

1 BUREAU OF REAL ESTATE
2 320 West Fourth Street, Ste. 350
3 Los Angeles, California 90013

4 (213) 576-6982

FILED

DEC 13 2013

BUREAU OF REAL ESTATE

By 

STATE OF CALIFORNIA

BUREAU OF REAL ESTATE

To:

NATIONAL CREDIT AND DEBT RELIEF and
CESAR W. SANCHEZ

) NO. H-39197 LA

) ORDER TO DESIST AND
REFRAIN

) (B&P Code Section 10086)

17 The Commissioner (Commissioner) of the California Bureau of Real Estate
18 (Bureau) caused an investigation to be made of the activities of NATIONAL CREDIT AND
19 DEBT RELIEF (NCDR) and CESAR W. SANCHEZ (SANCHEZ). Based on that investigation,
20 the Commissioner has determined that NCDR and SANCHEZ have engaged in, are engaging in,
21 or are attempting to engage in, acts or practices constituting violations of the California Business
22 and Professions Code (Code), including the business of, acting in the capacity of, and/or
23 advertising or assuming to act as real estate brokers in the State of California within the meaning
24 of Section 10131(d) (soliciting borrowers and providing services in connection with loans
25 secured by real property) of the Code. Furthermore, based on the investigation, the
26 Commissioner hereby issues the following Findings of Fact, Conclusions of Law, and Desist and
27 Refrain Order under the authority of Section 10086 of the Code.

1 Whenever acts referred to below are attributed to NCDR and SANCHEZ, those
2 acts are alleged to have been done by NCDR and SANCHEZ, acting by themselves, or by and/or
3 through one or more agents, associates, affiliates, and/or co-conspirators.

4 FINDINGS OF FACT

5 1. NCDR and SANCHEZ are not now, and have never been, licensed by the
6 Bureau in any capacity

7 2. On or about July 6, 2010, SANCHEZ filed a Fictitious Business Name
8 Statement with the Orange County Clerk-Recorder which registered SANCHEZ as the owner of
9 the fictitious business name for NCDR.

10 3. On or about January 15, 2011, NCDR entered into an agreement with Cirilo
11 and Margarita V, in which NCDR agreed to negotiate a modification of Cirilo and Margarita V's
12 home loan, in exchange for the payment of \$1,245 in fees.

13 4. On or about February 14, 2011, NCDR entered into an agreement with
14 Lourdes S., in which NCDR agreed to negotiate a modification of Lourdes S.'s home loan, in
15 exchange for the payment of \$1,500 in fees.

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17 CONCLUSIONS OF LAW

18 5. Based on the findings of fact contained in paragraphs 1 through 4 NCDR
19 and SANCHEZ, acting by themselves, or by and/or through one or more agents, associates,
20 affiliates, and/or co-conspirators, solicited and performed services for borrowers in connection
21 with loans secured directly or collaterally by one or more liens on real property, which acts
22 require a real estate broker license under Section 10131(d) of the Code, during a period of time
23 when NCDR and SANCHEZ were not licensed by the Bureau as real estate brokers, in violation
24 of Section 10130 of the Code.

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