

1 DEPARTMENT OF REAL ESTATE  
2 P. O. Box 187007  
3 Sacramento, CA 95818-7007  
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5 Telephone: (916) 227-0789  
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**FILED**  
JUL 12 2007

DEPARTMENT OF REAL ESTATE  
*[Signature]*

8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 \* \* \*

11 TO: )  
12 ) NO. H-4818 SAC  
13 MICHELE J. SHERMAN dba )  
14 PLATINUM CREDIT SOLUTIONS )  
15 ) ORDER TO  
16 ) DESIST AND REFRAIN

17 The Real Estate Commissioner of the State of  
18 California (hereinafter "Commissioner") has caused an  
19 investigation to be made of your activities and based upon the  
20 findings herein below set forth, is of the opinion that you,  
21 MICHELE J. SHERMAN dba PLATINUM CREDIT SOLUTIONS, have violated  
22 Section 10130 of the California Business and Professions Code  
23 (hereinafter Code) by engaging in the business of or acting as a  
24 real estate salesperson or broker, within the meaning of  
25 Sections 10130 and 10131(a) of the Code without first having  
26 obtained a real estate license from the California Department of  
27 Real Estate (hereinafter Department).

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At no time herein mentioned were you, MICHELE J. SHERMAN dba PLATINUM CREDIT SOLUTIONS, licensed by the Department as a real estate broker or salesperson.

II

In or about October, 2005, through the present, you MICHELE J. SHERMAN dba PLATINUM CREDIT SOLUTIONS, performed activities for which a real estate license is required, including but not limited to, soliciting prospective purchasers of real property. You performed said acts for, but not limited to, prospective seller, C. Leticia Cardenas. These acts were performed for or in expectation of compensation.

III

The act of soliciting prospective purchasers of real property described in Paragraph II above is an act requiring a real estate salesperson or broker license under the provisions of Sections 10130 and 10131(a) of the Code.

IV

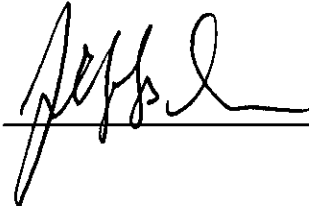
You, MICHELE J. SHERMAN dba PLATINUM CREDIT SOLUTIONS, violated Section 10130 of the Code by engaging in the activities described above in Paragraph III without first obtaining a real estate salesperson or broker license from the Department.

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1 NOW THEREFORE, YOU, MICHELE J. SHERMAN dba PLATINUM  
2 CREDIT SOLUTIONS, ARE HEREBY ORDERED TO DESIST AND REFRAIN from  
3 performing any and all acts for which a real estate license is  
4 required until such time as you obtain the required license from  
5 the Department.

6 DATED: 7-5-07

7 JEFF DAVI  
8 Real Estate Commissioner

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11 cc: MICHELE J. SHERMAN  
12 PLATINUM CREDIT SOLUTIONS  
13 1952 NISPERO  
14 STOCKTON, CA 95206  
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