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

Telephone: (213) 576-6982

FILED

AUG 29 2014

BUREAU OF REAL ESTATE

By

BEFORE THE BUREAU OF REAL ESTATE

STATE OF CALIFORNIA

* * * *

To: CYBERLINK DIAMOND GROUP, LLC; CYBERLINK, LLC; CDG; RAISSA S. SORIANO; and ZENAIDA LIM BERMEJO.	No. H-39557 LA FIRST AMENDED 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 CYBERLINK DIAMOND GROUP, LLC, CYBERLINK, LLC, CDG, RAISSA S. SORIANO, and ZENAIDA LIM BERMEJO aka Zenaida L. Bermejo, Zenaida B. Lim, Zenaida Bermejo, and Zeny Bermejo (collectively "Respondents"). Based on that investigation the Commissioner has determined that Respondents have engaged in or are engaging in acts or attempting to engage in 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 Business and Professions Code ("Code") Sections 10131(a) (solicit prospective sellers or purchasers of or negotiate the purchase, sale or exchange of real

property), 10131(d) (solicit borrowers for or negotiate loans or perform services for borrowers in connection with loans secured by liens on real property), and 10131.2 (engage in the business of claiming, demanding, charging, receiving, collecting or contracting for the collection of an advance fee in connection with offering to obtain a loan on real property).

In addition, based on that investigation, the Commissioner has determined that Respondents have engaged in or are engaging in acts or are attempting to engage practices constituting violations of the Code and/or Title 10, California Code of Regulations ("Regulations"). 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. CYBERLINK DIAMOND GROUP, LLC ("CYBERLINK"), CYBERLINK, LLC, CDG, RAISSA S. SORIANO, and ZENAIDA LIM BERMEJO aka Zenaida L. Bermejo, Zenaida B. Lim, Zenaida Bermejo, and Zeny Bermejo ("BERMEJO") have never been licensed in any capacity by the Bureau.

2. From April 10, 2007, through the present, Michael Pelimiano Soriano has been licensed as a real estate broker, License ID 01133773. At all times relevant, Respondent was not licensed to do business under a fictitious business name or with any branch offices. Respondent's main office address was listed as 18616 Bloomfield Avenue, Cerritos, California 90703.

3. On or about May 7, 2010, Michael Pelimiano Soriano and RAISSA S. SORIANO, an unlicensed person, formed CYBERLINK, an unlicensed entity. CYBERLINK used an office address located at 17011 Beach Blvd., Suite #900, Huntington Beach, California 92647.

4. CYBERLINK used various other fictitious business names including, but not limited to, CYBERLINK, LLC and CDG.

5. CYBERLINK employed or compensated various individuals who acted as agents, representative, independent contractors, or employees of CYBERLINK including, without limitation, BERMEJO.

6. For an unknown period of time that includes the previous three years, Respondents, while doing business as CYBERLINK, solicited borrowers and offered to perform loan modification, negotiation, purchase notes, and/or foreclosure forbearance services in connection with loans secured directly or collaterally by liens on real property. Respondents referred to this scheme as the HLC Program.

7. In furtherance of their scheme, Respondents induced borrowers to sign agreements entitled "HLC Preparation Retainer Fee Agreement" or "Service Value Guarantee" wherein homeowners were promised a loan modification or purchase of their notes, a lower interest rate on a thirty (30) year fully amortized fixed-rate loan, and/or a reduced principal balance from their current mortgage loan.

8. Respondents charged or collected advance fees ranging from $8,000 to $25,000 from borrowers for said services. Borrowers were promised that their advance fees were 100% refundable if they did not qualify for financing.

9. In an effort to circumvent existing laws that prohibited the collection of advance fees for loan modification and foreclosure forbearance services, Respondents deliberately included verbiage in their agreements which stated that clients agreed that "no advance fees have been paid."

10. While acting on behalf of CYBERLINK, BERMEJO solicited loan modification or foreclosure forbearance services to borrower, Victoria N. BERMEJO charged or collected $8,000 from Victoria N.

11. Respondents charged and collected an estimated $1.4 million in advance fees from various borrowers including, but are not limited to:

BORROWER	ADDRESS	ADVANCE FEES	DATES PAID
Precioso P.	436 Gavin Ct.	$9,000	07/06/2011
Solito S.	1105 Maserati Dr.	$1,000 $8,000	05/31/2011 03/16/2011
Victoria N.	2112 N. Frederic St.	$8,000	03/29/2011
Angelito A.	7504 Longhorn Lodge Ave.	$4,500 $4,500	07/05/2011 07/12/2011

CONCLUSIONS OF LAW

Based on the information contained in Paragraphs 1 through 11, above, CYBERLINK DIAMOND GROUP, LLC, CYBERLINK, LLC, CDG, RAISSA S. SORIANO, and ZENAIDA LIM BERMEJO aka Zenaida L. Bermejo, Zenaida B. Lim, Zenaida Bermejo, and Zeny Bermejo violated Code Section 10130 by engaging in activities requiring a real estate license without first obtaining a broker license from the Bureau.

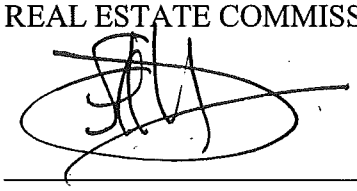
DESIST AND REFRAIN ORDER

1. Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW stated herein, IT IS HEREBY ORDERED THAT CYBERLINK DIAMOND GROUP, LLC, CYBERLINK, LLC, CDG, RAISSA S. SORIANO, and ZENAIDA LIM BERMEJO aka Zenaida L. Bermejo, Zenaida B. Lim, Zenaida Bermejo, and Zeny Bermejo whether doing business in their own name or any other fictitious business name, immediately desist and refrain from: performing

any acts within the State of California for which a real estate broker license is required, unless they are so licensed.

DATED: August 26, 2014.

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: Cyberlink Diamond Group, LLC, Cyberlink, LLC, CDG, Raissa S. Soriano, and Zenaida Bermejo
15642 Sand Canyon Ave., #50425
Irvine, CA 92619

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

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JUL 29 2014

BUREAU OF REAL ESTATE

By

BEFORE THE BUREAU OF REAL ESTATE

STATE OF CALIFORNIA

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To: CYBERLINK DIAMOND GROUP, LLC; CYBERLINK, LLC; CDG; RAISSA S. SORIANO; and ZENAIDA BERMEJO aka ZENY BERMEJO.	No. H-39557 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 CYBERLINK DIAMOND GROUP, LLC, CYBERLINK, LLC, CDG, RAISSA S. SORIANO, and ZENAIDA BERMEJO aka ZENY BERMEJO (collectively "Respondents"). Based on that investigation the Commissioner has determined that Respondents have engaged in or are engaging in acts or attempting to engage in 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 Business and Professions Code ("Code") Sections 10131(a) (solicit prospective sellers or purchasers of or negotiate the purchase, sale or exchange of real property), 10131(d) (solicit borrowers for or negotiate loans or perform services

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In addition, based on that investigation, the Commissioner has determined that Respondents have engaged in or are engaging in acts or are attempting to engage practices constituting violations of the Code and/or Title 10, California Code of Regulations ("Regulations"). 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. CYBERLINK DIAMOND GROUP, LLC ("CYBERLINK"), CYBERLINK, LLC, CDG, RAISSA S. SORIANO, and ZENAIDA BERMEJO aka ZENY BERMEJO ("BERMEJO") have never been licensed in any capacity by the Bureau.

2. From April 10, 2007, through the present, Michael Pelimiano Soriano has been licensed as a real estate broker, License ID 01133773. At all times relevant, Respondent was not licensed to do business under a fictitious business name or with any branch offices. Respondent's main office address was listed as 18616 Bloomfield Avenue, Cerritos, California 90703.

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CONCLUSIONS OF LAW

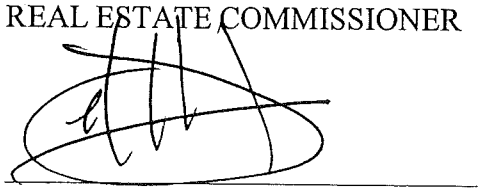
Based on the information contained in Paragraphs 1 through 11, above, CYBERLINK DIAMOND GROUP, LLC, CYBERLINK, LLC, CDG, RAISSA S. SORIANO, and ZENAIDA BERMEJO aka ZENY BERMEJO violated Code Section 10130 by engaging in activities requiring a real estate license without first obtaining a broker license from the Bureau.

DESIST AND REFRAIN ORDER

1. Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW stated herein, IT IS HEREBY ORDERED THAT CYBERLINK DIAMOND GROUP, LLC, CYBERLINK, LLC, CDG, RAISSA S. SORIANO, and ZENAIDA BERMEJO aka ZENY BERMEJO whether doing business in their own name or any other fictitious business name, immediately desist and refrain from: performing any acts within the State of California for which a real estate broker license is required, unless they are so licensed.

DATED: July 21, 2014.

REAL ESTATE COMMISSIONER



By: JEFFREY MASON
Chief Deputy Commissioner

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cc: Cyberlink Diamond Group, LLC, Cyberlink, LLC, CDG, Raissa S. Soriano, and Zenaida Bermejo
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