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**FILED**

AUG - 2 2011

DEPARTMENT OF REAL ESTATE  
By R. Mat

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6  
7 BEFORE THE DEPARTMENT OF REAL ESTATE  
8 STATE OF CALIFORNIA

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10 To: )  
11 ) NO. H-5647 SAC  
12 PEACE AND FREEDOM LEGAL )  
13 SERVICES, KARLA BARBOSA ) ORDER TO DESIST AND REFRAIN  
14 and ANGELINA MIRELES. ) (B&P Code Section 10086)

15 The Commissioner ("the Commissioner") of the California Department of Real  
16 Estate ("the Department") caused an investigation to be made of the activities of PEACE  
17 AND FREEDOM LEGAL SERVICES, ("PFLS"), KARLA BARBOSA, ("BARBOSA"), and  
18 ANGELINA MIRELES, ("MIRELES"), ( collectively "Respondents"). Based on that  
19 investigation, the Commissioner has determined that Respondents have engaged in, are  
20 engaging in, or are attempting to engage in, acts or practices constituting violations of the  
21 California Business and Professions Code ("Code") and/or Title 10, Chapter 6, California  
22 Code of Regulations ("Regulations"), including acting in the capacity of, advertising or  
23 assuming to act as a real estate broker in the State of California within the meaning of Section  
24 10131(d) (soliciting services for borrowers and/or lenders in connection with loans secured by  
25 real property). Furthermore, based on the investigation, the Commissioner hereby issues the  
26 following Findings of Fact, Conclusions of Law, and Desist and Refrain Order under the  
27 authority of Section 10086 of the Code.

1 FINDINGS OF FACT

2 1. At all times relevant, PFLS was not licensed by the Department to conduct real  
3 estate activity in the State of California.

4 2. At all times relevant, BARBOSA was not licensed by the Department to  
5 conduct real estate activity in the State of California.

6 3. At all time relevant, MIRELES was licensed as a real estate salesperson by the  
7 Department in the employ of Legacy Home Loans & Real Estate.

8 4. During the period of time set out below, Respondents solicited borrowers  
9 and/or performed services for one or more borrowers and negotiated to do one or more of the  
10 following acts for another or others, for or in expectation of compensation: negotiate one or  
11 more loans for, or perform services for, borrowers and/or lenders with respect to the collection  
12 of advance fees and loan modification, loan refinance, principal reduction, foreclosure  
13 abatement or short sale services and/or those borrowers' lenders in connection with loans  
14 secured directly or collaterally by one or more liens on real property.

15 5. In or about January 2011, in furtherance of their plan and scheme to solicit  
16 advance fees and provide loan modification services, Respondents advertised by flyer to  
17 provide loan modification services to the general public.

18 CONCLUSIONS OF LAW

19 6. Based on the Findings of Fact contained in Paragraphs 1 through 5, above,  
20 PEACE AND FREEDOM LEGAL SERVICES, KARLA BARBOSA and ANGELINA  
21 MIRELES solicited borrowers and/or performed services for those borrowers with respect to  
22 the collection of advance fees and loan modification, loan refinance, principal reduction,  
23 foreclosure abatement or short sale services and/or those borrowers' lenders in connection  
24 with loans secured directly or collaterally by one or more liens on real property, which acts  
25 require a real estate broker license under Sections 10130 (broker license requirement) and  
26 10131(d) (broker definition) of the Code.

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