DEPARTMENT OF REAL ESTATE
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FILED

AUG 12 2011

DEPARTMENT OF REAL ESTATE

By K. Contreras

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

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TO: CONTINENTAL SOLUTIONS CORPORATION, a Corporation, CESAR MARTINEZ, BLUE PACIFIC FINANCIAL SERVICES, INC., a Corporation, JUAN DAVID MARTINEZ, JULIO C. ANDRADE, OSWALDO MARTINEZ, and CARLOS A. BULLA.	NO. H-2657 FR ORDER TO DESIST AND REFRAIN (B & P Code Section 10086)

The Commissioner (Commissioner) of the California Department of Real Estate (Department) caused an investigation to be made of the activities of CONTINENTAL SOLUTIONS CORPORATION (CSC), CESAR MARTINEZ (C. MARTINEZ), BLUE PACIFIC FINANCIAL SERVICES, INC. (BPFSI), JUAN DAVID MARTINEZ (J. MARTINEZ), JULIO C. ANDRADE aka JULIO GARCIA (ANDRADE), OSWALDO MARTINEZ (O. MARTINEZ), and CARLOS A. BULLA aka OSCAR BULLA (BULLA), (collectively referred to as "you") have engaged in, are engaging in, or are attempting to engage in, acts or practices constituting violations of the California Business and Professions Code (Code) and/or Title 10, Chapter 6, California Code of Regulations (Regulations), including the business of, acting in the capacity of, and/or advertising or assuming to act as, real estate brokers

in the State of California within the meaning of Section 10131(d) (performing services for borrowers in connection with loans secured by real property) of the Code. Additionally, you have violated Sections 10130 (unlicensed activity), 10085 (advanced fee agreements), 10085.5 (advance fee payments), 10085.6 (advance fee payments) 10146 (depositing advanced fees into a trust account), 10176(a) (misrepresentation), (b) (false promises), (c) (continued and flagrant course of misrepresentation and/or making false promises), and (i) (fraud and dishonest dealing by licensee), and 10177(d) (violating the real estate law), (g) (negligence) and/or (j) (fraud and dishonest dealing) of the Code and Sections 2970 (advance fee materials) and 2972 (accounting content) of the California Code of Regulations (Regulations). Furthermore, based on the investigation, the Commissioner hereby issues the following Findings of Fact, Conclusions of Law, and Desist and Refrain Order under the authority of Section 10086 of the Code.

Whenever acts referred to below are attributed to CSC, C. MARTINEZ, BPFSI, J. MARTINEZ, ANDRADE, O. MARTINEZ, and BULLA, those acts are alleged to have been done by CSC, C. MARTINEZ, BPFSI, J. MARTINEZ, ANDRADE, O. MARTINEZ, and BULLA, acting by themselves, or by and/or through one or more agents, associates, affiliates, and/or co-conspirators, known or unknown.

FINDINGS OF FACT

1. CSC has been licensed by the Department as a corporate real estate broker since March 24, 2007; said license will expire March 23, 2011.

2. CSC made application to the Department for a mortgage loan originator license endorsement (herein "license endorsement") on about May 24, 2011.

3. C. MARTINEZ has been licensed by the Department as a real estate broker since February 23, 2007; said license expired February 22, 2011.

4. C. MARTINEZ made application to the Department for a mortgage loan originator license endorsement on about April 4, 2011.

5. BPFSI, J. MARTINEZ, ANDRADE, O. MARTINEZ, and BULLA, are not now, and have never been, licensed by the Department in any capacity.

6. During the period of time set out below, CSC, C. MARTINEZ, BPFSI, J. MARTINEZ, ANDRADE, O. MARTINEZ, and BULLA, solicited borrowers and negotiated to do one or more of the following acts for said borrowers, for or in expectation of compensation: negotiated one or more loans for, or performed services for, borrowers and/or lenders in connection with loans secured directly or collaterally by one or more liens on real property; and charged, demanded or collected an advance fee for any of the services offered.

7. Between about January 1, 2009 and June 1, 2010, CSC, C. MARTINEZ, BPFSI, J. MARTINEZ, ANDRADE, O. MARTINEZ, and BULLA, claimed, demanded, charged, received, collected or contracted for advance fees from the following borrowers prior to submission to the Department of any or all materials used in advanced fee agreements or performed services for the following borrowers in connection with loans secured with real property before the borrowers became obligated to complete said loans, and failed to deposit said advance fees into a trust account with a bank or other recognized depository, in violation of Sections 10085, 10085.5, 10085.6, 10146, and 10177(d) of the Code, and Sections 2970 and 2972 of the Regulations:

Borrower	Property Address	Advance Fee	Date
Arturo C.	E. 10th St	$1,500	1/26/09
Trinidad D.	E. Ave 510	$1,995	1/24/09
Maria G.	Cannon Ave.	$2,500	2/3/09
Veronica G.	Dianna Rd.	$2,500	2/9/09
J. Santos G.	E. Pine Ave.	$1,500	2/12/09
Olivia G.	Hallwood Dr.	$1,995	2/13/09
Maria T. G.	E. Gettysburg Ave.	$2,500	2/27/09
Oscar M.	S. Laspina St.	$2,500	3/18/09
Juana Z.	Hawaii Pl.	$1,000	9/26/09
Simona G. J.	Charolais Dr.	$ 500	6/2010

Santos G Transaction

8. On about February 12, 2009, ANDRADE, on behalf of CSC dba BPFSI, solicited J. Santos G. (J. Santos) in order to provide loan modification services to save J. Santos'

home located on E. Pine Ave., from being lost in foreclosure, in violation of Sections 10130 and 10131(d) of the Code.

9. In furtherance of CSC's plan and scheme to provide loan modification services to J. Santos, ANDRADE represented to J. Santos that he, ANDRADE, would obtain an affordable loan modification and demanded and collected an advance fee in the amount of $1,500.00 from J. Santos, but failed to provide a successful and/or sustainable loan modification to J. Santos, in violation of Sections 10176(a), (b), (c), and (i), and/or 10177(d), (g) and/or 10177(j) and Section 2970 of the Regulations.

Juana Z. transaction

10. On about September 26, 2009, O. MARTINEZ, on behalf of CSC dba BPFSI, solicited Juana Z. (Juana) in order to provide loan modification services to save Juana's home located on Hawaii Pl., from being lost in foreclosure, in violation of Sections 10130 and 10131(d) of the Code.

11. In furtherance of CSC's plan and scheme to provide loan modification services to Juana, O. MARTINEZ represented to Juana that he, O. MARTINEZ, would obtain an affordable loan modification and demanded and collected an advance fee of $1,000.00 from Juana, but failed to provide a successful and/or sustainable loan modification to Juana, in violation of Sections 10176(a), (b), (c), and (i), and/or 10177(d), (g) and/or 10177(j) and Section 2970 of the Regulations.

ANDRADE's solicitation to Department employee.

12. On about October 21, 2009, ANDRADE, on behalf of CSC dba BPFSI, solicited Department employee, R. E., to engage CSC and its agents to represent R. E. in negotiating with his lender in order to modify one or more loans secured by real property, representing to R. E. that an advance fee of $2,500.00 would be charged for services C. MARTINEZ was to perform in obtaining the loan modification, in violation of Sections 10130 and 10131(d) of the Code.

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Simona G. J. transaction

13. In about June 2010, BULLA, on behalf of CSC dba BPFSI, solicited Simona G. J. (Simona) in order to provide loan modification services to save Simona's home located on Charolais Dr., from being lost in foreclosure, in violation of Sections 10130 and 10131(d) of the Code.

14. In furtherance of CSC's plan and scheme to provide loan modification services to Simona, BULLA represented to Simona that he, BULLA, would obtain an affordable loan modification and demanded and collected an advance fee of $500.00 from Simona, but failed to provide a successful and/or sustainable loan modification to Simona, in violation of Sections 10176(a), (b), (c), and (i), and/or 10177(d), (g) and/or 10177(j) and Section 2970 of the Regulations.

CONCLUSIONS OF LAW

1. Based on the Findings of Fact contained in Paragraphs 1 through 14, BPFSI, J. MARTINEZ, ANDRADE, O. MARTINEZ, and BULLA, acting by themselves, or by and/or through one or more agents, associates, affiliates, and/or co-conspirators, solicited borrowers and the Department's own employee, to perform services for those borrowers and said employee and their lenders in connection with loans secured directly or collaterally by one or more liens on real property, and charged, demanded or collected advance fees for the services to be provided, which acts require a real estate broker license under Sections 10130, 10131(d), and 10131.2 (advance fees) of the Code, during a period of time when BPFSI, J. MARTINEZ, ANDRADE, O. MARTINEZ, and BULLA, were not licensed by the Department in any capacity.

2. Based on the Findings of Fact contained in Paragraphs 1 through 14, CSC, C. MARTINEZ, BPFSI, J. MARTINEZ, ANDRADE, O. MARTINEZ, and BULLA, acting by themselves, or by and/or through one or more agents, associates, affiliates, and/or co-conspirators, known or unknown, solicited borrowers and performed services for those borrowers and/or those borrowers' lenders in connection with loans secured directly or collaterally by one or more liens on real property, and charged, demanded or collected advance fees for the services to

be provided, in violation of Sections 10085, 10085.5, 10085.6, 10146, 10176(a), (b), (c), and (i), and 10177(d), (g) and/or (j) of the Code, and Sections 2970 and 2972 of the Regulations.

DESIST AND REFRAIN ORDER

Based on the Findings of Fact and Conclusions of Law stated herein, you, BLUE PACIFIC FINANCIAL SERVICES, INC., JUAN DAVID MARTINEZ, JULIO C. ANDRADE, OSWALDO MARTINEZ, and CARLOS A. BULLA, whether doing business under your own names, or any other names or fictitious names, ARE HEREBY ORDERED to:

1. Immediately desist and refrain from performing any acts within the State of California for which a real estate broker license is required until and unless you have obtained a broker license. And, in particular, you are ordered to desist and refrain from:

(i) charging, demanding, claiming, collecting and/or receiving advance fees, as that term is defined in Section 10026 of the Code, in any form, and under any conditions, with respect to the performance of loan modifications or any other form of mortgage loan forbearance service in connection with loans on residential property containing four or fewer dwelling units (Code Section 10085.6); and,

(ii) charging, demanding, claiming, collecting and/or receiving advance fees, as that term is defined in Section 10026 of the Code, for any other real estate related services offered by them to others.

Based upon the Findings of Fact and Conclusions of Law stated herein, it is hereby ordered that CONTINENTAL SOLUTIONS CORPORATION and CESAR MARTINEZ whether doing business under their own names, or any other names, or any fictitious names, ARE HEREBY ORDERED IMMEDIATELY DESIST AND REFRAIN from:

1. charging, demanding, claiming, collecting and/or receiving advance fees, as that term is defined in Section 10026 of the Code, in any form, and under any conditions, with respect to the performance of loan modifications or any other form of mortgage loan forbearance service in connection with loans on

residential property containing four or fewer dwelling units (Code Section 10085.6); and,

2. charging, demanding, claiming, collecting and/or receiving advance fees, as that term is defined in Section 10026 of the Code, for any other real estate related services offered by them to others.

DATED: August 11, 2011

BARBARA BIGBY
Acting Real Estate Commissioner

William E. Moran

By WILLIAM E. MORAN
Assistant Commissioner, Enforcement

-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 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 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 ($60,000)."

cc: CONTINENTAL SOLUTIONS CORPORATION
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Bellflower, CA 90706

BLUE PACIFIC FINANCIAL SERVICES, INC.
Attn: Julio C. Andrade, Agent for Service of Process
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OSWALDO MARTINEZ
CARLOS A. BULLA aka OSCAR BULLA
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TY MFC/kc