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

(213) 576-6982

FILED

DEC 13 2013

BUREAU OF REAL ESTATE

By

STATE OF CALIFORNIA

BUREAU OF REAL ESTATE

To:	
NATIONAL CREDIT AND DEBT RELIEF and CESAR W. SANCHEZ	NO. H-39197 LA ORDER TO DESIST AND REFRAIN (B&P Code Section 10086)

The Commissioner (Commissioner) of the California Bureau of Real Estate (Bureau) caused an investigation to be made of the activities of NATIONAL CREDIT AND DEBT RELIEF (NCDR) and CESAR W. SANCHEZ (SANCHEZ). Based on that investigation, the Commissioner has determined that NCDR and SANCHEZ 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 the business of, acting in the capacity of, and/or advertising or assuming to act as real estate brokers in the State of California within the meaning of Section 10131(d) (soliciting borrowers and providing services in connection with loans secured by real property) of the Code. Furthermore, based on the 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 NCDR and SANCHEZ, those acts are alleged to have been done by NCDR and SANCHEZ, acting by themselves, or by and/or through one or more agents, associates, affiliates, and/or co-conspirators.

FINDINGS OF FACT

1. NCDR and SANCHEZ are not now, and have never been, licensed by the Bureau in any capacity

2. On or about July 6, 2010, SANCHEZ filed a Fictitious Business Name Statement with the Orange County Clerk-Recorder which registered SANCHEZ as the owner of the fictitious business name for NCDR.

3. On or about January 15, 2011, NCDR entered into an agreement with Cirilo and Margarita V, in which NCDR agreed to negotiate a modification of Cirilo and Margarita V's home loan, in exchange for the payment of $1,245 in fees.

4. On or about February 14, 2011, NCDR entered into an agreement with Lourdes S., in which NCDR agreed to negotiate a modification of Lourdes S.'s home loan, in exchange for the payment of $1,500 in fees.

CONCLUSIONS OF LAW

5. Based on the findings of fact contained in paragraphs 1 through 4 NCDR and SANCHEZ, acting by themselves, or by and/or through one or more agents, associates, affiliates, and/or co-conspirators, solicited and performed services for borrowers in connection with loans secured directly or collaterally by one or more liens on real property, which acts require a real estate broker license under Section 10131(d) of the Code, during a period of time when NCDR and SANCHEZ were not licensed by the Bureau as real estate brokers, in violation of Section 10130 of the Code.

///

///

///

DESIST AND REFRAIN ORDER

Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW stated herein, it is hereby ordered that NATIONAL CREDIT AND DEBT RELIEF and CESAR W. SANCHEZ, whether doing business under their own names, or any other 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.

DATED: DEC 05 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: NATIONAL CREDIT AND DEBT RELIEF
CESAR W. SANCHEZ
265 S. Anita Drive
Orange, CA 92868