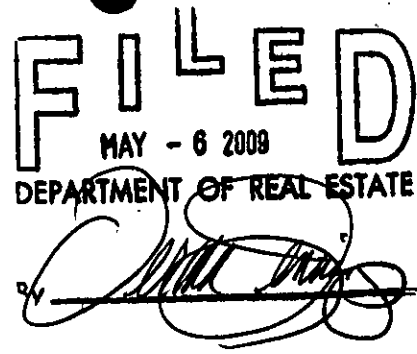


1 Department of Real Estate  
320 West Fourth Street, Ste. 350  
2 Los Angeles, California 90013

3 (213) 576-6982  
4  
5  
6



7 DEPARTMENT OF REAL ESTATE  
8 STATE OF CALIFORNIA

9 \* \* \* \* \*

10 To: ) No. H-35931 LA  
11 HECTOR REYNOSO. ) ORDER TO DESIST  
12 ) AND REFRAIN  
13 ) (B&P Code § 10086)

14 The Real Estate Commissioner of the State of California  
15 (hereinafter "Commissioner") has determined from the findings set  
16 forth below that you have violated Section 10130 of the Business  
17 and Professions Code (hereinafter "Code") by engaging in the  
18 business of a real estate broker within the State of California  
19 without a real estate broker license.

20 I

21 At no time herein mentioned have you been licensed by  
22 the Department of Real Estate of the State of California  
23 (hereinafter "Department") as a real estate broker.

24 II

25 On or about June 19, 2008, for or in expectation of  
26 compensation or collection of an advance fee, you solicited or  
27 offered to provide loan modifications, and negotiated a re-

1 finance loan on real property located at 11825 Leland Ave.,  
2 Whittier, California, for borrower Angela Castellanos, and on  
3 real property located at 27511 Abanico, Mission Viejo,  
4 California, for borrower Hortencia Castaneda.

5 III

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

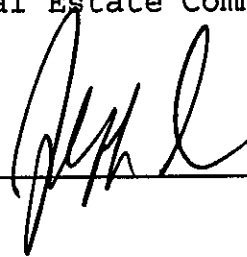
9 IV

10 You violated Sections 10130 and 10131.2 by engaging in  
11 the activities described in Paragraph II, above, without first  
12 obtaining a real estate broker license from the Department.

13 NOW, THEREFORE, YOU ARE ORDERED TO DESIST AND REFRAIN  
14 from performing any and all acts requiring a real estate license  
15 in the State of California until you obtain the required license  
16 from the Department.

17 DATED: 4-28-09

18 JEFF DAVI  
19 Real Estate Commissioner

20   
21 \_\_\_\_\_  
22

23  
24 cc: Hector Reynoso  
25 1211 W. Imperial Hwy, Ste. 100  
26 Brea, California 92821

27 JRP:AB (jrp)