

**FILED**

**July 2, 2014**

BUREAU OF REAL ESTATE

*L. Jones*

By \_\_\_\_\_

BEFORE THE BUREAU OF REAL ESTATE

STATE OF CALIFORNIA

\* \* \*

To:

LIDIA GRONSKY

No. H-11732 SF

ORDER TO DESIST AND REFRAIN  
(B & P Code Section 10086)

The Real Estate Commissioner of the State of California (Commissioner) has caused an investigation to be made of the activities of LIDIA GRONSKY (GRONSKY), including engaging in the business of, acting in the capacity of, advertising, or assuming to act as a real estate broker in the State of California within the meaning of Section 10131(d) of the California Business & Professions Code (the Code). Based upon the findings of that investigation, as set forth below, the Commissioner has determined and is of the opinion that GRONSKY has violated Section 10130 of the Code by engaging in the business of or acting as a real estate broker, within the meaning of Sections 10085.6 (charging an advance fee for loan modification), 10130 (act as a real estate broker without a license) and 10131(d) (soliciting borrowers for services in connection with loans secured by real property) of the Code without first having obtained a real estate broker license from the California Bureau of Real Estate (Bureau).

1 FINDINGS OF FACT

2 1. At all times mentioned herein, GRONSKY was licensed by the Bureau as a real  
3 estate salesperson.

4 2. At no time mentioned herein was GRONSKY licensed by the Bureau as a real  
5 estate broker.

6 3. At all times mentioned herein, between, on or about January 30, 2013, and  
7 continuing up to at least May 31, 2014, GRONSKY engaged in the business of, acted in the  
8 capacity of, or assumed to act as a real estate broker within the State of California within the  
9 meaning of Section 10131(d) of the Code, including solicitation of borrowers for or negotiation  
10 of loans or performance of services for borrowers or lenders or note owners in connection with  
11 loans secured directly or collaterally by liens on real property, including but not limited to,  
12 direct solicitation as described above of individual mortgage borrowers, including but not  
13 limited to, Roman A. and Natalia Y.

14 4. On or about January 30, 2013, GRONSKY collected an advance fee payment of  
15 \$5,000.00 from Roman A. and Natalia Y. to perform a loan modification on that certain real  
16 property commonly known as 2780 43rd Avenue, San Francisco, California (43rd Ave.  
17 Property). GRONSKY failed to obtain a loan modification on the 43rd Ave. Property and also  
18 failed to refund any of the fees to Roman A. and Natalia Y.

19 CONCLUSIONS OF LAW

20 Based on the Findings of Fact contained in paragraphs 1 through 4, above,  
21 GRONSKY, among other things, solicited and/or performed services for borrowers, including  
22 but not limited to, Roman A. and Natalia Y., in connection with loans secured directly or  
23 collaterally by liens on real property or on a business opportunity, for or in expectation of a  
24 compensation and claimed, demanded, charged, received, collected or contracted for an  
25 advanced fee for such services. Thus, GRONSKY violated Sections 10085.6, 10130 and  
26 10131(d) of the Code.

27 ///

1 DESIST AND REFRAIN ORDER

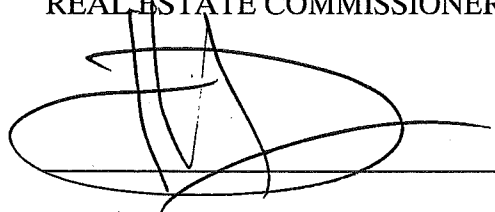
2 Now, therefore LIDIA GRONSKY IS HEREBY ORDERED to immediately  
3 desist and refrain from:

4 (1) Performing any and all acts within the State of California for which a real estate  
5 broker license is required, unless and until she obtains a real estate broker license.

6 (2) Demanding, claiming, collecting and/or receiving advance fees, as that term is  
7 defined in Section 10026 of the Code, in any form, and under any conditions, with respect to  
8 the performance of loan modification or any other form of mortgage loan forbearance services  
9 in connection with loans on residential property containing four or fewer dwelling units.

10 DATED: JUN 20 2014

11  
12 REAL ESTATE COMMISSIONER

13  
14  
15 

16 By: **JEFFREY MASON**  
Chief Deputy Commissioner

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