Department of Real Estate
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Los Angeles, CA 90013

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FILED

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DEPARTMENT OF REAL ESTATE
BY:

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * * *

To: NEW CENTURY SOLUTIONS, INC., DANIEL N. REYES, and REYNALDO REYES, together doing business as New Century Solutions.	No. H-39025 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 NEW CENTURY SOLUTIONS, INC., DANIEL N. REYES and REYNALDO REYES, together doing business as New Century Solutions. Based on that investigation, the Commissioner has determined that NEW CENTURY SOLUTIONS, INC., DANIEL N. REYES and REYNALDO REYES, together doing business as New Century Solutions, 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 real estate brokers in the State of California within the meaning of Code Sections 10131(d) (advertising, soliciting borrowers for, and offering to perform loan modification services for distressed homeowners)

and 10131.2 (collecting advance fees in connection with those 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.

FINDINGS OF FACT

1. NEW CENTURY SOLUTIONS, INC. ("NEW CENTURY") is a Nevada Corporation. NEW CENTURY is not now, and has never been, licensed by the Department of Real Estate of the State of California ("Department") as a corporate real estate broker or as a licensed fictitious business name of a real estate licensee. The registered agent for NEW CENTURY is National Registered Agents, Inc., of NV, 311 S. Division St., Carson City, NV 89703-4202.

2. DANIEL N. REYES ("D. REYES") is not now and has never been licensed by the Department in any capacity. D. REYES is the president and CEO of NEW CENTURY.

3. REYNALDO REYES, aka Rey Reyes ("R. REYES") is not now and has never been licensed by the Department in any capacity.

4. On or about August 5, 2009, R. REYES filed a fictitious business name statement in the Orange County Recorder's office indicating that, as of July 29, 2009, he and D. REYES owned and operated a business named New Century Solutions. The principal place of business for New Century Solutions was listed as 14252 Culver Dr., A-202, Irvine, CA 92604.

5. The parties and entities listed above have also engaged in real estate activities under numerous business names and addresses, including, but not limited to, the following unlicensed business names and addresses:

(a) New Century Solutions and New Century Solutions Processing Services, 25351 Commercecentre Dr., Ste. 200, Lake Forest, CA 92630

(b) New Century Solutions Inc., 25391 Commercentre Dr., #250, Lake Forest, CA 92630.

(c) New Century Solutions, 27121 Towne Center Drive, Suite 200, Foothill Ranch, CA 92610.

(d) New Century Solutions Processing Services, 8635 E. Florence Ave., Suite 205, Downey, CA 90240.

(e) www.ncsprocessing.com

6. All further references to the individuals and entities above include those individuals and entities and also include their officers, employees, agents and representatives.

7. Beginning at a time on or before August 5, 2009, and continuing through on or after May 9, 2012, NEW CENTURY, D. REYES and R. REYES acted in the capacity of, advertised or assumed to act as real estate brokers in the State of California within the meaning of Code Sections 10131(d) and 10131.2. Specifically, D. REYES and R. REYES established NEW CENTURY as a company which provided loan modification and related loan services to consumers for a fee. The loan modification services offered included negotiating with lenders on behalf of borrowers to refinance or modify the terms of mortgage loans. The company's activities included soliciting borrowers or lenders for and/or negotiating loans, collecting payments and/or performing services for borrowers or lenders in connection with loans secured by liens on real property. Activities also included claiming, demanding, charging, receiving, collecting or contracting for the collection of advance fees within the meaning of Code Sections 10026 and 10085.5.

Sabino R.

8. Between September 23, 2009 and November 16, 2009, Consumer Sabino R. paid NEW CENTURY a total of approximately $3,500.00 in up front fees for loan modification

services. Sabino R. did not receive any services and NEW CENTURY did not refund his money.

Delia and Javier M.

9. Beginning in October of 2009, representatives of NEW CENTURY made repeated phone solicitations of consumers Delia and Javier M., offering to provide loan modification services in exchange for payment of fees.

10. On or about November 16, 2009, Delia and Javier M. paid NEW CENTURY an up front fee of $2,995.00 to start the modification process. Shortly thereafter, they received back a loan modification and related documentation, which they signed. They provided NEW CENTURY with their confidential financial information in order to facilitate the loan modification process.

11. Between November 23, 2009 and July 2011, NEW CENTURY continued to provide reassurances that their agents and employees were working on obtaining a modification of their home loans for Delia and Javier M. However, as Delia and Javier M. subsequently learned, NEW CENTURY did not in fact provide any services. NEW CENTURY refused to refund the advance fees paid.

Maria A. and Juan Carlos S.

12. On or about December 8, 2009, consumers Maria A. and Juan Carlos S. paid NEW CENTURY an up front fee of $2,995.00 for loan modification services. Over the next two years, NEW CENTURY reassured Maria A. and Juan Carlos S. that they were negotiating with their lenders to obtain a loan modification for them. However, NEW CENTURY did not in fact provide any services and refused to refund the money Maria A. and Juan Carlos S. paid.

Braulio O.

13. Between on or about September 20, 2011 and February 16, 2012, Braulio O.

paid R. REYES and/or NEW CENTURY a total of $22,500.00 in several different payments for loan modification and foreclosure avoidance services, Braulio O. did not receive these services and NEW CENTURY and R. REYES refused to refund his money to him.

CONCLUSIONS OF LAW

The conduct, acts and/or omissions of NEW CENTURY SOLUTIONS INC., DANIEL N. REYES and REYNALDO REYES, as set forth in the Findings of Fact above, in acting in the capacity of, advertising and/or assuming to act as real estate brokers in the State of California within the meaning of Code Sections 10131(d) (advertising, soliciting borrowers for, and offering to perform loan modification services for distressed homeowners) and 10131.2 (collecting advance fees in connection with those services) when not licensed by the Department as a real estate broker or as a salesperson employed 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, NEW CENTURY SOLUTIONS, INC., DANIEL N. REYES and REYNALDO REYES, whether doing business under your 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 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, Title 10, Chapter 6 of the California Code of Regulations relating to charging, collecting, and accounting for fees.

DATED: July 17, 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)."

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