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FILED

JUL 15 2009

DEPARTMENT OF REAL ESTATE
BY: _____

STATE OF CALIFORNIA

DEPARTMENT OF REAL ESTATE

To: SYNERGY FINANCIAL MANAGEMENT CORPORATION doing business as Directlender.com and/or Directlender; and/or any other names or fictitious names used by SYNERGY FINANCIAL MANAGEMENT CORPORATION and REY REYES, MICHAEL J. HILL, ROBERT MARTINEZ, TONY PERRY and DANIEL REYES.	No. H- 36114 LA 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 SYNERGY FINANCIAL MANAGEMENT CORPORATION dba Directlender.com and/or Directlender; and/or any other names or fictitious names used by SYNERGY FINANCIAL MANAGEMENT CORPORATION ("SFMC"), REY REYES, MICHAEL J. HILL aka Mike Hill, ROBERT MARTINEZ, TONY PERRY and DANIEL REYES (collectively "Unlicensed Agents"). Based on that investigation, the Commissioner has determined that SFMC dba Directlender.com and/or Directlender and Unlicensed Agents 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 Code Section 10131(d) (performing loan modification services for distressed homeowner/borrowers in connection with loans secured by real property) and Code Section 10131.2 (operating an advance fee brokerage and collecting advance fees within the meaning of Code Sections 10026 and 10085). 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 Code Section 10086.

Whenever acts referred to below are attributed to SFMC, Directlender.com and/or Directlender, those acts are alleged to have been done by SFMC, Directlender.com,/Directlender acting by itself or by and/or through one or more agents, associates, affiliates, and/or co-conspirators, including, but not limited to the forenamed Unlicensed Agents, and using the name "Directlender ", or other names or fictitious names unknown at this time.

FINDINGS OF FACT

1. SFMC was originally licensed as a corporate real estate broker on April 18, 2001. SFMC became non-broker affiliated on August 11, 2008 upon the resignation of SFMC's former designated officer, Louis Leon Pacific ("Pacific"). At no time did SFMC or its former designated officer, Pacific, authorize the Unlicensed Agents to use the name of SFMC or Directlender.com/Directlender.

2. At no time herein mentioned has Directlender.com/Directlender been licensed by the Department in any capacity. Nor did Directlender.com/Directlender or any of the Unlicensed Agents obtain a license to use these fictitious names on behalf of SFMC.

3. At no time herein mentioned have the Unlicensed Agents been licensed by the Department in any capacity, or licensed as real estate brokers or authorized to use SFMC.

4. During the period of time set out below, the Unlicensed Agents dba Directlender.com/Directlender solicited distressed homeowner-borrowers and negotiated to do one or more of the following acts for another or others, for or in expectation of compensation: contact borrowers lenders and negotiate one or more modifications to the terms of the borrowers home loans for loans secured directly or collaterally by one or more liens on real property.

5. For an unknown period of time prior to January 14, 2007 to date, Directlender.com/Directlender and Unlicensed Agents advertised, and continue to advertise Directlender's services under one or more business names including Directlender.com/Directlender or SFMC. SFMC was licensed between January 14, 2007 to date but non-broker affiliated after August 11, 2008 and before August 11, 2008, did not grant the Unlicensed Agents the authority to conduct loan modification activity under the name Directlender.com/Directlender. Through advertisements the Unlicensed Agents solicited, and continue to solicit, borrowers, offering to perform loan modification services on behalf of distressed homeowners seeking modification of the terms of their home loans including forbearance agreements, principal/interest reduction, foreclosure abatement, loan refinance, and/or short sale services for or in expectation of compensation and for fees solicited and charged and often collected in advance with the borrowers' lender.

6. The offering, solicitation and charging of advance fees is in violation of Code Sections 10130 and 10131(d) of the Code.

CONCLUSIONS OF LAW

Based on the findings of fact contained in paragraphs 1 through 5, REY REYES, MICHAEL J. HILL, ROBERT MARTINEZ, TONY PERRY and DANIEL REYES, acting by themselves, or by and/or through one or more agents, associates, affiliates, and/or co-conspirators, and using the names of SYNERGY FINANCIAL MANAGEMENT

CORPORATION and Directlender.com/Directlender, or other names or fictitious names unknown at this time, 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, which requires a real estate license under Code Section 10131(d) and 10131.2 during a period of time when the Unlicensed Agents REY REYES, MICHAEL J. HILL, ROBERT MARTINEZ, TONY PERRY and DANIEL REYES were not licensed by the Department in any capacity, in violation of Code Section 10130.

DESIST AND REFRAIN ORDER

Based on the Findings of Fact and Conclusions of Law stated herein, you REY REYES, MICHAEL J. HILL, ROBERT MARTINEZ, TONY PERRY and DANIEL REYES, doing business under your own names, using the names Directlender.com, and/or Directlender or SYNERGY FINANCIAL MANAGEMENT CORPORATION, or any other names or fictitious names, ARE HEREBY ORDERED to immediately desist and refrain from performing any acts within the State of California for which a real estate broker license is required, and in particular, 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 and from charging demanding, or collecting an advance fee for services you offer to others , unless and until you obtain a real estate broker license issued by the Department.

DATED: 7/1, 2009

JEFF DAVI
Real Estate Commissioner

By

BY: Barbara J. Bigby
Chief Deputy 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: Rey Reyes
Michael J. Hill
Mike Hill
Robert Martinez
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Daniel Reyes
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