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1	Department of Real Estate	FILED
2	320 West 4th Street, Suite 350 Los Angeles, California 90013-1105	OCT -8 2012
3		DEPARTMENT OF REAL ESTATE BY:
4	Telephone: (213) 576-6982	
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8	BEFORE THE DEPARTMENT OF REAL ESTATE	
9	STATE OF CALIFORNIA	
10	* * *	*
11	To:)	No. H-38458 LA
12	IBANET, LLC; MANUEL RAMOS;) MARTHA LILIANA RAMOS;)	ORDER TO DESIST
13	VICTOR CHAVEZ; and) KULDEEP SANADHYA.)	AND REFRAIN
14 15		(B&P Code Section 10086)
16	The Commissioner ("Commissioner") of the California Department of Real Estate	
17	("Department") caused an investigation to be made of the activities of IBANET, LLC;	
18	MANUEL RAMOS aka Juan Manuel Ramos; MARTHA LILIANA RAMOS; VICTOR	
19	CHAVEZ; and KULDEEP SANADHYA. Based on that investigation the Commissioner has	
20	determined that IBANET, LLC; MANUEL RAMOS; MARTHA LILIANA RAMOS; VICTOR	
21	CHAVEZ; and KULDEEP SANADHYA have engaged in or are engaging in acts or attempting	
22	to engage in the business of, acting in the capacity of, and/or advertising or assuming to act as	
23	real estate brokers in the State of California within the meaning of Business and Professions	
24	Code Sections 10131(a) (solicit or obtain listings of, or negotiate the purchase, sale or exchange	
25	of real property or a business opportunity) and 10131(d) (solicit borrowers for or negotiate loans	
26	or perform services for borrowers in connection with loans secured by liens on real property).	
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In addition, based on that investigation, the Commissioner has determined that 1 IBANET, LLC; MANUEL RAMOS; MARTHA LILIANA RAMOS; VICTOR CHAVEZ; and 2 KULDEEP SANADHYA have engaged in or are engaging in acts or are attempting to engage 3 practices constituting violations of the California Business and Professions Code ("Code"). 4 Based on the findings of that investigation, set forth below, the Commissioner hereby issues the 5 following Findings of Fact, Conclusions of Law, and Desist and Refrain Order under the 6 authority of Section 10086 of the Code. 7 FINDINGS OF FACT 8 1. From November 24, 2009 through the present, VICTOR CHAVEZ 9 ("CHAVEZ") has been licensed by the Department as a real estate broker, License No. 10 00968284. CHAVEZ was licensed as a real estate salesperson from September 2, 1987 through 11 November 23, 2009. CHAVEZ is the designated officer for corporate real estate broker 12 Investment Bankers Network, Inc., License No. 01890554. 13 2. KULDEEP SANADHYA ("SANADHYA") was originally licensed by the 14 Department as a real estate salesperson, License No. 01827321 on October 2, 2007. 15 SANADHYA's real estate salesperson license was conditionally suspended from April 3, 2009 16 through November 3, 2010. SANADHYA was licensed under the employment of CHAVEZ 17 from November 15, 2010 through June 15, 2011. SANADHYA has been licensed under the 18 employment of corporate real estate broker Investment Bankers Network, Inc. from June 16, 19 2011 through the present. 20 3. IBANET, LLC; MANUEL RAMOS aka Juan Manuel Ramos; and MARTHA 21 LILLANA RAMOS are not licensed in any capacity by the Department. IBANET, LLC is a 22 California corporation. MANUEL RAMOS, MARTHA LILLANA RAMOS, CHAVEZ, and 23 SANADHYA are officers and directors of IBANET, LLC. $\mathbf{24}$ 25 26 27 2

4. In or around December, 2009, MANUEL RAMOS introduced Guillermo and 1 Graciela C. to CHAVEZ and SANADHYA. Respondents offered to assist Guillermo and 2 Graciela C. with obtaining a loan for and negotiating the purchase of real property located in the 3 City of Downey, California. Guillermo and Graciela C. met with CHAVEZ and SANADHYA 4 who were acting on behalf of IBANET, LLC. 5 5. On or about January 11, 2010, SANADHYA, while acting as an agent for 6 IBANET, LLC, performed services for prospective borrowers Guillermo and Graciela C. in 7 connection with a loan secured directly or collaterally by real property. At that time, 8 SANADHYA's real estate salesperson license was conditionally suspended. 9 6. CHAVEZ and SANADHYA along with MANUEL RAMOS made substantial 10 misrepresentations to Guillermo and Graciela C. in order to induce them to enter into a loan 11 secured by Guillermo and Graciela C.'s property located at 8326 Salt Lake Avenue, Cudahy, 12California 90201. CHAVEZ and SANADHYA failed to inform Guillermo and Graciela C. that 13 they, along with MANUEL RAMOS and MARTHA LILIANA RAMOS, had an ownership 14interest in IBANET, LLC. IBANET, LLC received a fee of \$6,750 from the transaction. 15 CHAVEZ and SANADHYA instructed Guillermo and Graciela C. to sign separate loan 16 applications falsely stating that they were interviewed by Mark Glasier of Harvest Financial.net, 17 Inc. and Joe Zacharia of California Equity Lenders, Inc. Guillermo and Graciela C. never met 18 with or spoke to Mark Glasier or Joe Zacharia. Guillermo and Graciela C. believed that 19 CHAVEZ and SANADHYA were acting on their behalf as mortgage brokers based upon their 20 assertions and representations. CHAVEZ and SANADHYA failed to provide signed copies of 21 all documents pertaining to Guillermo and Graciela C.'s loan applications upon request. 22 CONCLUSIONS OF LAW 23 7. Based on the information contained in Paragraphs 1 through 6, MANUEL 24 RAMOS; MARTHA LILIANA RAMOS; VICTOR CHAVEZ; and KULDEEP SANADHYA, 25 while doing business under the unlicensed fictitious business name IBANET, LLC, violated 26 27 - 3 -

1	Section 10130 of the Code by engaging in the activities without first obtaining a broker license	
2	from the Department.	
3	DESIST AND REFRAIN ORDER	
4	Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW stated	
5	herein, IT IS HEREBY ORDERED THAT IBANET, LLC; MANUEL RAMOS; MARTHA	
6	LILIANA RAMOS; whether doing business under their own names, or any other names, or any	
7	fictitious name, ARE HEREBY ORDERED to immediately desist and refrain from performing	
8	any acts within the State of California for which a real estate broker license is required.	
9	DATED: 8/31, 2012.	
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11	Real Estate Commissioner	
12	- MA	
13	By WAYAE S. BELL	
14	ChiefCounsel	
15	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	
16	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	
17	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	
18	(\$60,000)."	
19		
20	cc: Ibanet, LLC/Manuel Ramos/Martha Liliana Ramos 10445 Lakewood Blvd., Suite 102	
21	Downey, CA 90241	
22	Victor Chavez	
23	8141 E. 2 nd Street, Suite 608B Downey, CA 90241	
24	Kuldeep Sanadhya	
25	8141 E. 2 nd Street, Suite 608B	
26	Downey, CA 90241	
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