

FILED
NOV - 6 2008
DEPARTMENT OF REAL ESTATE

1 Department of Real Estate
2 320 West 4th Street, Suite 350
3 Los Angeles, California 90013-1105

4 Telephone: (213) 576-6982

Laura B. Gian

8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 * * *

11 To:)	NO. H-35456 LA
)	
12 MARTIN URBINA)	<u>ORDER TO DESIST</u>
)	<u>AND REFRAIN</u>
)	
)	

15 The Real Estate Commissioner of the State of
16 California ("Commissioner") has caused an investigation to be
17 made of your activities requiring a real estate license and,
18 based on the findings of that investigation, as set forth
19 below, is of the opinion that you have violated Section 10130
20 of the Business and Professions Code ("Code").

21 1.

22 You are not now and have never been licensed by
23 the Department of Real Estate of the State of California
24 ("Department") as a real estate broker.

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2.

During a period of time from approximately on or before June 1, 2005, and continuing to the present time, you, MARTIN URBINA, engaged in the business of, acted in the capacity of, advertised or assumed to act as a real estate broker in the State of California, within the meaning of Code Section 10131(d), for or in expectation of compensation. Your activities included the operation or conduct of a mortgage brokering business with the public wherein you engaged in soliciting borrowers and lenders for, negotiated terms, and/or performed services for borrowers or lenders in connection with loans secured by liens on real property. Said activities included representing borrowers in obtaining loans secured by residential real property located in Southern California.

3.

Your acts as described in Paragraph 2, above, are acts requiring a real estate broker license under the provisions of Code Section 10130.

4.


You violated Code Section 10130 by engaging in the activities described in Paragraph 2, above, without first obtaining a real estate broker license from the Department.

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1 NOW, THEREFORE, YOU, MARTIN URBINA, ARE ORDERED TO
2 DESIST AND REFRAIN from performing any and all acts within the
3 State of California for which a real estate broker license is
4 required, unless and until you obtain a real estate broker
5 license or a real estate salesperson license and are employed
6 by a real estate broker.

7 DATED: 10/31/08

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9 JEFF DAVI
Real Estate Commissioner

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13 BY: Barbara J. Bigby
14 Chief Deputy Commissioner

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23 cc: Martin Urbina
24 5 Star Financial Services
25 9375 Archibald Ave., Suites 110 & 111
26 Rancho Cucamonga, CA 91730
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