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Bureau of Real Estate
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Los Angeles, California 90013

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FILED

JUN 05 2015

BUREAU OF REAL ESTATE

By

STATE OF CALIFORNIA

BUREAU OF REAL ESTATE

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To: ASSURED EQUITY COUNSELING; MN DEVELOPMENT INC.; and JOSE MARQUEZ	NO. H-39856 LA ORDER TO DESIST AND REFRAIN (B&P Code Section 10086)

The Commissioner ("Commissioner") of the California Bureau of Real Estate ("Bureau" or "BRE") caused an investigation to be made of the activities of ASSURED EQUITY COUNSELING ("AEC"), MN DEVELOPMENT INC. ("MND"), and JOSE MARQUEZ ("MARQUEZ"). Based on that investigation, the Commissioner has determined that AEC, MND, and MARQUEZ, and/or any other fictitious business names used by AEC, MND, and/or MARQUEZ 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 violating Code Section 10130 by engaging 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 Code Section 10131(d) (solicit borrowers or lenders for or negotiate loans or collect payments or perform services for borrowers or lenders or note owners in connection with loans secured directly or collaterally by liens on real property or on a business opportunity). 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.

Whenever acts referred to below are attributed to AEC, those acts are alleged to have been done by AEC, acting by itself, or by and/or through one or more agents, associates, affiliates, and/or co-conspirators, including but not limited to MND and/or MARQUEZ and using the names "ASSURED EQUITY COUNSELING," "Assured Equity.org," "Assured Equity Assistance," or fictitious names unknown at this time.

Whenever acts referred to below are attributed to MND, those acts are alleged to have been done by MND, acting by itself, or by and/or through one or more agents, associates, affiliates, and/or co-conspirators, including but not limited to AEC and/or MARQUEZ and using the names "ASSURED EQUITY COUNSELING," "Assured Equity.org," "Assured Equity Assistance," or other names or fictitious names unknown at this time.

Whenever acts referred to below are attributed to MARQUEZ, those acts are alleged to have been done by MARQUEZ, acting by himself, or by and/or through one or more agents, associates, affiliates, and/or co-conspirators, including but not limited to ADO and/or MND and using the names "ASSURED EQUITY COUNSELING," "Assured Equity.org," "Assured Equity Assistance," or fictitious names unknown at this time.

FINDINGS OF FACT

1. ASSURED EQUITY COUNSELING is not now, and has never been licensed by the Bureau in any capacity. On or about April 15, 2014, ASSURED EQUITY COUNSELING filed with the Orange County Recorder's Office a Fictitious Business Name Statement, in which MN

DEVELOPMENT INC. was named as its owner and 25422 Trabuco Road, Suite #631, Lake Forest, CA 92630 was listed as its address. AEC's Orange County Registration Number is 20146369855.

2. MN DEVELOPMENT INC. is not now, and has never been licensed by the Bureau in any capacity. On or about April 9, 2014, MN DEVELOPMENT INC. filed with the Secretary of State of California its Articles of Incorporation of a General Stock Corporation and Statement of Information, in which JOSE MARQUEZ was named its Chief Executive Officer, Secretary, Chief Financial Officer, and sole Director, and 25422 Trabuco Road, Suite #631, Lake Forest, CA 92630 was listed as its address. MND's California Corporate Number is C3663567.

3. JOSE MARQUEZ is not now, and has never been licensed by the Bureau in any capacity.

4. AEC, MND, and MARQUEZ solicited borrowers and negotiated to do one or more of the following acts for another or others, for or in expectation of compensation: solicit or negotiate one or more loans for, or perform services for, borrowers and/or lenders in connection with loans secured directly or collaterally by one or more liens on real property; and charge, demand or collect an advance fee for any of the services offered. AEC, MND and MARQUEZ advertised their services on the website http://assuredequity.org/.

CONCLUSIONS OF LAW

5. Based on the findings of fact contained in paragraphs 1 through 4, AEC, acting by itself, or by and/or through one or more agents, associates, representatives, and/or co-conspirators, including, but not limited to MND and/or MARQUEZ, and using the names "ASSURED EQUITY COUNSELING," "Assured Equity.org.," "Assured Equity Assistance," or other names or fictitious names unknown at this time, solicited borrowers to negotiate loans or perform services, in connection with loans secured directly or collaterally by one or more liens on real property. These acts, which require a real estate broker license under Code Section

10131(d), were performed during a period of time when AEC was not licensed by the Bureau as a real estate broker, a violation of Code Section 10130.

6. Based on the findings of fact contained in paragraphs 1 through 4, MND, acting by itself, or by and/or through one or more agents, associates, representatives, and/or co-conspirators, including, but not limited to AEC and/or MARQUEZ, and using the names "ASSURED EQUITY COUNSELING," "Assured Equity.org.," "Assured Equity Assistance," or other names or fictitious names unknown at this time, solicited borrowers to negotiate loans or perform services, in connection with loans secured directly or collaterally by one or more liens on real property. These acts, which require a real estate broker license under Code Section 10131(d), were performed during a period of time when MND was not licensed by the Bureau as a real estate broker, a violation of Code Section 10130.

7. Based on the findings of fact contained in paragraphs 1 through 4, MARQUEZ, acting by himself, or by and/or through one or more agents, associates, representatives, and/or co-conspirators, including, but not limited to AEC and/or MND, and using the names "ASSURED EQUITY COUNSELING," "Assured Equity.org.," "Assured Equity Assistance," or other names or fictitious names unknown at this time, solicited borrowers to negotiate loans or perform services, in connection with loans secured directly or collaterally by one or more liens on real property. These acts, which require a real estate broker license under Code Section 10131(d), were performed during a period of time when MARQUEZ was not licensed by the Bureau as a real estate broker, a violation of Code Section 10130.

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DESIST AND REFRAIN ORDER

Based upon the Findings of Fact and Conclusions of Law stated herein, it is hereby ordered that ASSURED EQUITY COUNSELING, MN DEVELOPMENT INC., AND JOSE MARQUEZ, whether doing business under their own names or any other name(s) or fictitious name(s), including, but not limited to "Assured Equity.org" and "Assured Equity Assistance," 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. In particular they are ORDERED TO DESIST AND REFRAIN from:

1. charging, demanding, claiming, collecting and/or receiving advance fees, as that term is defined in Code Section 10026 of the Code, in any form, and under any conditions, with respect to the performance of loan modifications or any other form of mortgage loan forbearance service in connection with loans on residential property containing four of fewer dwelling units (Code Section 10085.6); and
2. charging, demanding, claiming, collecting and/or receiving advance fees, as that term is defined in Code Section 10026 of the Code, for any other real estate related services offered by them to others.

DATED: MAY 28, 2015.

Wayne S. Bell
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: Assured Equity Counseling; MN Development Inc.; and Jose Marquez