

1 Department of Real Estate
2 320 West Fourth St. #350
3 Los Angeles, CA 90013

4 (213) 576-6982

FILED

JUN 19 2013

DEPARTMENT OF REAL ESTATE
BY: C

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9 BEFORE THE DEPARTMENT OF REAL ESTATE
10 STATE OF CALIFORNIA

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12 To:) No. H-38917 LA
13)
14 LUIS F. BUSTAMANTE and) ORDER TO DESIST
15 MARIA T. HERNANDEZ, together) AND REFRAIN
16 dba New Start Loan Consulting.)
17)
18) (B&P Code Section 10086)
19)

20 The Real Estate Commissioner of the State of California ("Commissioner") has
21 caused an investigation to be made of the activities of LUIS F. BUSTAMANTE and MARIA T.
22 HERNANDEZ, together doing business as New Start Loan Consulting. Based on that
23 investigation, the Commissioner has determined that LUIS F. BUSTAMANTE and MARIA T.
24 HERNANDEZ have engaged in, are engaging in, or are attempting to engage in, acts or practices
25 constituting violations of the California Business and Professions Code ("Code"), including
26 acting in the capacity of, advertising and/or assuming to act as a real estate broker in the State of
27 California within the meaning of Code Sections 10131(d) (soliciting borrowers or lenders for or
negotiating loans or performing services for borrowers or lenders in connection with loans
secured directly or collaterally by liens on real property and accepting fees in connection with

1 said services). Based on that investigation, the Commissioner hereby issues the following
2 Findings of Fact, Conclusions of Law, and Desist and Refrain Order under the authority of
3 Section 10086 of the Code.

4 Whenever acts referred to below are attributed to LUIS T. BUSTAMANTE or
5 MARIA T. HERNANDEZ, those acts are alleged to have been done by that individual using
6 his/her own name, or an alias, acting by himself/herself, or by and/or through one or more
7 agents, associates, affiliates and/or co-conspirators, including but not limited to the individuals
8 herein named.

9 FINDINGS OF FACT

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11 1. LUIS F. BUSTAMANTE ("BUSTAMANTE") has never been licensed by the
12 Department of Real Estate of the State of California ("Department") in any capacity.

13 2. MARIA T. HERNANDEZ ("HERNANDEZ") has never been licensed by the
14 Department in any capacity.

15 3. Beginning on or before March 13, 2012 and continuing through the present
16 time, BUSTAMANTE and HERNANDEZ, doing business as New Start Loan Consulting, and
17 doing business as Homestar Mortgage Services, solicited borrowers and offered to provide loan
18 modification, real estate sales, and foreclosure avoidance services.

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20 4. On March 13, 2012, representatives of the Department visited the offices of
21 New Start Loan Consulting, located at 14700 E. Firestone Blvd., #124, La Mirada, CA 90638.
22 They met with HERNANDEZ who told them that New Start Loan Consulting and Homestar
23 Mortgage Services provided loan modification and related loan services for a fee.
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25 CONCLUSIONS OF LAW

26 The conduct, acts and/or omissions of LUIS F. BUSTAMANTE and MARIA T.
27 HERNANDEZ, as set forth in the Findings of Fact above, when not licensed by the Department

1 as a real estate broker or acting as a salesperson agent, employed and supervised by a real estate
2 broker licensed by the Department, was in violation of Code Section 10130.

3 DESIST AND REFRAIN ORDER

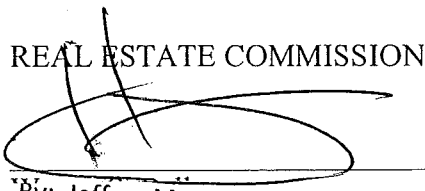
4 Based on the Findings of Fact and Conclusions of Law stated herein,
5 LUIS F. BUSTAMANTE and MARIA T. HERNANDEZ, whether doing business under their
6 own names, or any other names, or fictitious names, ARE HEREBY ORDERED to
7 immediately desist and refrain from performing any acts which require a real estate broker
8 license until they are properly licensed. Such acts include, but are not limited to:
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10 (i) soliciting borrowers and/or performing services for borrowers or lenders in
11 connection with loans secured directly or collaterally by one or more liens on real property, and

12 (ii) charging, demanding, or collecting a fee for any of the services you offer to
13 others, unless and until you obtain a real estate broker license issued by the Department, and
14 until you demonstrate and provide evidence satisfactory to the Commissioner that you are in full
15 compliance with all of the requirements of the Code and Commissioner's Regulations relating to
16 charging, collecting, and accounting for fees.
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18 DATED: June 19, 2013, 2013

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20 REAL ESTATE COMMISSIONER

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23 By: Jeffrey Mason
24 Chief Deputy Commissioner

25 **Notice:** Business and Professions Code Section 10139 provides that "Any person acting as a
26 real estate broker or real estate salesperson without a license or who advertises using words
27 indicating that he or she is a real estate broker without being 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)."

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cc: Luis F. Bustamante
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La Mirada, CA 90638

Maria T. Hernandez
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