

1 DEPARTMENT OF REAL ESTATE
2 P. O. Box 187007
3 Sacramento, CA 95818-7007

4 Telephone: (916) 227-0791

FILED

MAR 12 2009

DEPARTMENT OF REAL ESTATE

By K. Contreras

8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 * * *

11 TO:)
12 KEVIN ZENTNER,)
13 PRESERVING YOUR HOME)
14 AND DREAMS,)
15 CELIA ANDERSON, and)
16 ISELA FLETES.)

NO. H- 2362 FR

ORDER TO
DESIST AND REFRAIN

16 The Real Estate Commissioner (hereinafter "Commissioner") of the State of
17 California has caused an investigation to be made of your activities and based upon the findings
18 herein below set forth, is of the opinion that you, KEVIN ZENTNER, and you, PRESERVING
19 YOUR HOME AND DREAMS, and you, CELIA ANDERSON, and you, ISELA FLETES, have
20 violated Section 10130 of the California Business and Professions Code (hereinafter "Code") by
21 engaging in the business of or acting as a real estate broker, within the meaning of Sections
22 10130, and 10131(d) of the Code without first having obtained a real estate broker license from
23 the California Department of Real Estate (hereinafter the "Department").

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25 At no time herein mentioned were you, KEVIN ZENTNER, and you,
26 PRESERVING YOUR HOME AND DREAMS, and you, CELIA ANDERSON, and you,
27 ISELA FLETES, licensed by the Department as a real estate broker, as appropriate.

At all times herein mentioned you, KEVIN ZENTNER, and you, PRESERVING YOUR HOME AND DREAMS, and you, CELIA ANDERSON, and you, ISELA FLETES, were compensated for performing acts in furtherance of the activities discussed in Paragraph 3 below.

During the period from about February 2008 and continuing, you, KEVIN ZENTNER, and you, PRESERVING YOUR HOME AND DREAMS, and you, CELIA ANDERSON, and you, ISELA FLETES, among other things, solicited and/or performed services for borrowers in connection with loans secured directly or collaterally by liens on real property or on a business opportunity, for or in expectation of a compensation and claimed, demanded, charged, received, collected or contracted for an advanced fee for such services, including but not limited to engaging in these activities regarding the following borrowers:

<u>Borrower</u>	<u>Location</u>
A) Richard and Margaret Samaniego	Santa Maria, California
B) Ynes Espinoza	Seaside, California
C) Ramona Lopez	Salinas, California
D) Maria Zuniga	Greenfield, California

The acts you, KEVIN ZENTNER, and you, PRESERVING YOUR HOME AND DREAMS, and you, CELIA ANDERSON, and you, ISELA FLETES, performed, for or in expectation of compensation, described in Paragraph 3, above, are acts requiring a real estate broker license under the provisions of Sections 10130 and 10131(d) of the Code and Section 10085.5 of the Code, respectively.

You, KEVIN ZENTNER, and you, PRESERVING YOUR HOME AND DREAMS, and you, CELIA ANDERSON, and you, ISELA FLETES, violated Section 10085.5 and 10130 of the Code by engaging in the activities described above in Paragraphs 3 and 4 without first obtaining a real estate broker license from the Department.

1 NOW THEREFORE, YOU, KEVIN ZENTNER, AND YOU, PRESERVING
2 YOUR HOME AND DREAMS, AND YOU, CELIA ANDERSON, AND YOU, ISELA
3 FLETES, ARE HEREBY ORDERED TO DESIST AND REFRAIN from performing any and
4 all acts for which a real estate license is required until such time as you obtain the required
5 license from the Department.

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7 DATED: _____ 3/3, 2009

8 JEFF DAVI
9 Real Estate Commissioner

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18 cc: KEVIN ZENTNER
19 234 Auburn Street
20 Salinas, CA 93901

21 PRESERVING YOUR HOME AND DREAMS
22 ATTN: KEVIN ZENTNER
23 1025 North Main Street
24 Salinas, CA 93906

25 CELIA ANDERSON
26 242 La Brea Street
27 Salinas, CA 93906

ISELA FLETES
P. O. Box 1522
Salinas, CA 93902

TY DEK/kc