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FILED
JUN 15 2007

DEPARTMENT OF REAL ESTATE

By Anne Shaver

8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

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11 To:

) No. H-4791 SAC

12 JAMES R. MARTIN, GABRIEL
13 VIRAMONTES, ESNIAN MORTGAGE &
14 REALTY NETWORK, and VFM
15 INVESTMENT GROUP, LLC.

) ORDER TO DESIST AND REFRAIN
(B&P Code Section 10086)
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17 The Real Estate Commissioner of the State of California
18 has caused an investigation to be conducted and is of the opinion
19 that JAMES R. MARTIN, GABRIEL VIRAMONTES, ESNIAN MORTGAGE &
20 REALTY NETWORK, and VFM INVESTMENT GROUP, LLC (hereinafter "you")
21 have violated Section 10130 of the Business and Professions Code
22 (hereinafter "the Code") of the State of California by engaging
23 in the business of a real estate broker within the State of
24 California without a real estate broker license.

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At no time herein mentioned have you been licensed by the Department of Real Estate of the State of California (hereinafter "Department") either as a real estate broker or a real estate salesperson.

II

Beginning on or before March 2006, JAMES R. MARTIN (hereinafter "MARTIN") on behalf of Freedom Capital Mortgage Inc. and/or Joseph Salvatore Gallo solicited lenders and borrowers for loans secured directly or collaterally by liens on real property in this state on behalf of the buyers of such property for or in expectation of compensation, including, but not limited to:

Property Address	Borrower	Close of Escrow
9688 Anton Oaks Way, Elk Grove	Timothy McDaniel	3/24/06
10153 East Taron, Elk Grove	Reagan Oliveras	7/31/06
6020 Laguna Vale Way, Elk Grove	Reagan Oliveras	8/4/06
9229 Trenholm Drive, Elk Grove	Reagan Oliveras	8/7/06
5819 Zoller Court, Elk Grove	Patricia Romano	8/25/06
9302 Bennoel Court, Elk Grove	Jeffery L. Johnston	8/28/06
9829 Summer Glen Way, Elk Grove	Peter Correa	8/28/06
8865 Boreal Way, Elk Grove	Jeffery L. Johnston	9/12/06
5822 Jared Court, Elk Grove	Walter Bakos	9/13/06
10205 Lofton Court, Elk Grove	Peter Correa	9/21/06
9181 Quail Brook Circle, Elk Grove	Tammy White	9/29/06

III

Beginning on or before August 2006, MARTIN on behalf of ESNIAN MORTGAGE & REALTY NETWORK, VFM INVESTMENT GROUP LLC, and/or Mario Fellini III solicited lenders and borrowers for loans secured directly or collaterally by liens on real property in this state on behalf of the buyers of such property for or in expectation of compensation, including, but not limited to:

Property Address	Borrower	Close of Escrow
8500 Hollyberry Way, Elk Grove	Jeffery L. Johnston	8/29/06
5975 Leonardo Way, Elk Grove	Walter Bakos	9/22/06
9783 Cervelli Way, Elk Grove	Walter Bakos	9/22/06
9616 Spring Breeze Court, Elk Grove	Walter Bakos	9/25/06
9330 Otter Creek Way, Elk Grove	Walter Bakos	9/26/06
116 Rocky Cove Court, Elk Grove	Walter Bakos	10/26/06

IV

Beginning on or before March 2006, GABRIEL VIRAMONTES solicited property owners, including, but not limited to those listed below, to engage in activities to find prospective tenants and negotiate rentals or leases of real properties owned by another or others on behalf of the buyers of such property for or in expectation of compensation.

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Property Address	Owner
9688 Anton Oaks Way, Elk Grove	Timothy McDaniel
10153 East Taron, Elk Grove	Reagan Oliveras
6020 Laguna Vale Way, Elk Grove	Reagan Oliveras
9229 Trenholm Drive, Elk Grove	Reagan Oliveras
5819 Zoller Court, Elk Grove	Patricia Romano
9181 Quail Brook Circle, Elk Grove	Tammy White

V

Your acts and omissions described above violated
Section 10130 of the Code.

NOW, THEREFORE, YOU JAMES R. MARTIN, GABRIEL
VIRAMONTES, ESNIAN MORTGAGE & REALTY NETWORK, and VFM INVESTMENT
GROUP, LLC. ARE HEREBY ORDERED TO DESIST AND REFRAIN from
performing any and all acts within the State of California for
which a real estate broker license is required, unless and until
you obtain a real estate broker license.

DATED: 6/13/08

JEFF DAVI
Real Estate Commissioner

