

1 Department of Real Estate
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FILED

OCT 23 2009

DEPARTMENT OF REAL ESTATE
BY: *[Signature]*

7 STATE OF CALIFORNIA
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9 DEPARTMENT OF REAL ESTATE

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11 To:

12 NATIONAL PROCESSING SOLUTIONS INC.
13 doing business as NPS Today; and ROGER PENA,
14 ARCY PEREZ, GABRIELA MELCHOR,
15 RAY VILLAPANDO, BRENDA TELLEZ, and
16 RUBY FIGUEROA ,

) No. H- 36319 LA

) ORDER TO DESIST AND
) REFRAIN
) (B&P Code Section 10086)

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18 The Commissioner (Commissioner) of the California Department of Real Estate
19 (Department) caused an investigation to be made of the activities of NATIONAL PROCESSING
20 SOLUTIONS INC.. dba NPS Today ("NPSI"); and ROGER PENA, ARCY PEREZ,
21 GABRIELA MELCHOR, RAY VILLAPANDO, BRENDA TELLEZ, and RUBY FIGUEROA
22 (collectively "Unlicensed Agents").

23 Based on that investigation, the Commissioner has determined that NPSI dba NPS Today,
24 and Unlicensed Agents have engaged in, are engaging in, or are attempting to engage in, acts or
25 practices constituting violations of the California Business and Professions Code (Code) and/or
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1 Title 10, Chapter 6, California Code of Regulations (Regulations), including the business of,
2 acting in the capacity of, and/or advertising or assuming to act as real estate brokers in the State
3 of California within the meaning of Code Section 10131(d) (performing loan modification
4 services for distressed homeowner/borrowers in connection with loans secured by real property)
5 and Code Section 10131.2 (operating an advance fee brokerage and collecting advance fees
6 within the meaning of Code Sections 10026 and 10085). Furthermore, based on the
7 investigation, the Commissioner hereby issues the following Findings of Fact, Conclusions of
8 Law, and Desist and Refrain Order under the authority of Code Section 10086.
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10 Whenever acts referred to below are attributed to NPSI, those acts are alleged to have been
11 done by NPSI acting by itself or by and/or through one or more agents, associates, affiliates,
12 and/or co-conspirators, including, but not limited to the forenamed Unlicensed Agents, and using
13 the name "NPS Today", or other names or fictitious names unknown at this time.
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15 FINDINGS OF FACT

16 1. NPSI was originally licensed as a California corporation on December 5, 2008.

17 2. At no time herein mentioned has NPSI been licensed by the Department in any
18 capacity. Nor did NPSI or any of the Unlicensed Agents obtain a license to use the fictitious
19 name of NPS Today on behalf of NPSI.
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21 3. At no time herein mentioned have the Unlicensed Agents been licensed by the
22 Department in any capacity, or licensed as real estate brokers or authorized to use the names
23 NPSI or NPS Today.
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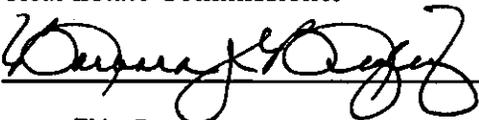
25 4. During the period of time set out below, NPSI and the Unlicensed Agents dba NPSI
26 solicited economically distressed homeowner-borrowers and negotiated to do one or more of
27 the following acts for another or others, for or in expectation of compensation: contact

1 DESIST AND REFRAIN ORDER

2 Based on the Findings of Fact and Conclusions of Law stated herein, you NATIONAL
3 PROCESSING SOLUTIONS INC., ROGER PENA, ARCY PEREZ, GABRIELA MELCHOR,
4 RAY VILLAPANDO, BRENDA TELLEZ, and RUBY FIGUEROA, doing business under your
5 own names, using the names NATIONAL PROCESSING SOLUTIONS INC. or NPS Today, or
6 any other names or fictitious names, ARE HEREBY ORDERED to immediately desist and
7 refrain from performing any acts within the State of California for which a real estate broker
8 license is required, and in particular, soliciting borrowers and/or performing services for
9 borrowers or lenders in connection with loans secured directly or collaterally by one or more
10 liens on real property and from charging demanding, or collecting an advance fee for services
11 you offer to others , unless and until you obtain a real estate broker license issued by the
12 Department.

13 DATED: 10/19, 2009

14 JEFF DAVI
15 Real Estate Commissioner

16 By 

17 BY: Barbara J. Bigby
18 Chief Deputy Commissioner

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23 Notice: Business and Professions Code Section 10139 provides that "Any person acting as a
24 real estate broker or real estate salesperson without a license or who advertises using words
25 indicating that he or she is a real estate broker without being so licensed shall be guilty of a
26 public offense punishable by a fine not exceeding twenty thousand dollars (\$20,000), or by
27 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)."

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cc: National Processing Solutions Inc./NPS Today
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