1 2	BUREAU OF REAL ESTATE 320 West Fourth Street, Ste. 350 Los Angeles, California 90013
. 3	(213) 576-6982
4	DEC 132013
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6	By filumal
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9	STATE OF CALIFORNIA
10	BUREAU OF REAL ESTATE
. 11	To:)
12) NO. H-4543 SD HELP HOMEOWNERS NOW, INC., and)
13	SUZANNE REED) ORDER TO DESIST AND
14) REFRAIN) (B&P Code Section 10086)
. 15)
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17	The Commissioner (Commissioner) of the California Bureau of Real Estate
18	(Bureau) caused an investigation to be made of the activities of HELP HOMEOWNERS NOW,
19	INC. (HHN) and SUZANNE REED (REED). Based on that investigation, the Commissioner has
20	determined that HHN and REED have engaged in, are engaging in, or are attempting to engage
21	in, acts or practices constituting violations of the California Business and Professions Code
22	(Code), including the business of, acting in the capacity of, and/or advertising or assuming to act
23	as real estate brokers in the State of California within the meaning of Section 10131(a) (selling
24	or offering to sell real property for another) and 10131(d) (soliciting borrowers and providing
25	services in connection with loans secured by real property) of the Code. Furthermore, based on
26	the investigation, the Commissioner hereby issues the following Findings of Fact, Conclusions of
27	Law, and Desist and Refrain Order under the authority of Section 10086 of the Code.

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Whenever acts referred to below are attributed to HHN and REED, those acts are 1 alleged to have been done by HHN and REED, acting by themselves, or by and/or through one or 2 3 more agents, associates, affiliates, and/or co-conspirators. 4 FINDINGS OF FACT 5 1. HHN and REED are not now, and have never been, licensed by the Bureau in 6 any capacity 7 2. On or about January 29, 2013, an Articles of Corporation of a Close Corporation was filed with the California Secretary of State for HHN, which listed REED as 8 9 HHN's agent for service of process. 10 3. Since at least June 10, 2013, through the present, HHN and REED have operated a website located at http://helphomeownersnow.org. This website describes HHN as 11 "experts in distressed real estate negotiations". Among the services offered on this website are 12 loan modifications, short sales and mortgage settlements. The website further states that "Our 13 Senior Negotiator, Suzanne Reed, was trained by the banks and has closed over 2000 short sales 14 and many modification and mortgage settlements. Her background includes, Escrow Officer, 15 Loan Officer, Mortgage Underwriter and for the last 6 years has been negotiating short sales." * 16 17 CONCLUSIONS OF LAW 18 Based on the findings of fact contained in paragraphs 1 through 3 HHN and 4. REED, acting by themselves, or by and/or through one or more agents, associates, affiliates, 19 and/or co-conspirators, offered to sell real property and solicited for borrowers for the negotiation 20 of loans secured directly or collaterally by one or more liens on real property, which acts require 21 a real estate broker license under Sections 10131(a) and 10131(d) of the Code, during a period of 22 time when HHN and REED were not licensed by the Bureau as real estate brokers, in violation 23 of Section 10130 of the Code. 24 25 * Note: The website also describes the qualifications of Laura Packer, Esq, a licensed attorney. HHN and REED are separate entities from Ms. Packer, and are therefore not exempted from 26 license requirements under Code Section 10133(a)(3) which applies only to "An attorney at law in rendering legal services to a client." 27

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DESIST AND REFRAIN ORDER

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3	Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW stated
4	herein, it is hereby ordered that HELP HOMEOWNERS NOW, INC. and SUZANNE REED,
5	whether doing business under their own names, or any other names, ARE HEREBY
6	ORDERED to immediately desist and refrain from performing any acts within the State of
. 7	California for which a real estate broker license is required.
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10	DATED: DEC 0 5 2013
12	Real Estate Commissioner
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14	By: JEFFREY MASON
15	Chief Deputy Commissioner
16	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
17	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
18	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
19 20	(\$60,000)."
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