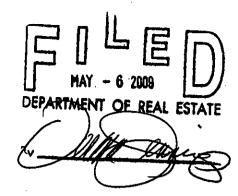
Department of Real Estate 320 West Fourth Street, Ste. 350 Los Angeles, California 90013 (213) 576-6982

BILL WEBB.



DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

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To:

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No. H-35927 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.

Т

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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II

On or about May 28, 2008, for or in expectation of compensation or collection of an advance fee, you solicited or offered to provide loan modifications, and negotiated a refinance loan on real properties located at 15048 Meadow Oak Place, Salinas, California, and 310 Hathaway Ave., Watsonville, California, for borrower Candie Ortiz.

III.

Your acts as described in Paragraph II, above, are acts requiring a real estate broker license under the provisions of Code Sections 10130, 10131(d), and 10131.2.

IV

You violated Sections 10130 and 10131.2 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.

- 28-00 DATED:

1211 W. Imperial Hwy, Ste. 100

Brea, California 92821

Bill Webb

JEFF DAVI Real Estate Commissioner

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JRP:AB (jrp)