AUG 2 1 2008.

DEPARTMENT OF REAL ESTATE

DEPARTMENT OF REAL ESTATE P. O. Box 187007 Sacramento, CA 95818-7007

Telephone: (916) 227-0789

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TO:

DARCY ALLEN

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BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

SCHULTZ & SCHULTZ ENTERPRISES, INC., STAN SCHULTZ and

NO. H-5054 SAC

ORDER TO DESIST AND REFRAIN

The Real Estate Commissioner of the State of California (hereinafter "Commissioner") has caused an investigation to be made of your activities, and based upon the findings herein below set forth, is of the opinion that you, SCHULTZ & SCHULTZ ENTERPRISES, INC. dba US Loss Mitigation Services, STAN SCHULTZ and DARCY ALLEN have violated Section 10130 of the California Business and Professions Code (hereinafter the "Code") by engaging in the business of or acting as a real estate salesperson or broker, within the meaning of Sections 10130 and 10131(d) of the Code without first having obtained a real estate license from the California Department of Real Estate (hereinafter the "Department").

Τ

At no time herein mentioned were you, DARCY ALLEN, you, STAN SCHULTZ, or you, SCHULTZ & SCHULTZ ENTERPRISES, INC. licensed by the Department as a real estate broker or salesperson, as appropriate.

ΙI

At all times herein mentioned you, DARCY ALLEN, were an agent of or in the employ of SCHULTZ & SCHULTZ ENTERPRISES, INC. and you, STAN SCHULTZ were the owner of SCHULTZ & SCHULTZ ENTERPRISES, INC. dba US Loss Mitigation Services, and you were compensated for performing acts pursuant to said employment in furtherance of the activities discussed in Paragraph III below.

III

During the period beginning in or about April 2008 and continuing, you, DARCY ALLEN, you, SCHULTZ & SCHULTZ ENTERPRISES INC. and you, STAN SCHULTZ, among other things, solicited borrowers and/or performed services for borrowers in connection with loans secured directly or collaterally by liens on real property or on a business opportunity, for or in expectation of compensation.

IV

The acts you, SCHULTZ & SCHULTZ ENTERPRISES, INC.,

DARCY ALLEN and STAN SCHULTZ performed, for or in expectation of
compensation, described in Paragraph III above are acts requiring
a real estate salesperson or broker license under the provisions
of Sections 10130 and 10131(d) of the Code.

V

You, SCHULTZ & SCHULTZ ENTERPRISES, INC., DARCY ALLEN and STAN SCHULTZ, 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.

NOW THEREFORE, YOU, SCHULTZ & SCHULTZ ENTERPRISES,
INC., DARCY ALLEN AND STAN SCHULTZ, ARE HEREBY ORDERED TO DESIST
AND REFRAIN from performing any and all acts for which a real
estate license is required until such time as you obtain the
required license from the Department.

DATED:	8/17		2008
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JEFF DAVI Real Estate Commissioner

> BY: Barbara J. Bigby Chief Deputy Commissioner