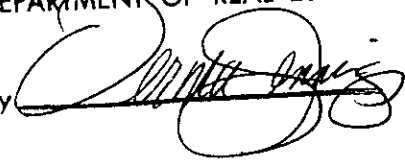


5/20/07  
Play

1 Department of Real Estate  
320 West Fourth Street, Ste. 350  
2 Los Angeles, California 90013  
3 (213) 576-6982  
4  
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6  
7

FILED  
JAN - 2 2007  
DEPARTMENT OF REAL ESTATE  
By 

8 DEPARTMENT OF REAL ESTATE  
9 STATE OF CALIFORNIA

10 \* \* \* \* \*

11 To: ) No. H-33590 LA  
12 )  
MICHAEL CAVAZOS )  
13 )  
14 )  
15 )  
16 )  
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27 )

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

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

21 I

22 At no time herein mentioned have you been licensed by  
23 the Department of Real Estate of the State of California  
24 (hereinafter "Department") as a real estate broker.

25 //  
26 //  
27 //

1 II

2 On or about May 12, 2004, for or in expectation of  
3 compensation, you negotiated a loan on real property located at  
4 137 Copper Leaf Way, Sacramento, California, for borrower Douglas  
5 A. and Joette L. Mayes.

6 III

7 Your acts as described in Paragraph II, above, are acts  
8 requiring a real estate broker license under the provisions of  
9 Code Section 10131(d).

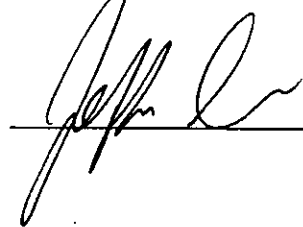
10 IV

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

14 NOW, THEREFORE, YOU ARE ORDERED TO DESIST AND REFRAIN  
15 from performing any and all acts requiring a real estate license  
16 in the State of California until you obtain the required license  
17 from the Department.

18 DATED: 10-10-06

19 JEFF DAVI  
20 Real Estate Commissioner

21   
22 \_\_\_\_\_  
23

24  
25 cc: Michael Cavazos  
26 440 Hamilton St., Unit A  
27 Costa Mesa, California 92627

JRP:LM (jrp)