

1 Department of Real Estate  
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**FILED**  
MAY - 3 2011

DEPARTMENT OF REAL ESTATE  
By R. Mar

8- BEFORE THE DEPARTMENT OF REAL ESTATE  
9 STATE OF CALIFORNIA

10 \* \* \*

11 To: )  
12 ) NO. H-2626 FR  
13 GRISELDA FLORES )  
14 ) ORDER TO DESIST AND REFRAIN  
15 ) (B & P Code Section 10086)

16 The Commissioner ("Commissioner") of the California Department of Real Estate  
17 ("Department") caused an investigation to be made of the activities of GRISELDA FLORES,  
18 individually and doing business as "Aguila Financial and Tax Services" ("FLORES"). Based on  
19 that investigation, the Commissioner has determined that FLORES has engaged in, is engaging  
20 in, or is attempting to engage in, acts or practices constituting violations of the California  
21 Business and Professions Code ("Code") and/or Title 10, Chapter 6, California Code of  
22 Regulations ("Regulations"), including acting in the capacity of, advertising or assuming to act  
23 as a real estate broker in the State of California within the meaning of Sections 10131(a) (activity  
24 involving selling, buying or exchanging real property) of the Code.

25 Furthermore, based on the investigation, the Commissioner hereby issues the  
26 following Findings of Fact, Conclusions of Law and Desist and Refrain Order under the authority  
27 of Section 10086 of the Code.

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FINDINGS OF FACT

1. At no time mentioned herein was FLORES licensed by the Department in any capacity.

2. For the period of on or about June 26, 2009, through July 9, 2009, FLORES received approximately \$40,000 from Everardo and Maria C. to be used as a "down-payment" by FLORES to help Everardo and Maria C. purchase a house. Those funds were deposited into the non-trust business bank account of Leticia Alvizo ("ALVIZO"), a licensed real estate salesperson. On or about the period of July through November 2009, Everardo and Maria C. provided FLORES with approximately \$40,000 in additional funds to be used toward the purchase of their house.

3. On or about October 26, 2009, FLORES went to the Metrolist office where she attempted to acquire the access code to the lock boxes for local homes for sale. Although FLORES was denied the access code because she was not a licensed real estate broker, she paid the fee on behalf of broker John Aguilar for the access code. Subsequently, real estate broker John Aguilar provided the lock box access code to FLORES.

4. On or about the period of October 28, 2009, through November 11, 2009, FLORES showed Everardo and Maria C. several houses for sale.

5. On or about November 10, 2009, FLORES submitted a purchase offer on behalf of Everardo and Maria C. for the house located at 2021 Ridgecrest Drive, Modesto, California, with her own name on it. The contract stated that FLORES would provide a \$5,000 down-payment, obtain a \$56,000 loan, and provide the remaining \$19,000 prior to the close of escrow. In fact, FLORES intended to purchase the house with title in her name and later execute a title transfer to Everardo and Maria C. once escrow closed. FLORES' pre-approval letter from Wells Fargo Bank for a loan on the property stated that FLORES could not transfer title of the property.

6. On or about December 10, 2009, FLORES gave Everardo and Maria C. the keys to a home located at 2176 Sharon Way, Modesto, California, and informed them that

1 they could move-in or rent-out the property. FLORES obtained those keys from ALVIZO. In  
2 addition, FLORES gave Everardo and Maria C. a copy of a grant deed from ALVIZO for the  
3 property. In fact, the grant deed provided to Everardo and Maria C. was a grant deed from  
4 ALVIZO to "Pacifica Group49/II".

5 7. FLORES has not repaid the money she obtained from Everardo and Maria  
6 C. and has not helped them purchase a home.

7 CONCLUSIONS OF LAW

8 8. Based on the Findings of Fact contained in Paragraphs 1 through 7, above,  
9 GRISELDA FLORES, individually and doing business as "Aguila Financial and Tax Services",  
10 acting by herself or through one or more agents, associates, affiliates and/or co-conspirators or  
11 fictitious names unknown at this time, engaged in, is engaging in, or is attempting to engage in,  
12 acts or practices constituting violations of the California Business and Professions Code and/or  
13 Title 10, Chapter 6, California Code of Regulations, including acting in the capacity of,  
14 advertising or assuming to act as a real estate broker in the State of California within the meaning  
15 of Section 10131(a) of the Code, so that such acts of GRISELDA FLORES violate Sections  
16 10130 (license required to act as real estate broker) and 10131(a) of the Code

17 DESIST AND REFRAIN ORDER

18 Based on the Findings of Fact and Conclusions of Law stated herein, you,  
19 GRISELDA FLORES, individually and doing business as "Aguila Financial and Tax Services",  
20 whether doing business under your own name, or any other name or fictitious name, or by and/or  
21 through any related entity, ARE HEREBY ORDERED to immediately desist and refrain from  
22 performing any and all acts within the State of California for which a real estate broker license is  
23 required, and in particular, that you are to immediately desist and refrain from performing any

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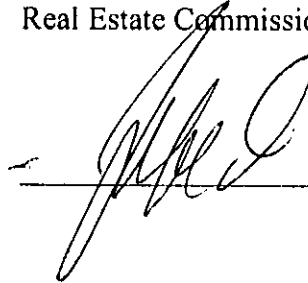
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1 acts involving the selling, buying or exchanging of real property unless and until: (1) you are  
2 properly licensed by the Department as a real estate broker; and (2) you have repaid the money  
3 received from Everardo and Maria C. herein.

4 DATED: 4-29-2011

5 JEFF DAVI  
6 Real Estate Commissioner

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11 **-NOTICE-**

12 Business and Professions Code Section 10139 provides that, "Any person acting  
13 as a real estate broker or real estate salesperson without a license or who advertises using words  
14 indicating that he or she is a real estate broker without being so licensed shall be guilty of a public  
15 offense punishable by a fine not exceeding twenty thousand dollars (\$20,000), or by  
16 imprisonment in the county jail for a term not to exceed six months, or by both fine and  
17 imprisonment; or if a corporation, be punished by a fine not exceeding sixty thousand dollars  
18 (\$60,000)...."

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21 cc: GRISELDA FLORES  
22 2109 Central Avenue  
23 Modesto, CA 95307

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26 ATTY: JWB/km  
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