Department of Real Estate
320 West 4th Street, Suite 350
Los Angeles, California 90013-1105

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FILED
FEB. 4, 2009
DEPARTMENT OF REAL ESTATE
By C.A.

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

To: HOME RELIEF SERVICES, LLC, STEFANO JOSEPH MARRERO, TERENCE GREEN, JASON DONNELL, and NORMA ARBALLO.	NO. H-35667 LA ORDER TO DESIST AND REFRAIN

The Real Estate Commissioner of the State of California ("Commissioner") has caused an investigation to be made of your activities requiring a real estate license and, based on the findings of that investigation, as set forth below, is of the opinion that you, HOME RELIEF SERVICES, LLC, you, STEFANO JOSEPH MARRERO, you, TERENCE GREEN, you, JASON DONNELL, and you, NORMA ARBALLO have violated Section 10130 of the Business and Professions Code ("Code").

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1.

You, HOME RELIEF SERVICES, LLC, are not now and have never been licensed by the Department of Real Estate of the State of California ("Department") as a real estate broker.

2.

You, TERENCE GREEN, are not now and have never been licensed by the Department as a real estate broker. At all times relevant herein, you were and are doing business as a principal of HOME RELIEF SERVICES, LLC, an unlicensed business entity.

3.

You, STEFANO MARRERO, are licensed by the Department as a real estate salesperson. You, STEFANO MARRERO, are not now and have never been licensed by the Department as a real estate broker. At all times relevant herein, you were and are also doing business as a principal of HOME RELIEF SERVICES, LLC, an unlicensed business entity.

4.

You, JASON DONNELL, are not now and have never been licensed by the Department as a real estate broker.

5.

You, NORMA ARBALLO, are not now and have never been licensed by the Department as a real estate broker.

6.

All further references to "you" include the parties identified in Paragraphs 1 though 5, above, and also include the officers, directors, employees, agents and real estate licensees employed by or associated with said parties and who at all times herein mentioned were engaged in the furtherance of the business or operations of said parties and who were acting within the course and scope of their authority and employment.

7.

During a period of time from on or before June 12, 2008, and continuing to the present time, you, HOME RELIEF SERVICES, LLC, you, TERENCE GREEN, you, STEFANO JOSEPH MARRERO, you, JASON DONNELL, and you, NORMA ARBALLO, engaged in the business of, acted in the capacity of, advertised or assumed to act as real estate brokers in the State of California, within the meaning of Code Sections 10131(d) and 10131.2, for or in expectation of compensation. Your activities included the operation of or conduct of a real estate business with the public wherein you engaged in the negotiation and solicitation of borrowers and lenders for loans secured by residential real property. Said activities included representing borrowers in negotiating and modifying terms and obtaining loans secured by real property, and claiming,

demanding, charging, receiving, collecting or contracting for an advance fee in connection therewith.

8.

Specifically, you, engaged in the business of, acted in the capacity of, and advertised as a real estate broker by soliciting loan modification business on the internet and collecting advance fees for negotiating the terms of loans on behalf of others. On or about June 12, 2008, you collected an advance fee of $1,500.00 from Hector Avila to provide loan modification services. On or about July 9, 2008, you collected an advance fee of $1,250 from Jose Abdon to provide loan modification services. On or about August 21, 2008, you collected an advance fee of $2,000 from Jose Tinajero to provide loan modification services. On or about October 2, 2008, you solicited borrower James Tedder, offering to provide loan modification services in exchange for a fee.

9.

Your acts as described in Paragraphs 7 and 8 above, are acts requiring a real estate broker license under the provisions of Code Sections 10131(d) and 10131.2.

10.

You, HOME RELIEF SERVICES, LLC, you, TERENCE GREEN, you, STEFANO JOSEPH MARRERO, you, JASON DONNELL, and you, NORMA ARBALLO, violated Code Section 10130 by engaging in the

activities described in Paragraphs 7 and 8, above, without first obtaining a real estate broker license from the Department.

NOW, THEREFORE, YOU, HOME RELIEF SERVICES, LLC, YOU, TERENCE GREEN, YOU, STEFANO JOSEPH MARRERO, YOU, JASON DONNELL, and YOU, NORMA ARBALLO, ARE 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, within the meaning of Code Sections 10131 and 10131.2, unless and until you obtain a real estate broker license or a real estate salesperson license and are employed by a real estate broker.

DATED: 1-30-09.

JEFF DAVI
Real Estate Commissioner

BY: Barbara J. Bigby
Chief Deputy Commissioner

cc: HOME RELIEF SERVICES, LLC
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