

FILED

1 DEPARTMENT OF REAL ESTATE
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3 Sacramento, CA 95818-7007
4 Telephone: (916) 227-0791

December 13, 2011

DEPARTMENT OF REAL ESTATE

By *[Signature]*

8 BEFORE THE DEPARTMENT OF REAL ESTATE
9 STATE OF CALIFORNIA

10 TO:)
11)
12 VERONICA GUZMAN, an individual)
13)

No. H-2697 FR
ORDER TO DESIST AND REFRAIN
(B&P Code Section 10086)

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15 The Commissioner of the California Department of Real Estate ("Commissioner")
16 caused an investigation to be made of the activities of VERONICA GUZMAN ("GUZMAN").
17 Based on the investigation, the Commissioner has determined GUZMAN has engaged in, is
18 engaging in, or is attempting to engage in, acts or practices constituting violations of the
19 California Business and Professions Code ("Code") and/or Title 10, Chapter 6, California Code
20 of Regulations ("Regulations"), including the business of, acting in the capacity of, and/or
21 advertising or assuming to act as, a real estate broker in the State of California within the
22 meaning of Section 10131(d) (performing services for borrowers in connection with loans
23 secured by real property) of the Code. Furthermore, based on the investigation, the
24 Commissioner hereby issues the following Findings of Fact, Conclusions of Law, and Desist and
25 Refrain Order under the authority of Section 10086 of the Code.

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1 borrowers' lenders in connection with loans secured directly or collaterally by one or more
2 liens on real property, acts which require a real estate license under Section 10131(d) of the
3 Code, during a period of time when GUZMAN was not licensed by the Department in any
4 capacity.

5 **DESIST AND REFRAIN ORDER**

6 Based on the Findings of Fact and Conclusions of Law stated herein, VERONICA
7 GUZMAN, whether doing business under your own name, or any other name or fictitious name
8 unknown at this time, is HEREBY ORDERED to:

9 1. Immediately desist and refrain from performing any acts within the State
10 of California for which a real estate broker license is required. In particular, GUZMAN is
11 ordered to desist and refrain from soliciting borrowers and/or performing services for borrowers
12 or lenders in connection with loans secured directly or collaterally by one or more liens on real
13 property, unless and until GUZMAN obtains a real estate broker license issued by the
14 Department.

15 2. Immediately desist and refrain from charging, demanding, claiming,
16 collecting and/or receiving advance fees, as that term is defined in Section 10026 of the Code,
17 for any of the services GUZMAN offer to others, unless and until you demonstrate and provide
18 evidence satisfactory to the Commissioner that GUZMAN is properly licensed by the
19 Department as a real estate broker, and:

20 (a) GUZMAN has an advance fee agreement which has been
21 submitted to the Department and which is in compliance with Sections 2970 and 2972 of the
22 Regulations;

23 (b) GUZMAN has placed all previously collected advance fees into a
24 trust account for that purpose and are in compliance with Section 10146 of the Code;

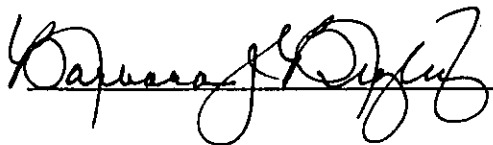
25 (c) GUZMAN has provided an accounting to trust fund owner-
26 beneficiaries pursuant to Section 2972 of the Regulations; and,

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1 (d) GUZMAN is in compliance with California law, as amended effective as
2 of October 11, 2009, with respect to loan modification and/or forbearance services. Under the
3 amended law, you can only collect advance fees for loan modification or other mortgage loan
4 forbearance services related to commercial loans and loans for residential properties containing
5 five or more dwelling units.

6
7 DATED: 12/5, 2011

8
9 BARBARA J. BIGBY
Acting Real Estate Commissioner

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14 **NOTICE:**

15 Business and Professions Code Section 10139 provides that "Any person acting as a
16 real estate broker or real estate salesperson without a license or who advertises using words
17 indicating that he or she is a real estate broker without being so licensed shall be guilty of a
18 public offense punishable by a fine not exceeding twenty thousand dollars (\$20,000), or by
19 imprisonment in the county jail for a term not to exceed six months, or by both fine and
20 imprisonment; or if a corporation, be punished by a fine not exceeding sixty thousand dollars
21 (\$60,000)..."

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23 cc:

24 Veronica Guzman
25 798 Almond Avenue
Kerman, CA 93630

26 KCE
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