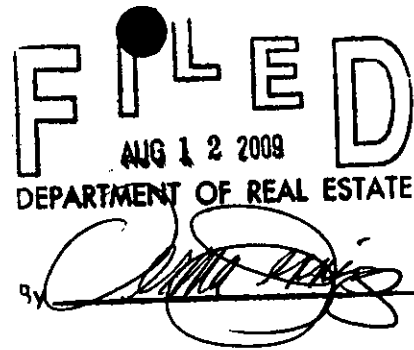


1 Department of Real Estate  
2 320 West Fourth Street, Ste. 350  
3 Los Angeles, California 90013

4 (213) 576-6982



8 DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 \* \* \* \* \*

11 To:	)	No. H-36175 LA
	)	
	)	<u>ORDER TO DESIST</u>
12 MIREYA SANDOVAL.	)	
	)	<u>AND REFRAIN</u>
	)	

15 The Commissioner (Commissioner) of the California  
16 Department of Real Estate (Department) caused an investigation to  
17 be made of the activities of MIREYA SANDOVAL. Based on that  
18 investigation, the Commissioner has determined that you have  
19 engaged in, are engaging in, or are attempting to engage in, acts  
20 or practices constituting violations of the California Business  
21 and Professions Code (Code), including violating Code Section  
22 10130 by engaging in the business of, acting in the capacity of,  
23 acting in the capacity of, and/or advertising or assuming to act  
24 as, a real estate broker in the State of California within the  
25 meaning of Code Sections 10131(d) (performing services for  
26 borrowers in connection with loans secured by real property),  
27 10131(e) (offer to sell, buy or exchange a promissory note), and

1 10131.2 (advance fee handling). Furthermore, based on the  
2 investigation, the Commissioner hereby issues the following  
3 Findings of Fact, Conclusions of Law, and Desist and Refrain  
4 Order under the authority of Section 10086 of the Code.

5 Whenever acts referred to below are attributed to "you"  
6 those acts are alleged to have been done by acting by yourself,  
7 or by and/or through one or more agents, associates, affiliates,  
8 and/or co-conspirators.

9 FINDINGS OF FACT

10 1. At no time herein mentioned have you been licensed by the  
11 Department of Real Estate of the State of California (hereinafter  
12 "Department") as a real estate broker.

13 2. During 2008, you have engaged in a business, for or in  
14 expectation of compensation or collection of an advance fee, you  
15 solicited borrowers and negotiated to do one or more of the  
16 following acts for another or others: offered to provide loan  
17 modifications, re-finance of a loan, or short-sale negotiations  
18 or other services for borrowers or owners of real property to  
19 modify the terms of the loans on the real property.

20 3. You demanded an advance fee in the amount of \$2,700 from Jose  
21 Luis and Carmen Reyes Reyes "Reyeses" for loan modification  
22 services and promised a lower interest rate, lower mortgage  
23 payment, and lower principal amount of their loan on the subject  
24 property located at 1620 Birch St., Santa Ana, California.  
25 Thereafter, you as agent for America Investors LLC and the  
26 Reyeses entered into a loan modification agreement.

1                                    CONCLUSIONS OF LAW

2       4. Based on the findings of fact contained in paragraphs 1  
3 through 3, your acts, acting by yourself, or by and/or through  
4 one or more agents, associates, affiliates, and/or co-  
5 conspirators, solicited borrowers and performed services for  
6 those borrowers and or borrowers' lenders in connection with  
7 loans secured directly or collaterally by one or more liens on  
8 real property, and charged, demanded or collected advance fees  
9 for the services to be provided, which acts require a real estate  
10 broker license under Sections 10131(d), 10131(e), and 10131.2 of  
11 the Code, during a period of time when you were not licensed by  
12 the Department as a real estate broker.

13                                    DESIST AND REFRAIN ORDER

14               Based on the Findings of Fact and Conclusions of Law  
15 stated herein, you, MIREYA SANDOVAL, whether doing business under  
16 your own names, or any other names or fictitious names, ARE  
17 ORDERED to

18               1. immediately desist and refrain from performing  
19 any acts within the State of California for which a real estate  
20 broker license is required. In particular, you are ordered to  
21 desist and refrain from:

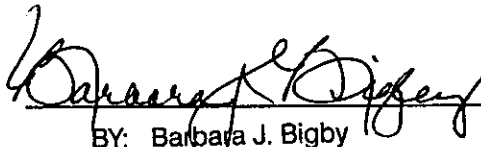
22               (i) soliciting borrowers and/or performing services  
23 for borrowers or lenders in connection with loans secured  
24 directly or collaterally by one or more liens on real property,  
25 and

26               (ii) from charging, demanding, or collecting an  
27 advance fee for any of the services you offer to others, unless

1 and until you obtain a real estate broker license issued by the  
2 Department, and until you demonstrate and provide satisfactory  
3 evidence to the Commissioner that you are in full compliance  
4 with all of the requirements of the Code and Regulations relating  
5 to charging, collecting, and accounting for advance fees.

6 DATED: 7-6-09.

7 JEFF DAVI  
8 Real Estate Commissioner

9   
10 BY: Barbara J. Bigby  
11 Chief Deputy Commissioner

12 **Notice:** Business and Professions Code Section 10139 provides  
13 that "Any person acting as a real estate broker or real estate  
14 salesperson without a license or who advertises using the words  
15 indicating that he or she is a real estate broker without being  
16 so licensed shall be guilty of a public offense punishable by a  
fine not exceeding twenty thousand dollars (\$20,000), or by  
imprisonment in the county jail for a term not to exceed six  
months, or by both fine and imprisonment; or if a corporation,  
be punished by a fine not exceeding sixty thousand dollars  
(\$60,000)."

17  
18  
19  
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21  
22  
23 cc: Mireya Sandoval  
24 15718 Paramount Blvd.  
25 Paramount, CA 90723

26 JRP:SB  
27