

FILED

MAY 12 2008.

DEPARTMENT OF REAL ESTATE

By R. Henry

1 Department of Real Estate
2 P.O. Box 187007
3 Sacramento, CA 95818-7007
4 Telephone: (916) 227-0781

6 BEFORE THE DEPARTMENT OF REAL ESTATE

7 STATE OF CALIFORNIA

8 * * *

9 To:)

) No. H-2258 FR

10)
11 LIDUVINA HUIZAR, dba RUBY)
12 HARO, MI TIERRA MORTGAGE, and)
13 FIRST CHOICE REALTY AND)
PRIORITY MORTGAGE.)

ORDER TO DESIST AND REFRAIN
(B&P Code Section 10086)

14 The Real Estate Commissioner of the State of California
15 has caused an investigation to be conducted and is of the opinion
16 that you LIDUVINA HUIZAR, dba RUBY HARO, MI TIERRA MORTGAGE, and
17 FIRST CHOICE REALTY AND PRIORITY MORTGAGE (hereinafter "you")
18 have violated Section 10130 of the Business and Professions Code
19 of the State of California by engaging in the business of a real
20 estate broker within the State of California without a real
21 estate broker license.

22 I

23
24 At no time herein mentioned have you been licensed by
25 the Department of Real Estate of the State of California
26 (hereinafter "Department") either as a real estate broker or a
27 real estate salesperson.

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II

Beginning on or before November 2005, you solicited lenders and borrowers for loans secured directly or collaterally by liens on real property in this state on behalf of the buyers of such property for or in expectation of compensation, including, but not limited to, real property commonly known as 460 Aztec Lane, Lathrop, California.

III

Beginning on or before April 2008, you solicited Diego Luna for a loan secured directly or collaterally by liens on real property in this state on behalf of the buyers of such property for or in expectation of compensation.

IV

Your acts and omissions described above violated Section 10130 of the Code.

NOW, THEREFORE, YOU ARE HEREBY ORDERED TO DESIST AND REFRAIN from performing any and all acts within the State of California for which a real estate broker license is required, unless and until you obtain a real estate broker license.

DATED: 5-8-08

JEFF DAVI
Real Estate Commissioner
