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1 2	Bureau of Real Estate 320 West 4th Street, Suite 350 Los Angeles, California 90013-1105
3	Telephone: (213) 576-6982 MAY 1 2 2014
4	BUREAU OF REAL ESTATE
5	By Jauno
6	
7	BEFORE THE BUREAU OF REAL ESTATE
8	
9	STATE OF CALIFORNIA
10	* * * *
11	To:) No. H-39447 LA
12	EZ PROCESSING, INC.) ORDER TO DESIST) AND REFRAIN
13)
14) (B&P Code Section 10086)
15	The Commissioner ("Commissioner") of the California Bureau of Real Estate
16	("Bureau") caused an investigation to be made of the activities of EZ PROCESSING, INC.
17	("Respondent"). Based on that investigation the Commissioner has determined that Respondent
18	has engaged in or represented to the public through advertisements that Respondent could perform
19	loan processor or underwriter activities for residential mortgage loans within the meaning of
20	Business and Professions Code ("Code") Section 10166.03(c), at a time when Respondent has not
21	
22	obtained and maintained an endorsement as a mortgage loan originator or a valid unique identifier
23	issued by the Nationwide Mortgage Licensing System and Registry.
24	In addition, based on that investigation, the Commissioner has determined that
25	Respondent has engaged in or is engaging in acts or is attempting to engage in practices
26	constituting violations of the Code. Based on the findings of that investigation, set forth below, the
	ORDER TO DESIST AND REFRAIN TO EZ PROCESSING, INC Page 1 of 4 -

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.

FINDINGS OF FACT

1. From August 2, 2013 through the present, Respondent has been licensed and/or has license rights by the Bureau as a real estate corporation, License ID 01906380. At all times relevant herein, Respondent did not maintain an unique mortgage loan originator ("MLO") license endorsement.

2. From August 17, 2007 through the present, Jorge Roque Almaguer ("Almaguer") has been licensed and/or has license rights by the Bureau as a real estate broker, License ID 0129310.
At all times relevant herein, Almaguer did not maintain an unique MLO license endorsement that allowed him to engage in activities requiring a MLO license endorsement while doing business as Respondent.

3. From August 2, 2013 through the present, Respondent has been authorized to act by and through Almaguer as its broker designated pursuant to Code Section 10159.2 to be responsible for ensuring compliance with the Real Estate Law. Almaguer is also the Secretary of Respondent.

4. For an unknown period of time starting no later than September 12, 2013, Respondent advertised and offered to perform loan processor services for others on the following website: <u>http://ezprocessinginc.com</u>.

5. On September 17, 2013, a special investigator for the Bureau sent a letter to Respondent and Almaguer advising them that advertisements on Respondent's website were in violation of the Real Estate Law. Respondent was advised to discontinue said advertisements.

6. On September 30, 2013, Almaguer signed a letter addressed to the Bureau's investigator
stating that the advertisements on Respondent's website had been removed.

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	7. On October 8, 2013, the Bureau's investigator searched Respondent's website:
	http://ezprocessinginc.com and discovered that the advertisements still appeared on that website.
	8. On or about October 8, 2013, a special investigator for the Bureau telephoned the
	business phone number listed on Respondent's website and spoke with Joy Rodriguez, a
	representative for Respondent. The Bureau's investigator claimed to be a mortgage broker seeking
	loan processing services from Respondent. Joy Rodriguez stated that Respondent offered loan
	processing services for purchase and refinance loans including, but not limited to, FHA, VA, Cal-
	Vet, USDA, and reverse mortgages for a fee of \$695 per loan.
	CONCLUSIONS OF LAW
	1. Code Section 10166.03 states:
	(a) A loan processor or underwriter who does not represent to the public, through advertising or other means of communicating or providing information,
	including the use of business cards, stationery, brochures, signs, rate lists, or other promotional items, that the individual can or will perform any of the activities of a mortgage loan originator shall not be required to obtain a license endorsement as a
 mortgage loan originator shall not be required to obtain a license endorsement mortgage loan originator. 	
	(b) An individual engaging solely in loan processor or underwriter activities shall not represent to the public, through advertising or other means of communicating
or providing information, including the use of business cards, stationery, brochures,	or providing information, including the use of business cards, stationery, brochures, signs, rate lists, or other promotional items, that the individual can or will perform any
this article. Each independent contractor loan processor or underwriter who obt maintains an endorsement as a mortgage loan originator under this article shall	residential mortgage loan unless the independent contractor loan processor or underwriter obtains and maintains an endorsement as a mortgage loan originator under
	this article. Each independent contractor loan processor or underwriter who obtains and maintains an endorsement as a mortgage loan originator under this article shall have
	and maintain a valid unique identifier issued by the Nationwide Mortgage Licensing
	2. Based on the information contained in Findings of Fact, paragraphs 1 through 8, above
	EZ PROCESSING, INC. violated Code Section 10166.03(c) by engaging in, advertising, or

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1	offering to perform loan processor or underwriter activities that require a MLO license
2	endorsement without first obtaining a MLO license endorsement or a valid unique identifier issued
3	by the Nationwide Mortgage Licensing System and Registry.
4	DESIST AND REFRAIN ORDER
5	Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW stated
6	herein, IT IS HEREBY ORDERED THAT EZ PROCESSING, INC. whether doing business in
7 8	their own name or any other fictitious business name, immediately desist and refrain from
8 9	performing any acts within the State of California for which a MLO license endorsement is
10	required, unless you are so licensed.
11	DATED: Apr: 29, 2014.
12	
13	REAL ESTATE COMMISSIONER
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15	
16	By: JEFFREY MASON
17	Chief Deputy Commissioner
18	Notice: Business and Professions Code Section 10139 provides that "Any person acting as a real
 punishable by a fine not exceeding twenty thousand dollars (\$20,000), or by imprisonment 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)." 	that he or she is a real estate broker without being so licensed shall be guilty of a public offense
	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: EZ Processing, Inc. 13128 Philadelphia St. Whittier, CA 90601 	13128 Philadelphia St.
	Whittier, CA 90601
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