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Bureau of Real Estate  
320 West Fourth Street, Ste. 350  
Los Angeles, California 90013  
  
(213) 576-6982

**FILED**

JUN 05 2015

BUREAU OF REAL ESTATE

By *[Signature]*

STATE OF CALIFORNIA

BUREAU OF REAL ESTATE

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To:	)	
ASSURED EQUITY COUNSELING;	)	NO. H-39856 LA
MN DEVELOPMENT INC.; and	)	
JOSE MARQUEZ	)	ORDER TO DESIST AND
	)	REFRAIN
	)	(B&P Code Section 10086)
	)	

The Commissioner ("Commissioner") of the California Bureau of Real Estate ("Bureau" or "BRE") caused an investigation to be made of the activities of ASSURED EQUITY COUNSELING ("AEC"), MN DEVELOPMENT INC. ("MND"), and JOSE MARQUEZ ("MARQUEZ"). Based on that investigation, the Commissioner has determined that AEC, MND, and MARQUEZ, and/or any other fictitious business names used by AEC, MND, and/or MARQUEZ 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"), including violating Code Section 10130 by engaging in 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

CALBRE DESIST & REFRAIN ORDER – ASSURED EQUITY COUNSELING ET AL.

1 meaning of Code Section 10131(d) (solicit borrowers or lenders for or negotiate loans or collect  
2 payments or perform services for borrowers or lenders or note owners in connection with loans  
3 secured directly or collaterally by liens on real property or on a business opportunity). Based on  
4 the findings of that investigation, set forth below, the Commissioner hereby issues the following  
5 Findings of Fact, Conclusions of Law, and Desist and Refrain Order under the authority of  
6 Section 10086 of the Code.

7 Whenever acts referred to below are attributed to AEC, those acts are alleged to have  
8 been done by AEC, acting by itself, or by and/or through one or more agents, associates,  
9 affiliates, and/or co-conspirators, including but not limited to MND and/or MARQUEZ and  
10 using the names "ASSURED EQUITY COUNSELING," "Assured Equity.org," "Assured  
11 Equity Assistance," or fictitious names unknown at this time.

12 Whenever acts referred to below are attributed to MND, those acts are alleged to have  
13 been done by MND, acting by itself, or by and/or through one or more agents, associates,  
14 affiliates, and/or co-conspirators, including but not limited to AEC and/or MARQUEZ and using  
15 the names "ASSURED EQUITY COUNSELING," "Assured Equity.org," "Assured Equity  
16 Assistance," or other names or fictitious names unknown at this time.

17 Whenever acts referred to below are attributed to MARQUEZ, those acts are alleged to  
18 have been done by MARQUEZ, acting by himself, or by and/or through one or more agents,  
19 associates, affiliates, and/or co-conspirators, including but not limited to ADO and/or MND and  
20 using the names "ASSURED EQUITY COUNSELING," "Assured Equity.org," "Assured  
21 Equity Assistance," or fictitious names unknown at this time.

22 FINDINGS OF FACT

23 1. ASSURED EQUITY COUNSELING is not now, and has never been licensed by the  
24 Bureau in any capacity. On or about April 15, 2014, ASSURED EQUITY COUNSELING filed  
25 with the Orange County Recorder's Office a Fictitious Business Name Statement, in which MN  
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1 DEVELOPMENT INC. was named as its owner and 25422 Trabuco Road, Suite #631, Lake  
2 Forest, CA 92630 was listed as its address. AEC's Orange County Registration Number is  
3 20146369855.

4 2. MN DEVELOPMENT INC. is not now, and has never been licensed by the Bureau in  
5 any capacity. On or about April 9, 2014, MN DEVELOPMENT INC. filed with the Secretary of  
6 State of California its Articles of Incorporation of a General Stock Corporation and Statement of  
7 Information, in which JOSE MARQUEZ was named its Chief Executive Officer, Secretary,  
8 Chief Financial Officer, and sole Director, and 25422 Trabuco Road, Suite #631, Lake Forest,  
9 CA 92630 was listed as its address. MND's California Corporate Number is C3663567.

10 3. JOSE MARQUEZ is not now, and has never been licensed by the Bureau in any  
11 capacity.

12 4. AEC, MND, and MARQUEZ solicited borrowers and negotiated to do one or more of  
13 the following acts for another or others, for or in expectation of compensation: solicit or  
14 negotiate one or more loans for, or perform services for, borrowers and/or lenders in connection  
15 with loans secured directly or collaterally by one or more liens on real property; and charge,  
16 demand or collect an advance fee for any of the services offered. AEC, MND and MARQUEZ  
17 advertised their services on the website <http://assuredequity.org/>.

#### 18 CONCLUSIONS OF LAW

19 5. Based on the findings of fact contained in paragraphs 1 through 4, AEC, acting by  
20 itself, or by and/or through one or more agents, associates, representatives, and/or  
21 co-conspirators, including, but not limited to MND and/or MARQUEZ, and using the names  
22 "ASSURED EQUITY COUNSELING," "Assured Equity.org.," "Assured Equity Assistance," or  
23 other names or fictitious names unknown at this time, solicited borrowers to negotiate loans or  
24 perform services, in connection with loans secured directly or collaterally by one or more liens  
25 on real property. These acts, which require a real estate broker license under Code Section  
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1 10131(d), were performed during a period of time when AEC was not licensed by the Bureau as  
2 a real estate broker, a violation of Code Section 10130.

3 6. Based on the findings of fact contained in paragraphs 1 through 4, MND, acting by  
4 itself, or by and/or through one or more agents, associates, representatives, and/or  
5 co-conspirators, including, but not limited to AEC and/or MARQUEZ, and using the names  
6 "ASSURED EQUITY COUNSELING," "Assured Equity.org.," "Assured Equity Assistance," or  
7 other names or fictitious names unknown at this time, solicited borrowers to negotiate loans or  
8 perform services, in connection with loans secured directly or collaterally by one or more liens  
9 on real property. These acts, which require a real estate broker license under Code Section  
10 10131(d), were performed during a period of time when MND was not licensed by the Bureau as  
11 a real estate broker, a violation of Code Section 10130.

12 7. Based on the findings of fact contained in paragraphs 1 through 4, MARQUEZ, acting  
13 by himself, or by and/or through one or more agents, associates, representatives, and/or  
14 co-conspirators, including, but not limited to AEC and/or MND, and using the names  
15 "ASSURED EQUITY COUNSELING," "Assured Equity.org.," "Assured Equity Assistance," or  
16 other names or fictitious names unknown at this time, solicited borrowers to negotiate loans or  
17 perform services, in connection with loans secured directly or collaterally by one or more liens  
18 on real property. These acts, which require a real estate broker license under Code Section  
19 10131(d), were performed during a period of time when MARQUEZ was not licensed by the  
20 Bureau as a real estate broker, a violation of Code Section 10130.

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1 DESIST AND REFRAIN ORDER

2 Based upon the Findings of Fact and Conclusions of Law stated herein, it is hereby  
3 ordered that ASSURED EQUITY COUNSELING, MN DEVELOPMENT INC., AND JOSE  
4 MARQUEZ, whether doing business under their own names or any other name(s) or fictitious  
5 name(s), including, but not limited to "Assured Equity.org" and "Assured Equity Assistance,"  
6 ARE HEREBY ORDERED to immediately desist and refrain from performing any acts within  
7 the State of California for which a real estate broker license is required. In particular they are  
8 ORDERED TO DESIST AND REFRAIN from:

- 9 1. charging, demanding, claiming, collecting and/or receiving advance fees, as that term  
10 is defined in Code Section 10026 of the Code, in any form, and under any conditions,  
11 with respect to the performance of loan modifications or any other form of mortgage  
12 loan forbearance service in connection with loans on residential property containing  
13 four or fewer dwelling units (Code Section 10085.6); and  
14 2. charging, demanding, claiming, collecting and/or receiving advance fees, as that term  
15 is defined in Code Section 10026 of the Code, for any other real estate related  
16 services offered by them to others.

17 DATED: MAY 28, 2015

18 Wayne S. Bell  
19 Real Estate Commissioner

20 By   
21 JEFFREY MASON  
22 CHIEF DEPUTY COMMISSIONER

23 **Notice:** Business and Professions Code Section 10139 provides that "Any person acting as a real estate broker or  
24 real estate salesperson without a license or who advertises using words indicating that he or she is a real estate  
25 broker without being so licensed shall be guilty of a public offense punishable by a fine not exceeding twenty  
26 thousand dollars (\$20,000), or by imprisonment in the county jail for a term not to exceed six months, or by both  
27 fine and imprisonment; or if a corporation, be punished by a fine not exceeding sixty thousand dollars (\$60,000)."

cc: Assured Equity Counseling; MN Development Inc.; and Jose Marquez