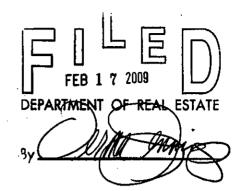
day

Department of Real Estate 320 West Fourth Street, Ste. 350 Los Angeles, California 90013

JORGE RAMIREZ

(213) 576-6982



DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

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No. H-35703 LA

ORDER TO DESIST

AND REFRAIN
(B&P Code § 10086)

The Real Estate Commissioner of the State of California (hereinafter "Commissioner") has determined from the findings set forth below that you 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 have you been licensed by the Department of Real Estate of the State of California (hereinafter "Department") as a real estate broker.

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JRP:CHB (jrp)

During 2006 and 2007, for or in expectation of compensation, you solicited and negotiated a loan on real property for borrowers Martha Perez, Alvaro A. Pirir Barillas, Thelma Rodriguez, Raquel S. Charah, and Raul Pina Reyes.

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).

V

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: January 28, 2009

JEFF DAVI/ Real Estate Commissioner

cc: Jorge Ramirez

625 S. Anita Dr., Suite 200

Orange, CA 92868