Department of Real Estate
320 West Fourth Street, Ste. 350
Los Angeles, California 90013

Telephone: (213) 576-6982

FILED

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DEPARTMENT OF REAL ESTATE
BY: _____

DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

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To:	No. H-37373 LA
RBJ GROUP; RODRIGO M. DEZA; and JEREMY NAVALTA OPERANA	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 RBJ GROUP; RODRIGO M. DEZA ("DEZA"); and JEREMY NAVALTA OPERANA ("OPERANA"), and has determined that each of them engaged in or is engaging in acts or practices constituting violations of the California Business and Professions Code ("Code"). Said parties are engaging in the business of, 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 borrowers or lenders or negotiating loans) and Section 10131.2 (advance fee handling).

Based on the findings of that investigation, as set forth below, the Commissioner hereby issues the following Findings of Fact and Desist and Refrain Order pursuant to Section 10086 of the Code.

FINDINGS OF FACT

1. OPERANA is presently licensed and/or has license rights under the Real Estate Law (Part 1 of Division 4 of the Code) as a real estate salesperson. OPERANA's license expired on January 12, 2010.

2. At no time herein mentioned have RBJ GROUP or DEZA been licensed by the Department in any capacity.

3. At the times set forth below RBJ GROUP, DEZA and OPERANA engaged in the business of, acted in the capacity of, or advertised a real estate loan service and advance fee brokerage offering to perform solicitation, negotiation and modification of loans secured by liens on real property for compensation or in expectation of compensation and for fees collected in advance including, but not limited to, the following:

a. On or about June 8, 2008, Maria Veronica M. paid an advance fee of $2,500 to 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, DEZA 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 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, DEZA 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 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, DEZA and OPERANA with respect to a loan secured by the real property at 10239 Bartee Avenue, Arleta, California 91331.

CONCLUSIONS OF LAW

4. The activities described in Paragraph 3, above, require a real estate license under Section 10131(d) and Section 10131.2 of the Code.

5. Based on the information contained in Paragraph 4, above, RBJ GROUP, DEZA and OPERANA performed and/or participated in loan solicitation, negotiation and modification 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 they were 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.

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DESIST AND REFRAIN ORDER

Based on the Findings of Fact and Conclusions of Law stated herein:

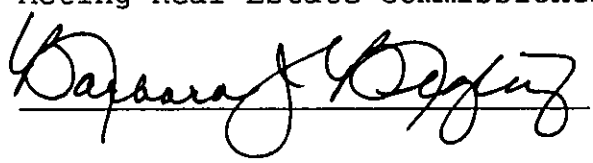
IT IS HEREBY ORDERED that RBJ GROUP, RODRIGO M. DEZA and JEREMY NAVALTA OPERANA, whether doing business under their own names, or any other names, or any fictitious name, ARE HEREBY ORDERED to immediately desist and refrain from performing any acts within the State of California for which a real estate broker license is required. In particular each of them is ORDERED TO DESIST AND REFRAIN from:

(i) charging, demanding, claiming, collecting and/or receiving advance fees, as that term is defined in Section 10026 of the Code, in any form, and under any conditions, with respect to the performance of loan modifications or any other form of mortgage loan forbearance service in connection with loans on residential property containing four or fewer dwelling units (Code Section 10085.6); and

(ii) charging, demanding, claiming, collecting and/or receiving advance fees, as that term is defined in Section 10026 of the Code, for any other real estate related services offered by them to others.

DATED: 6/28, 2011.

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: RBJ Group
15432 Victoria Lane
Huntington Beach, California 92647

Jeremy Navalta Operana
15432 Victoria Lane
Huntington Beach, California 92647

Jeremy Navalta Operana
7777 Center Avenue, Suite 690
Huntington Beach, California 92647

Rodrigo M. Deza
6401 Warner Avenue #475
Huntington Beach, California 92647