DEPARTMENT OF REAL ESTATE
P. O. Box 187007
Sacramento, CA 95818-7007
Telephone: (916) 227-0791

FILED

OCT 27 2010

DEPARTMENT OF REAL ESTATE

By

STATE OF CALIFORNIA

DEPARTMENT OF REAL ESTATE

To:	
JENNA LYNN KING, JUAN SOLORZANO, RANGER REALTY, and, CREDIT FREEDOM, INC.	NO. H- 11016 SF 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 JENNA LYNN KING ("KING") and JUAN SOLORZANO ("SOLORZANO"). Based on the investigation, the Commissioner has determined that KING and SOLORZANO have engaged in, are engaging in, or are attempting to engage in, acts or practices constituting violations of the California Business and Professions Code (the "Code") and/or Title 10, Chapter 6, California Code of Regulations (the "Commissioner's Regulations"), including the business of, acting in the capacity of, and/or advertising or assuming to act as, a real estate broker 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. 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 KING, those acts are alleged to have been done by KING, acting by herself, or by and/or through SOLORZANO and/or one or more agent, associate, affiliate, and/or co-conspirator, or using the unlicensed fictitious business name RANGER REALTY, and/or CREDIT FREEDOM, INC., an unlicensed corporation, and/or other names or fictitious names unknown at this time.

FINDINGS OF FACT

1. KING is presently licensed or has licensing rights in a real estate salesperson license (RES # 01804877) issued by the Department.

2. At no time herein mentioned herein have SOLORZANO, RANGER REALTY and CREDIT FREEDOM, INC., been licensed by the Department in any capacity.

3. During the period of time set out below, KING, SOLORZANO and/or other agents, associates, affiliates, and/or co-conspirators solicited 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 in connection with loans secured directly or collaterally by one or more liens on real property; and charge or demand a fee for any of the services offered, in violation of Sections 10130 (real estate broker license required to perform certain acts) and 10139 (criminal penalties for unlicensed activity) of the Code.

4. On or about February 16, 2009, KING and SOLORZANO met with David P. and Deborah R. ("the Borrowers") concerning a possible residential mortgage loan modification for two (2) mortgages secured by an American Canyon, California property owned by the Borrowers. During this meeting the Borrowers were informed by KING that KING and SOLORZANO's fee to represent the Borrowers to obtain a loan modification for the senior mortgage was $1,800.00 which was to be paid in advance. The Borrowers paid KING and KING accepted a check made payable to KING in the amount of $1,800.00 at this meeting.

5. On or about April 2, 2009, the Borrowers again met with KING and SOLORAZANO to discuss the modification of their residential mortgage loan which was in

second position of priority and secured by their American Canyon, California property. During this meeting the Borrowers were informed by KING that KING and SOLORZANO's fee to represent the Borrowers in a loan modification for this second mortgage was $2,000.00 which was to be paid in advance. The Borrowers paid KING and KING accepted a check made payable to KING in the amount of $2,000.00 at this meeting.

CONCLUSIONS OF LAW

6. Based on the findings of fact contained in Paragraphs 1 through 5, above, JENNA LYNN KING and JUAN SOLORZANO, acting by and/or through one or more agents, associates, affiliates, and/or co-conspirators using the fictitious business name RANGER REALTY and/or the corporate name CREDIT FREEDOM, INC., and/or other names or fictitious names unknown at this time, solicited one or more borrowers to perform 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 located within the State of California, acts which require a real estate license under Section 10131(d) of the Code, during a period of time when JENNA LYNN KING did not hold a valid California Department of Real Estate real estate broker license and which JUAN SOLORZANO, RANGER REALTY and CREDIT FREEDOM, INC., were not licensed by the Department in any capacity, in violation of Section 10130 of the Code.

DESIST AND REFRAIN ORDER

Based on the Findings of Fact and Conclusions of Law stated herein, JENNA LYNN KING and JUAN SOLORZANO whether doing business under your own name, RANGER REALTY, CREDIT FREEDOM, INC., or any other name or fictitious name, 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. In particular, you are ordered to desist and refrain from soliciting borrowers and/or performing services for borrowers or lenders in connection with loans secured directly or collaterally by one or more liens on real property, unless and until you obtain a real estate broker license issued by the Department.

2. Immediately desist and refrain from charging, demanding, claiming, collecting and/or receiving advance fees, as that term is defined in Section 10026 of the Code, for any of the services you offer to others, unless and until you demonstrate and provide evidence satisfactory to the Commissioner that each of you are properly licensed by the Department as a real estate broker, and that JENNA LYNN KING and JUAN SOLORZANO:

(A) Have an advance fee agreement which has been submitted to the Department and which is in compliance with Sections 2970 and 2972 of the Regulations;

(B) Have placed all previously collected advance fees into a trust account for that purpose and are in compliance with Section 10146 of the Code;

(C) Have provided an accounting to trust fund owner-beneficiaries pursuant to Section 2972 of the Regulations; and

(D) Are in compliance with California law, as amended effective as of October 11, 2009 with respect to loan modification and/or forbearance services. Under the amended law, you can only collect advance fees for loan modification or other mortgage loan forbearance services related to commercial loans and loans for residential properties containing five or more dwelling units.

DATED: 10/20, 2010

JEFF DAVI
Real Estate Commissioner

By

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 ($60,000.00)."

TO:

JENNA LYNN KING, RANGER REALTY and CREDIT FREEDOM, INC. 2335 Westminster Way Livermore, CA 94551	JENNA LYNN KING, RANGER REALTY and CREDIT FREEDOM, INC. 2278-76 International Blvd. Oakland, CA 94618
JUAN SOLORZANO 180 Golf Club Rd., #162 Pleasant Hill, CA 94523	JUAN SOLORZANO P.O. Box 661 Martinez, CA 94553

KCE