" I 2 3 4	DEPARTMENT OF REAL ESTATE 320 West 4th Street, Suite 350 Los Angeles, California 90013-1105 Telephone: (213) 576-6982 By
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8 9	STATE OF CALIFORNIA
10 11 12 13 . 14 15	DEPARTMENT OF REAL ESTATE To:) NO. H-37797 LA ROBERT FLORES REYNOSO and) DANIEL SPEAR, REYNOSO GROUP, INC.,) ORDER TO DESIST SPEAR JACKSON, INC., and/or any other) names or fictitious names.) (B&P Code Section 10086))
 16 17 18 19 20 21 22 23 24 25 26 27 	The Commissioner (Commissioner) of the California Department of Real Estate (Department) caused an investigation to be made of the activities of ROBERT FLORES REYNOSO (REYNOSO), DANIEL SPEAR (SPEAR), REYNOSO GROUP, INC., and SPEAR JACKSON, INC. Based on the investigation, the Commissioner has determined that REYNOSO, SPEAR, REYNOSO GROUP, INC., and SPEAR JACKSON, INC. have engaged in, are engaging in, or are attempting to engage in, acts or practices constituting violations of the California Business and Professions Code (Code) and/or Title 10, Chapter 6, California Code of Regulations (Regulations), including the business of, acting in the capacity of, and/or advertising or assuming to act as, a real estate broker in the State of California within the meaning of Sections 10131(a) (soliciting prospective sellers or purchasers or negotiating the purchase, sale or

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exchange of real property) and 10131(d) (performing services for borrowers in connection with loans secured by real property) of the Code. Furthermore, based on the investigation, the Commissioner hereby issues the following Findings of Fact, Conclusions of Law, and Desist and Refrain Order under the authority of Section 10086 of the Code.

Whenever acts referred to below are attributed to REYNOSO and SPEARS, those acts are alleged to have been done by REYNOSO and SPEARS, acting by themselves, or by and/or through one or more agents, associates, affiliates, and/or co-conspirators, and using the names REYNOSO GROUP, INC. and/or SPEAR JACKSON, INC., or other names or fictitious names unknown at this time.

FINDINGS OF FACT

From June 26, 2003, through the present, REYNOSO has been licensed by
 the Department as a real estate salesperson, Department License No. 01387840.

2. At no time herein mentioned have SPEAR, REYNOSO GROUP, INC. or
 SPEAR JACKSON, INC., been licensed by the Department in any capacity.

3. During the period of time set out below, REYNOSO and SPEAR solicited
borrowers and negotiated to do one or more of the following acts for another or others, for or in
expectation of compensation: negotiate one or more loans for, or perform services for
borrowers and/or lenders in connection with loans secured directly or collaterally by one or
more liens on real property.

4. On or about February 3, 2009, REYNOSO, while using the unlicensed
fictitious business name, REYNOSO GROUP, INC., solicited loan modification and negotiation
services to Jose G., in violation of Section 10130 of the Code. Jose G. paid advance fees totaling
\$6,600 to REYNOSO pursuant to an advance fee agreement for loan modification and
negotiation services in connection with a loan secured by real property. REYNOSO failed to

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perform the loan modification and negotiation services that had been promised to Jose G. REYNOSO refused Jose G.'s demand for a refund of his advance fees.

5. On or about September 23, 2009, REYNOSO and SPEAR solicited loan
 modification and negotiation services to Gloria R., in violation of Section 10130 of the Code.
 Gloria R. paid advance fees totaling \$7,500 to REYNOSO GROUP, INC. and SPEAR
 JACKSON, INC. pursuant to an advance fee agreement for loan modification and negotiation
 services in connection with a loan secured by real property. REYNOSO and SPEAR failed to
 perform the loan modification and negotiation services that had been promised to Gloria R.
 REYNOSO and SPEAR refused Gloria R.'s demand for a refund of her advance fees.

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CONCLUSIONS OF LAW

11 6. Based on the findings of fact contained in paragraphs 1 through 5, 12 REYNOSO and SPEAR, acting by themselves, or by and/or through one or more agents, 13 associates, affiliates, and/or co-conspirators, and using the names REYNOSO GROUP, INC. 14 and/or SPEAR JACKSON, INC., or other names or fictitious names unknown at this time, 15 solicited borrowers and performed services for those borrowers and/or those borrowers' lenders 16 in connection with loans secured directly or collaterally by one or more liens on real property, 17 which requires a real estate license under Sections 10131(a) and 10131(d) of the Code, during a 18 period of time when REYNOSO and SPEAR were not licensed by the Department as real 19 estate brokers or salespersons working under the employment or supervision of a licensed real 20 estate broker, in violation of Section 10130 of the Code.

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DESIST AND REFRAIN ORDER

Based on the Findings of Fact and Conclusions of Law stated herein, you
 ROBERT FLORES REYNOSO and DANIEL SPEAR, doing business under your own names,
 using the names REYNOSO GROUP, INC., and/or SPEAR JACKSON, INC., or any other
 names or fictitious names, ARE HEREBY ORDERED to immediately desist and refrain from
 performing any acts within the State of California for which a real estate broker license is
 required, and in particular, soliciting purchasers, sellers or negotiating the purchase, sale or

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exchange of real property or soliciting borrowers and/or performing services for borrowers or lenders in connection with loans secured directly or collaterally by one or more liens on real property, unless and until you obtain a real estate broker license issued by the Department.

DATED: 2011

BARBARA J. BIGBY Real Estate Commissioner

10 **Notice:** Business and Professions Code Section 10139 provides that "Any person acting as a real estate broker or real estate salesperson without a license or who advertises using words 11 indicating that he or she is a real estate broker without being so licensed shall be guilty of a 12 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 13 imprisonment; or if a corporation, be punished by a fine not exceeding sixty thousand dollars (\$60,000)." 14

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cc:

Robert Flores Reynoso/ Reynoso Group, Inc./Daniel Spear/Spear Jackson, Inc. 3 Hutton Centre Drive, #800 11140 Los Alamitos Blvd., Suite 207 Los Alamitos, CA 90720

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Daniel Spear/Spear Jackson, Inc. 14790 Tommy Ct. Corono, CA 92880

Santa Ana, CA 92707