F. BUSTAMANTE and MARIA T. HERNANDEZ 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"), including acting in the capacity of, advertising and/or assuming to act as a real estate broker in the State of California within the meaning of Code Sections 10131(d) (soliciting borrowers or lenders for or negotiating loans or performing services for borrowers or lenders in connection with loans secured directly or collaterally by liens on real property and accepting fees in connection with

said services). 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 LUIS T. BUSTAMANTE or MARIA T. HERNANDEZ, those acts are alleged to have been done by that individual using his/her own name, or an alias, acting by himself/herself, or by and/or through one or more agents, associates, affiliates and/or co-conspirators, including but not limited to the individuals herein named.

FINDINGS OF FACT

1. LUIS F. BUSTAMANTE ("BUSTAMANTE") has never been licensed by the Department of Real Estate of the State of California ("Department") in any capacity.

2. MARIA T. HERNANDEZ ("HERNANDEZ") has never been licensed by the Department in any capacity.

3. Beginning on or before March 13, 2012 and continuing through the present time, BUSTAMANTE and HERNANDEZ, doing business as New Start Loan Consulting, and doing business as Homestar Mortgage Services, solicited borrowers and offered to provide loan modification, real estate sales, and foreclosure avoidance services.

4. On March 13, 2012, representatives of the Department visited the offices of New Start Loan Consulting, located at 14700 E. Firestone Blvd., #124, La Mirada, CA 90638. They met with HERNADEZ who told them that New Start Loan Consulting and Homestar Mortgage Services provided loan modification and related loan services for a fee.

CONCLUSIONS OF LAW

The conduct, acts and/or omissions of LUIS F. BUSTAMANTE and MARIA T. HERNANDEZ, as set forth in the Findings of Fact above, when not licensed by the Department

as a real estate broker or acting as a salesperson agent, employed and supervised by a real estate broker licensed by the Department, was in violation of Code Section 10130.

DESIST AND REFRAIN ORDER

Based on the Findings of Fact and Conclusions of Law stated herein, LUIS F. BUSTAMANTE and MARIA T. HERNANDEZ, whether doing business under their own names, or any other names, or fictitious names, ARE HEREBY ORDERED to immediately desist and refrain from performing any acts which require a real estate broker license until they are properly licensed. Such acts include, but are not limited to:

(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, or collecting a fee for any of the services you offer 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: June 19, 2013, 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)."

cc: Luis F. Bustamante
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