SMITO

3

5

6

8

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

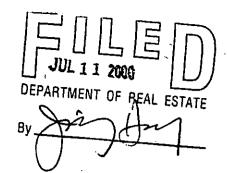
25

26

27

Department of Real Estate 320 West 4<sup>th</sup> Street, Suite 350 Los Angeles, CA 90013

(213) 576-6905



## DEPARTMENT OF REAL ESTATE

## STATE OF CALIFORNIA

To:

ROBERT C. VELASQUEZ )

dba Professional Credit Bureau)

No. H-28633LA

ORDER TO DESIST

AND REFRAIN

The Real Estate Commissioner of the State of California ("Commissioner") has caused an investigation to be conducted of your activities as described herein, and based upon the findings of that investigation, is of the opinion that you, ROBERT C. VELASQUEZ dba Professional Credit Bureau, have violated Section 10167.2 of the California Business and Professions Code (Code) by engaging in the business of a prepaid rental listing service within the State of California without a prepaid rental listing service license or a real estate broker license.

I

At no time mentioned hereafter have you, ROBERT C. VELASQUEZ, been licensed by the Department of Real Estate of the

COURT PAPER ITATE OF CALIFORNIA BTD. 113 (REV. 3-98) State of California ("Department") as either a real estate broker or as a prepaid rental listing service licensee.

ΙI

During the last half of 1999 and continuing to the present time, you have supplied or offered to supply to the public, listings of residential real properties for tenancy pursuant to an arrangement requiring prospective tenants to pay a fee in advance of, or contemporaneously with the supplying of the listings. Said prospective tenants include, but are not limited to, Mirna Quesada and Kathryn Douglas.

III

The supplying of listings of residential real properties for tenancy for an advance fee is an act for which a prepaid rental listing service license or real estate broker license is required by Section 10167.2 of the Code.

IV

At no time prior to engaging in the acts described in Paragraph II did you obtain either a prepaid rental listing service license or a real estate broker license.



NOW, THEREFORE, YOU, ROBERT C. VELASQUEZ, dba

Professional Credit Bureau and any other fictitious business
name, ARE ORDERED TO DESIST AND REFRAIN from performing any and
all acts requiring a real estate license in California unless and
until such time as you obtain the required license from the
Department.

DATED: Tilly 9

2000.

PAULA REDDISH ZINNEMANN Real Estate Commissioner

ROBERT C. VELASQUEZ 1806 Swanee Lane West Covina, California 91790