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MAR 2 3 2012

DEPARTMENT OF REAL ESTATE

BY: _____

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * * *

In the Matter of the Accusation of JEREMY NAVALTA OPERANA, Respondent.	)	No. H-37292 LA

DECISION

This Decision is being issued in accordance with the provisions of Section 11520 of the Government Code, on evidence of compliance with Section 11505 of the Government Code and pursuant to the Order of Default filed on February 13, 2012, and the findings of fact set forth herein are based on one or more of the following: (1) Respondent's express admissions; (2) affidavits; and (3) other evidence.

This Decision suspends or revokes one or more real estate licenses on the ground of the violation of the Real Estate Law (commencing with Section 10000 of the Business and Professions Code (Code)) or Chapter 1 (commencing with Section 11000 of the Code) of Part 2 or the rules and regulations of the commissioner for the administration and enforcement of the Real Estate Law and Chapter 1 (commencing with Section 11000 of the Code) of Part 2.

The right to reinstatement of a revoked real estate license or to the reduction of a suspension is controlled by Section 11522 of the Government Code. A copy of Section 11522 and a copy of the Commissioner's Criteria of Rehabilitation are attached hereto for the information of Respondents.

FINDINGS OF FACT

I

On May 23, 2011, Maria Suarez made the Accusation in her official capacity as a Deputy Real Estate Commissioner of the State of California. The Accusation, Statement to Respondent, and Notice of Defense were mailed, by certified

mail, to Respondent's last known mailing address on file with the Department on May 24, 2011.

Respondent failed to file a Notice of Defense within the time required by Section 11506 of the Government Code. Respondent's default was entered herein on February 13, 2012.

II

Respondent is presently licensed and/or has license rights under the Real Estate Law, Part 1 of Division 4 of the California Business and Professions Code (hereinafter "Code") as a real estate salesperson. On or about January 12, 2010, Respondent's license expired. Pursuant to Section 10103 of the Code the Department retains jurisdiction.

III

The evidence established that OPERANA engaged in the business of, acted in the capacity of, or advertised a loan modification service and advance fee brokerage offering to perform and performing loan modification services with respect to loans which were secured by liens on real property for compensation or in expectation of compensation and for fees often collected in advance as well as at the conclusion of the transaction, including but not limited to the following instances:

a. On or about June 8, 2008, Maria Veronica M. paid an advance fee of $2,500 to OPERANA doing business as RBJ Group. The advance fee was collected pursuant to the provisions of an agreement pertaining to loan solicitation, negotiation, and modification services to be provided by RBJ GROUP and OPERANA with respect to a loans secured by the real property at 1547 Kendall Drive, San Bernardino, California 92407.

b. On or about June 16, 2008, Priciliano H. paid an advance fee of $2,500 to OPERANA doing business as RBJ Group. The advance fee was collected pursuant to the provisions of an agreement pertaining to loan solicitation, negotiation, and modification services to be provided by RBJ GROUP and OPERANA with respect to a loan secured by the real property at 6726 Farmdale, North Hollywood, California 91606.

c. On or about August 12, 2008, Josefina C.

paid an advance fee of $2,500 to OPERANA doing business as RBJ Group. The advance fee was collected pursuant to the provisions of an agreement pertaining to loan solicitation, negotiation, and modification services to be provided by RBJ GROUP and OPERANA with respect to a loan secured by the real property at 10239 Bartee Avenue, Arleta, California 91331.

DETERMINATION OF ISSUES

I

Based on the information contained in Paragraph III, above, Respondent performed and/or participated in activities which require a real estate broker license under the provisions of Code Sections 10131(d) and 10131.2 during a period of time when Respondent was not licensed by the Department as a real estate broker, nor employed as a real estate salesperson by a broker on whose behalf the activities were performed, in violation of Code Section 10130 which is cause to suspend or revoke the license and license rights of Respondent pursuant to Code Sections 10177(d), 10177(g) and 10177(j).

II

The standard of proof applied was clear and convincing proof to a reasonable certainty.

ORDER

The licenses and license rights of Respondent JEREMY NAVALTA OPERANA under the provisions of Part I of Division 4 of the Business and Professions Code are revoked.

This Decision shall become effective at 12 o'clock noon APR 12 2012.

DATED: 3/12/12.

Barbara J. Bigby
Acting Real Estate Commissioner

Department of Real Estate
320 West Fourth Street, Suite 350
Los Angeles, California 90013-1105
(213) 576-6982

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DEPARTMENT OF REAL ESTATE
BY: [signature]

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * * *

In the Matter of the Accusation of JEREMY NAVALTA OPERANA, Respondent.	NO. H-37292 LA DEFAULT ORDER

Respondent, JEREMY NAVALTA OPERANA, having failed to file a Notice of Defense within the time required by Section 11506 of the Government Code, is now in default. It is, therefore, ordered that a default be entered on the record in this matter.

IT IS SO ORDERED February 13, 2012.

BARBARA J. BIGBY
Acting Real Estate Commissioner

[signature]

By: DOLORES WEEKS
Regional Manager

CHERYL D. KEILY SBN# 94008
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320 West 4th Street, Suite 350
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DEPARTMENT OF REAL ESTATE
BY: _____

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of JEREMY NAVALTA OPERANA, Respondent	No. H-37292 LA A C C U S A T I O N

The Complainant, Maria Suarez, a Deputy Real Estate Commissioner of the State of California, for cause of Accusation against Respondent JEREMY NAVALTA OPERANA ("OPERANA") is informed and alleges as follows:

1.

The Complainant, Maria Suarez, a Deputy Real Estate Commissioner of the State of California, makes this Accusation in her official capacity.

2.

OPERANA is presently licensed and/or has license rights under the Real Estate Law (Part 1 of Division 4 of the

Business and Professions Code, hereinafter "Code") as a real estate salesperson. On or about January 12, 2010, OPERANA's license expired. Pursuant to Section 10103 of the Code the Department retains jurisdiction.

3.

At all times relevant herein OPERANA was employed as a licensed salesperson by corporate real estate broker Living Water Lending, Inc. though OPERANA's activities were not undertaken on behalf of his employing broker.

4.

At all times herein mentioned, OPERANA engaged in the business of, acted in the capacity of, or advertised a loan modification service and advance fee brokerage offering to perform and performing loan modification services with respect to loans which were secured by liens on real property for compensation or in expectation of compensation and for fees often collected in advance as well as at the conclusion of the transaction, including but not limited to the following instances:

a. On or about June 8, 2008, Maria Veronica M. paid an advance fee of $2,500 to OPERANA doing business as RBJ Group. The advance fee was collected pursuant to the provisions of an agreement pertaining to loan solicitation, negotiation, and modification services to be provided by RBJ GROUP and OPERANA with respect to a loans secured by the real property at 1547 Kendall Drive, San Bernardino, California 92407.

b. On or about June 16, 2008, Priciliano H. paid an advance fee of $2,500 to OPERANA doing business as RBJ Group. The advance fee was collected pursuant to the provisions of an agreement pertaining to loan solicitation, negotiation, and modification services to be provided by RBJ GROUP and OPERANA with respect to a loan secured by the real property at 6726 Farmdale, North Hollywood, California 91606.

c. On or about August 12, 2008, Josefina C. paid an advance fee of $2,500 to OPERANA doing business as RBJ Group. The advance fee was collected pursuant to the provisions of an agreement pertaining to loan solicitation, negotiation, and modification services to be provided by RBJ GROUP and OPERANA with respect to a loan secured by the real property at 10239 Bartee Avenue, Arleta, California 91331.

5.

The activities described in Paragraph 4, above, require a real estate broker license under Sections 10131(d) and 10131.2 of the Code.

6.

Respondent OPERANA performed and/or participated in loan modification activities which require a real estate broker license under the provisions of Code Section 10131(d) when Respondent was not licensed by the Department as a real estate broker nor employed as a real estate salesperson by the broker on whose behalf the activities were performed in violation of Section 10130 of the Code.

The conduct, acts and/or omissions of OPERANA, as set forth, above, violate Code Section 10130, and are cause for the suspension or revocation of the licenses and license rights of Respondent pursuant to Code Sections 10177(d), 10177(g) and/or 10177(j).

WHEREFORE, Complainant prays that a hearing be conducted on the allegations of this Accusation and that upon proof thereof, a decision be rendered imposing disciplinary action against all the licenses and license rights of Respondent JEREMY NAVALTA OPERANA under the Real Estate Law, and for such other and further relief as may be proper under other applicable provisions of law.

Dated at Los Angeles, California
this 23rd day of May, 2011.

Maria Suarez
Deputy Real Estate Commissioner

cc: JEREMY NAVALTA OPERANA
Maria Suarez
Sacto.