

1 Department of Real Estate  
320 West Fourth Street, #350  
2 Los Angeles, California 90013  
3 Telephone: (213) 576-6982

**FILED**  
NOV 28 2000  
DEPARTMENT OF REAL ESTATE

By James B. Stone

8 BEFORE THE DEPARTMENT OF REAL ESTATE  
9 STATE OF CALIFORNIA

10 \* \* \*

11 TO: GUILLERMINA MUNGUIA, )  
12 aka, "Guillermina Batres," )  
13 individually and doing )  
14 business as, "J&G Furniture," )  
and, "J&G Enterprises," )

NO. H- 28880 LA  
ORDER TO DESIST AND REFRAIN  
(B & P Code § 10086)

15 The Real Estate Commissioner of the State of  
16 California (hereinafter "Commissioner") has determined from the  
17 findings set forth below that you have violated Section 10130  
18 of the Business and Professions Code (hereinafter "Code") by  
19 engaging in the business of a real estate broker within the  
20 State of California without a real estate broker license.

21 Furthermore, the Commissioner has determined from the  
22 findings set forth below that you have violated Section 10085  
23 of the Code and Section 2970 of Chapter 6, Title 10, California  
24 Code of Regulations (hereinafter "Regulations") by soliciting  
25 and collecting advance fees without obtaining prior approval  
26 for advance agreement materials from the Department of Real  
27 Estate (hereinafter "Department").

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I

At no time herein mentioned, have you been licensed by the Department as a real estate broker.

II

During a period of time from July 15, 1998 through the present, for or in expectation of compensation, you, GUILLERMINA MUNGUIA, dba, "J&G Furniture Corporation," and "J&G Enterprises," solicited borrowers for, negotiated loans, collected payments and/or performed services for borrowers in connection with loans secured directly or collaterally by liens on real property. Said activities included the following:

a) In July, August and September of 1998, you offered Mayra Sanchez assistance in refinancing and servicing her home loan, and in so doing solicited money from Mayra Sanchez, representing to her that you would be making payments to her lender on her behalf. In truth and fact, you never obtained refinancing of her home loan and did not forward payments on her existing loan.

b) On or about July 25, 1998, you offered Ricardo Camacho Cruz assistance in refinancing and servicing his home loan, and in so doing, solicited money from Ricardo Camacho Cruz, representing to him that you would be refinancing his loan and making payments to his lender on his behalf. In addition, you offered to list his real property for sale. In truth and fact, you never provided actual assistance in refinancing, never listed his property for sale, and never forwarded the payments on his existing loan.

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III

At all times material herein, in the State of California, you engaged in the business of claiming, demanding, charging, receiving, collecting or contracting for the collection of advance fees, within the meaning of Code Sections 10026 and 10131.2, including, but not limited to, the activities described in Paragraphs II (a) and (b) above, which involved loans to be secured by liens on real property.

IV

Said advance fees were collected pursuant to written agreements which constituted advance fee agreements within the meaning of Code Section 10085.

V

You failed to submit the agreements referred to in Paragraph II to the Commissioner ten days before using them in violation of Code Section 10085 and Regulation 2970.

VI

Your acts, as described in Paragraph II above, are acts requiring a real estate broker license under the provision of Code Sections 10131(d) and 10131(a).

VII

You violated Code Section 10130 by engaging in the activities described in Paragraph II, above, without first obtaining a real estate broker license from the Department.

NOW, THEREFORE, YOU, GUILLERMINA MUNGUIA, aka, "GUILLERMINA BATRES," dba, "J&G Furniture Corporation," and "J&G Enterprises," ARE ORDERED TO DESIST AND REFRAIN from

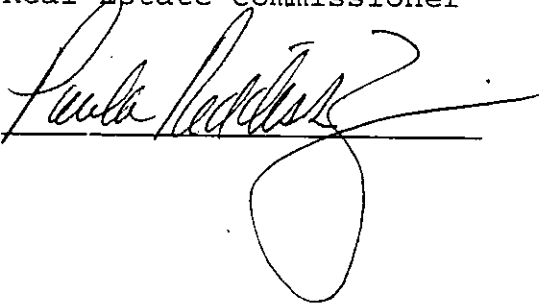


1 performing any and all acts requiring a real estate license in  
2 the State of California, individually and under any fictitious  
3 business name, until you obtain the required license from the  
4 Department.

5           FURTHERMORE, YOU, GUILLERMINA MUNGUIA, ARE ORDERED TO  
6 DESIST AND REFRAIN from collecting advance fees within the  
7 meaning of Code Section 10026 unless and until you are in  
8 compliance with Code Section 10185 and Regulation 2970.

9           DATED: November 15, 2000.

11           PAULA REDDISH ZINNEMANN  
12           Real Estate Commissioner

13             
14           \_\_\_\_\_

16 cc: GUILLERMINA MUNGUIA, dba,  
17       "J&G Furniture Corporation," &  
18       "J&G Enterprises"  
19       8010 S. Avalon  
20       Los Angeles, California 90003

21           MJR:JN

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