

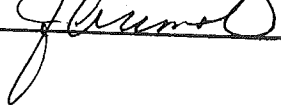
1 Bureau of Real Estate  
2 320 West 4th Street, Suite 350  
3 Los Angeles, California 90013-1105

**FILED**

4 Telephone: (213) 576-6982

MAY 12 2014

BUREAU OF REAL ESTATE

By 

7 BEFORE THE BUREAU OF REAL ESTATE

8 STATE OF CALIFORNIA

9 \* \* \* \*

10  
11 To: ) No. H-39447 LA  
12 )  
13 EZ PROCESSING, INC. ) ORDER TO DESIST  
14 ) AND REFRAIN  
15 ) (B&P Code Section 10086)

16 The Commissioner ("Commissioner") of the California Bureau of Real Estate  
17 ("Bureau") caused an investigation to be made of the activities of EZ PROCESSING, INC.  
18 ("Respondent"). Based on that investigation the Commissioner has determined that Respondent  
19 has engaged in or represented to the public through advertisements that Respondent could perform  
20 loan processor or underwriter activities for residential mortgage loans within the meaning of  
21 Business and Professions Code ("Code") Section 10166.03(c), at a time when Respondent has not  
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

1 Commissioner hereby issues the following Findings of Fact, Conclusions of Law, and Desist and  
2 Refrain Order under the authority of Section 10086 of the Code.

3 FINDINGS OF FACT

4 1. From August 2, 2013 through the present, Respondent has been licensed and/or has  
5 license rights by the Bureau as a real estate corporation, License ID 01906380. At all times  
6 relevant herein, Respondent did not maintain an unique mortgage loan originator ("MLO") license  
7 endorsement.  
8

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

14 3. From August 2, 2013 through the present, Respondent has been authorized to act by and  
15 through Almaguer as its broker designated pursuant to Code Section 10159.2 to be responsible for  
16 ensuring compliance with the Real Estate Law. Almaguer is also the Secretary of Respondent.  
17

18 4. For an unknown period of time starting no later than September 12, 2013, Respondent  
19 advertised and offered to perform loan processor services for others on the following website:

20 <http://ezprocessinginc.com>.

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

24 6. On September 30, 2013, Almaguer signed a letter addressed to the Bureau's investigator  
25 stating that the advertisements on Respondent's website had been removed.  
26



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 their own name or any other fictitious business name, immediately desist and refrain from  
8 performing any acts within the State of California for which a MLO license endorsement is  
9 required, unless you are so licensed.

10 DATED: April 29, 2014.

11  
12  
13 REAL ESTATE COMMISSIONER

14 

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  
19 estate broker or real estate salesperson without a license or who advertises using words indicating  
20 that he or she is a real estate broker without being so licensed shall be guilty of a public offense  
21 punishable by a fine not exceeding twenty thousand dollars (\$20,000), or by imprisonment in the  
22 county jail for a term not to exceed six months, or by both fine and imprisonment; or if a  
23 corporation, be punished by a fine not exceeding sixty thousand dollars (\$60,000)."

24 cc: EZ Processing, Inc.  
25 13128 Philadelphia St.  
26 Whittier, CA 90601