

1 Department of Real Estate
2 320 West Fourth Street, Ste. 350
3 Los Angeles, California 90013

4 (213) 576-6982

FILED

APR 17 2009

DEPARTMENT OF REAL ESTATE

BY: [Signature]

8 DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 * * * * *

11 To:

No. H-35886 LA

12 JOE FIELDS, ARMANDO RAMIREZ,)
13 BRET LYON, and CARL)
14 VELAZQUEZ,)
15 Respondents.)

ORDER TO DESIST
AND REFRAIN

16 The Real Estate Commissioner of the State of California
17 (the "Commissioner") has caused an investigation to be conducted
18 of your activities, as described herein, and based upon the
19 findings of that investigation, is of the opinion that you, JOE
20 FIELDS, you, ARMANDO RAMIREZ, you, BRET LYON, and, you, CARL
21 VELAZQUEZ have violated Section 10130 of the California Business
22 and Professions Code ("Code").

23 1.

24 At no time herein mentioned, have you, JOE FIELDS,
25 been licensed by the Department of Real Estate of the State of
26 California (hereinafter "Department").
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At no time herein mentioned, have you, ARMANDO RAMIREZ, been licensed by the Department.

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At no time herein mentioned, have you, BRET LYON, been licensed by the Department.

4.

At no time herein mentioned, have you, CARL VELASQUEZ, been licensed by the Department.

5.

On or about July 17, 2008, you, BRET LYON, and, you, JOE FIELDS, engaged in the business of charging, receiving, collecting or contracting for the collection of a fee in advance for the performance of loan modification services with respect to a loan which is secured by a lien on real property.

6.

On or about August 13, 2008, you, ARMANDO RAMIREZ, engaged in the business of charging, receiving, collecting or contracting for the collection of a fee in advance for the performance of loan modification services with respect to a loan which is secured by a lien on real property.

7.

On or about September 8, 2008, you, CARL VELASQUEZ, engaged in the business of charging, receiving, collecting or contracting for the collection of a fee in advance for the performance of loan modification services with respect to a loan which is secured by a lien on real property.

1 8.

2 Your acts as described in Paragraphs 5, 6, and 7,
3 above, are acts requiring a license under the provision of Code
4 Sections 10131(d) and 10131.2.

5 9.

6 You, JOE FIELDS, ARMANDO RAMIREZ, BRET LYON, and CARL
7 VELASQUEZ, violated Code Section 10130 by engaging in the
8 activities described in Paragraphs 5, 6, and 7, above, when you
9 were not licensed as a real estate broker or as a real estate
10 salesperson employed by a real estate broker.

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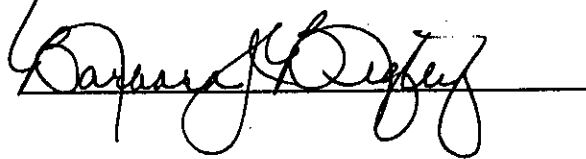
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1 NOW, THEREFORE, YOU, JOE FIELDS, ARMANDO RAMIREZ, BRET
2 LYON, and CARL VELASQUEZ, ARE ORDERED TO DESIST AND REFRAIN from
3 performing any and all acts requiring a real estate license in
4 the State of California until you obtain the required license
5 from the Department.

6 DATED: 4/15, 2009.

8 JEFF DAVI
9 Real Estate Commissioner

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12 BY: Barbara J. Bigby
13 Chief Deputy Commissioner

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19
20 cc: Joe Fields
21 1135 E. Route 66, Suite 201
22 Glendora, California 91740

23 Armando Ramirez
24 1135 E. Route 66, Suite 201
25 Glendora, California 91740

26 Bret Lyon
27 1135 E. Route 66, Suite 201
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Carl Velasquez
1135 E. Route 66, Suite 201
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