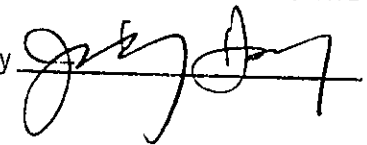


1 Department of Real Estate
2 320 West 4th Street, Suite 350
3 Los Angeles, CA 90013-1105
4 Telephone: (213) 576-6982

FILED
JAN 31 2001

DEPARTMENT OF REAL ESTATE

By 

8 BEFORE THE DEPARTMENT OF REAL ESTATE
9 STATE OF CALIFORNIA

10 * * *

11 TO:)
12 CHRIS VALENCIA,) NO. H-28948 LA
13 individually and dba)
14 International Credit,) ORDER TO DESIST AND REFRAIN
15 aka International Credit) (B & P Code § 10086)
16 Bureau,)
17 Respondent(s).)

16 The Real Estate Commissioner of the State of
17 California (hereinafter "Commissioner") has determined from the
18 findings set forth below that you have violated Section 10167.2
19 of the Business and Professions Code (hereinafter "Code") by
20 engaging in the business of a prepaid rental listing service
21 within the State of California without a prepaid rental listing
22 service license or real estate broker license.

23 I

24 At no time herein mentioned, have you been licensed
25 by the Department of Real Estate of the State of California
26 (hereinafter "Department") as a prepaid rental listing service
27 (hereinafter "PRLS") or as real estate broker.



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II

During a period of time from January 24, 2000 through the present, you supplied prospective tenant(s), including but not necessarily limited to, Hector and Diana Gonzales, with a written contract pursuant to an arrangement under which the prospective tenant was required to pay a fee in advance of, or contemporaneously with the supplying of, listings of residential real property for tenancy.

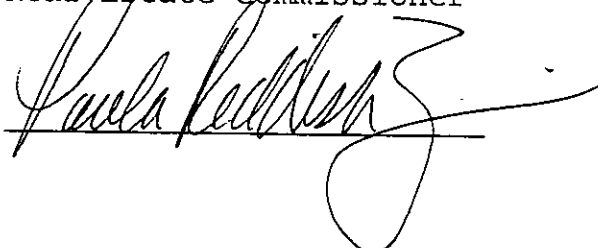
III

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

NOW, THEREFORE, YOU ARE ORDERED TO DESIST AND REFRAIN from engaging in business as a prepaid rental listing service unless and until you are in compliance with Division 4, Part 1, Chapter 3, Article 2.3 of the Code.

DATED: January 24, 2001.

PAULA REDDISH ZINNEMANN
Real Estate Commissioner



cc: Chris Valencia
dba International Credit
aka International Credit Bureau
9020 Slauson Ave., Suite 200
Pico Rivera, CA 90660