

The Real Estate Commissioner of the State of California (hereinafter "Commissioner") has determined from the findings set forth 'below that you WINKEL \& ASSOCIATES LLC, ALAN WINKEL, and DYER BEECH ENTERPRISES, INC. aka DYER BEECH have violated Section 10130 of the Business and Professions Code (hereinafter "Code") by engaging in the business of a real estate broker within the State of California without a real estate broker license.

I
At no time herein mentioned were you licensed by the Department of Real Estate of the State of California (hereinafter "Department") as a real estate broker.

## II

During 2008, for or in expectation of compensation, you solicited owners of real property to modify the terms of the loans on the real property.

## III

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

IV
You violated 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 ARE ORDERED TO DESIST AND REFRAIN from performing any and all acts requiring a real estate license in the State of California until you obtain the required license from the Department.

DATED:


JEFF DEVI Real Estate Commissioner
cc: Winked \& Associates LLC Alan Winked
12241 Industrial Suite 206
Victorville, CA 92395
Dyer Beech Enterprises, Inc.
3954 Murphy Canyon Road, D106
San Diego, CA 92123

JRP:SB (jap)

