

1 Department of Real Estate
2 320 West 4th Street, Suite 350
3 Los Angeles, California 90013-1105

4 Telephone: (213) 576-6982

FILED
FEB. 4, 2009
DEPARTMENT OF REAL ESTATE

By C.A.

8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 * * *

11 To:) NO. H-35667 LA
12)
12 HOME RELIEF SERVICES, LLC,) ORDER TO DESIST
13 STEFANO JOSEPH MARRERO,) AND REFRAIN
13 TERENCE GREEN,)
14 JASON DONNELL, and)
14 NORMA ARBALLO.)
15)
15)

16 The Real Estate Commissioner of the State of
17 California ("Commissioner") has caused an investigation to be
18 made of your activities requiring a real estate license and,
19 based on the findings of that investigation, as set forth
20 below, is of the opinion that you, HOME RELIEF SERVICES, LLC,
21 you, STEFANO JOSEPH MARRERO, you, TERENCE GREEN, you, JASON
22 DONNELL, and you, NORMA ARBALLO have violated Section 10130 of
23 the Business and Professions Code ("Code").
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1.

1 You, HOME RELIEF SERVICES, LLC, are not now and have
2 never been licensed by the Department of Real Estate of the
3 State of California ("Department") as a real estate broker.
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2.

5 You, TERENCE GREEN, are not now and have never been
6 licensed by the Department as a real estate broker. At all
7 times relevant herein, you were and are doing business as a
8 principal of HOME RELIEF SERVICES, LLC, an unlicensed business
9 entity.
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3.

12 You, STEFANO MARRERO, are licensed by the Department
13 as a real estate salesperson. You, STEFANO MARRERO, are not
14 now and have never been licensed by the Department as a real
15 estate broker. At all times relevant herein, you were and are
16 also doing business as a principal of HOME RELIEF SERVICES,
17 LLC, an unlicensed business entity.
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4.

20 You, JASON DONNELL, are not now and have never been
21 licensed by the Department as a real estate broker.
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5.

23 You, NORMA ARBALLO, are not now and have never been
24 licensed by the Department as a real estate broker.
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6.

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2 All further references to "you" include the parties
3 identified in Paragraphs 1 through 5, above, and also include
4 the officers, directors, employees, agents and real estate
5 licensees employed by or associated with said parties and who
6 at all times herein mentioned were engaged in the furtherance
7 of the business or operations of said parties and who were
8 acting within the course and scope of their authority and
9 employment.
10

11 7.

12 During a period of time from on or before
13 June 12, 2008, and continuing to the present time, you, HOME
14 RELIEF SERVICES, LLC, you, TERENCE GREEN, you, STEFANO JOSEPH
15 MARRERO, you, JASON DONNELL, and you, NORMA ARBALLO, engaged in
16 the business of, acted in the capacity of, advertised or
17 assumed to act as real estate brokers in the State of
18 California, within the meaning of Code Sections 10131(d) and
19 10131.2, for or in expectation of compensation. Your
20 activities included the operation of or conduct of a real
21 estate business with the public wherein you engaged in the
22 negotiation and solicitation of borrowers and lenders for loans
23 secured by residential real property. Said activities included
24 representing borrowers in negotiating and modifying terms and
25 obtaining loans secured by real property, and claiming,
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1 demanding, charging, receiving, collecting or contracting for
2 an advance fee in connection therewith.

3 8.

4 Specifically, you, engaged in the business of, acted
5 in the capacity of, and advertised as a real estate broker by
6 soliciting loan modification business on the internet and
7 collecting advance fees for negotiating the terms of loans on
8 behalf of others. On or about June 12, 2008, you collected an
9 advance fee of \$1,500.00 from Hector Avila to provide loan
10 modification services. On or about July 9, 2008, you collected
11 an advance fee of \$1,250 from Jose Abdon to provide loan
12 modification services. On or about August 21, 2008, you
13 collected an advance fee of \$2,000 from Jose Tinajero to
14 provide loan modification services. On or about October 2,
15 2008, you solicited borrower James Tedder, offering to provide
16 loan modification services in exchange for a fee.
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19 9.

20 Your acts as described in Paragraphs 7 and 8 above,
21 are acts requiring a real estate broker license under the
22 provisions of Code Sections 10131(d) and 10131.2.

23 10.

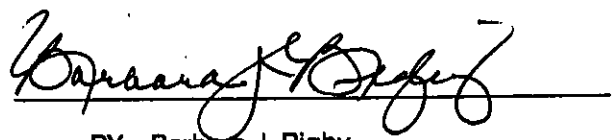
24 You, HOME RELIEF SERVICES, LLC, you, TERENCE GREEN,
25 you, STEFANO JOSEPH MARRERO, you, JASON DONNELL, and you, NORMA
26 ARBALLO, violated Code Section 10130 by engaging in the
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1 activities described in Paragraphs 7 and 8, above, without
2 first obtaining a real estate broker license from the
3 Department.

4 NOW, THEREFORE, YOU, HOME RELIEF SERVICES, LLC, YOU,
5 TERENCE GREEN, YOU, STEFANO JOSEPH MARRERO, YOU, JASON DONNELL,
6 and YOU, NORMA ARBALLO, ARE ORDERED TO DESIST AND REFRAIN from
7 performing any and all acts within the State of California for
8 which a real estate broker license is required, within the
9 meaning of Code Sections 10131 and 10131.2, unless and until
10 you obtain a real estate broker license or a real estate
11 salesperson license and are employed by a real estate broker.
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13 DATED: 1-30-09

14 JEFF DAVI
15 Real Estate Commissioner

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18 BY: Barbara J. Bigby
19 Chief Deputy Commissioner
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cc: HOME RELIEF SERVICES, LLC
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