Department of Real Estate
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FILED
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DEPARTMENT OF REAL ESTATE
By R. Mat

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

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To: PEACE AND FREEDOM LEGAL SERVICES, KARLA BARBOSA and ANGELINA MIRELES.	NO. H-5647 SAC ORDER TO DESIST AND REFRAIN (B&P Code Section 10086)

The Commissioner ("the Commissioner") of the California Department of Real Estate ("the Department") caused an investigation to be made of the activities of PEACE AND FREEDOM LEGAL SERVICES, ("PFLS"), KARLA BARBOSA, ("BARBOSA"), and ANGELINA MIRELES, ("MIRELES"), (collectively "Respondents"). Based on that investigation, the Commissioner has determined that Respondents 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 acting in the capacity of, advertising or assuming to act as a real estate broker in the State of California within the meaning of Section 10131(d) (soliciting services for borrowers and/or lenders in connection with loans secured by real property). 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.

FINDINGS OF FACT

1. At all times relevant, PFLS was not licensed by the Department to conduct real estate activity in the State of California.

2. At all times relevant, BARBOSA was not licensed by the Department to conduct real estate activity in the State of California.

3. At all time relevant, MIRELES was licensed as a real estate salesperson by the Department in the employ of Legacy Home Loans & Real Estate.

4. During the period of time set out below, Respondents solicited borrowers and/or performed services for one or more borrowers and negotiated to do one or more of the following acts for another or others, for or in expectation of compensation: negotiate one or more loans for, or perform services for, borrowers and/or lenders with respect to the collection of advance fees and loan modification, loan refinance, principal reduction, foreclosure abatement or short sale services and/or those borrowers' lenders in connection with loans secured directly or collaterally by one or more liens on real property.

5. In or about January 2011, in furtherance of their plan and scheme to solicit advance fees and provide loan modification services, Respondents advertised by flyer to provide loan modification services to the general public.

CONCLUSIONS OF LAW

6. Based on the Findings of Fact contained in Paragraphs 1 through 5, above, PEACE AND FREEDOM LEGAL SERVICES, KARLA BARBOSA and ANGELINA MIRELES solicited borrowers and/or performed services for those borrowers with respect to the collection of advance fees and loan modification, loan refinance, principal reduction, foreclosure abatement or short sale services and/or those borrowers' lenders in connection with loans secured directly or collaterally by one or more liens on real property, which acts require a real estate broker license under Sections 10130 (broker license requirement) and 10131(d) (broker definition) of the Code.

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DESIST AND REFRAIN ORDER

Based on the Findings of Fact and Conclusions of Law stated herein, PEACE AND FREEDOM LEGAL SERVICES, KARLA BARBOSA and ANGELINA MIRELES, whether doing business under your own names, or any other names or fictitious names, ARE HEREBY ORDERED to immediately desist and refrain from performing any acts that require a real estate broker license unless and until you are properly licensed by the Department.

DATED: 8/1/11

BARBARA J. BIGBY
Acting Real Estate Commissioner

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: Peace and Freedom Legal Services
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ATTY JWB:km