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Bureau of Real Estate
320 West Fourth Street, Ste. 350
Los Angeles, California 90013

(213) 576-6982

FILED

AUG 24 2017

BUREAU OF REAL ESTATE

By Agnes Ransner

STATE OF CALIFORNIA

BUREAU OF REAL ESTATE

To:)
MARIA SANCHEZ, individually)
and dba MS INVESTMENTS PROCESSING)
CENTER, and any other names or) No. H-40761 LA
fictitious names used by Maria Sanchez)
)
) 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 MARIA SANCHEZ ("SANCHEZ") and MS INVESTMENTS PROCESSING CENTER ("MSIPC"). Based on that investigation, the Commissioner has determined that SANCHEZ and MSIPC and/or any other fictitious business name(s) used by SANCHEZ and MSIPC, 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 meaning of Code Section 10131(a), by selling or offering to sell, buying or offering to buy, soliciting prospective sellers or purchasers of, soliciting or obtaining listings of, or negotiating the purchase, sale or exchange of real property

CalBRE Order to Desist and Refrain – Maria Sanchez and MS Investments Processing Center

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

8 Whenever acts referred to below are attributed to SANCHEZ, those acts are
9 alleged to have been done by SANCHEZ, acting by herself, or by and/or through one or more
10 agents, associates, affiliates, and/or co-conspirators, including but not limited to MSIPC and
11 using the name "MS INVESTMENTS PROCESSING CENTER," or other name(s) or fictitious
12 name(s) unknown at this time.

13 Whenever acts referred to below are attributed to MSIPC, those acts are alleged to
14 have been done by MSIPC, acting by itself, or by and/or through one or more agents, associates,
15 affiliates, and/or co-conspirators, including but not limited to SANCHEZ and using the name
16 "MS INVESTMENTS PROCESSING CENTER" or other name(s) or fictitious name(s)
17 unknown at this time.

18 19 FINDINGS OF FACT

20 1. MARIA SANCHEZ is not now licensed by the Bureau in any capacity.
21 SANCHEZ was previously licensed by the Bureau as a real estate salesperson ("RES"), BRE
22 license ID number 01316961, expired August 12, 2009. SANCHEZ' RES license was originally
23 issued on or about August 13, 2001.

24 2. On or about August 30, 2010 in U.S. District Court Case, Central District of
25 California, Case No. CR-08-113-GW, SANCHEZ was found guilty of and convicted for
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CalBRE Order to Desist and Refrain – Maria Sanchez and MS Investments Processing Center

1 violation of 18 U.S.C. §371 (conspiracy); 18 U.S.C. §1343 (wire fraud); 18 U.S.C. §2(a) (aiding
2 and abetting); 18 U.S.C. §2(b) (causing an act to be done); 18 U.S.C. §1957 (engaging in
3 monetary transactions in property derived from specified unlawful activity; and 18 U.S.C.
4 §1028A (aggravated identity theft), and sentenced to twenty-four (24) months and one (1) day in
5 the custody of the Bureau of Prisons. Additionally, SANCHEZ was ordered to pay a special
6 assessment of \$1,400 and upon release from imprisonment, placed on supervised release for
7 three (3) years.

8 3. MS INVESTMENTS PROCESSING CENTER is not now licensed by the
9 Bureau in any capacity. MSICP was an active DBA of real estate broker ("REB") Jose M. Alfaro
10 ("Alfaro"), BRE license ID number 01075993, from December 21, 2011 to January 14, 2014.

11 4. SANCHEZ has on file with the City of Inglewood a Business License created
12 February 3, 2011 for "MS Legal Financial Solutions" at business address 1105 S. La Brea Ave.,
13 Inglewood, California 90301 and mailing address at 14517 Prairie Ave., Lawndale, California
14 90260.

15 Advertising

16 5. SANCHEZ advertised as MS INVESTMENTS PROCESSING CENTER and,
17 according to her flyer, offered loan modification services, including specifically, "WE can help
18 you modify your Loan!! Today!!" and offered to "negociate [sic] your Card Debit or Second
19 Mortgages in less than 72 hours," and "Reduce your Interest Rate or Principal Balance," where
20 "You don't pay anything until your case has been Settled!!" MSIPC's flyer listed offices in
21 Lawndale (14425 Prairie Ave.: (310) 644-5005 and 14517 Prairie Ave.: (310) 644-4009),
22 Compton (1702 N. Long Beach Blvd.: (310) 637-3303), and Inglewood (1105 La Brea Ave.:
23 (310) 412-7200). On this dual-sided, dual-language (Spanish/English) glossy flyer, SANCHEZ
24 also included her cell phone number: (310) 743-6397 and a photograph of herself with "Broker"
25 listed underneath her name.

1 6. On or about July 25, 2016, BRE Supervising Special Investigator A. Vo ("SSI
2 Vo") and Special Investigator L. Castro ("SI Castro") visited MSIPC's office location at 14425
3 Prairie Ave., Lawndale, California 90260. Upon arrival, SSI Vo and SI Castro observed the
4 business sign for MS INVESTMENTS PROCESSING CENTER was visible but the location
5 was empty and without furniture. A witness at the hair salon adjacent to the subject location
6 confirmed that SANCHEZ used to work at the subject location four (4) to five (5) years ago and
7 suggested that more information about SANCHEZ could be obtained from an individual named
8 "Vicky" at the Camachos hair salon around the corner. "Vicky" confirmed to SSI Vo and SI
9 Castro that she knew SANCHEZ, but did not have SANCHEZ' phone number in her new cell
10 phone. "Vicky" informed SSI Vo and SI Castro that SANCHEZ was still operating her business
11 on La Brea Ave.

12 7. On or about July 25, 2016, SSI Vo and SI Castro visited MSIPC's office
13 location at 14517 Prairie Ave., Lawndale, California 90260. Upon arrival, SSI and SI Castro
14 observed that the subject location was an abandoned garage.

15 8. On or about July 25, 2016, SSI Vo and SI Castro visited MSIPC's office
16 location at 1702 N. Long Beach Blvd., Compton, California 90221. Upon arrival, SSI Vo and SI
17 Castro observed a sign for "INKA SERVICE Travel & Gifts." SSI and SI Castro entered the
18 business and spoke with the owner, "Maria," who confirmed that she had been at the subject
19 location for five (5) years. "Maria" also confirmed that the prior business specialized in loan
20 modifications, but stated that she did not know the prior owner or the prior owner's whereabouts.
21 "Maria" informed that MSIPC was in business for about a year before it closed down and
22 provided SSI Vo and SI Castro with a business card for INKA SERVICE Travel & Gifts,
23 Oficina en Los Angeles: 1704 Long Beach Blvd., Compton, CA 90221.

24 9. On or about July 25, 2016, SSI Vo and SI Castro visited MSIPC's office
25 location at 1105 La Brea Ave., Inglewood, California 90301. Upon arrival, SSI Vo and SI
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1 Castro observed signage outside the building that stated, "MS INVESTMENTS PROCESSING
2 CENTER Loan Modification Auto Insurance & Income Tax." Upon entering the building, SSI
3 Vo and SI Castro recognized that the female seated at the desk was the same individual whose
4 photograph appeared on the MSIPC flyer with the name MARIA SANCHEZ. SSI Vo and SI
5 Castro asked SANCHEZ for assistance on a possible loan modification for SI Castro's mother's
6 home; SANCHEZ informed that the fee for loan modification assistance was \$2,800.
7 SANCHEZ stated that she used to have a real estate agent in her office to help with loans, but did
8 not presently have one. When SSI Vo and SI Castro asked for a business card, SANCHEZ stated
9 she did not have any at the moment and instead wrote down her cell phone number on a piece of
10 paper, (310) 743-6397. SSI Vo and SI Castro observed that this cell phone number is the same
11 phone number that appears adjacent to SANCHEZ' photo on the MSIPC flyer.

12 Fatima N. & Jorge P. ("Fatima N.")

13 10. Through a post on the page of BRE RES licensee Jose Villarreal (BRE license
14 ID 01879102, licensed June 24, 2015), Fatima N. and Jorge P. learned that SANCHEZ could
15 assist them in obtaining a home loan without a social security number. On or about June 12,
16 2014, Fatima N. and Villarreal met at SANCHEZ at SANCHEZ' office located at 1105 S. La
17 Brea Ave., Inglewood, California 90301. According to SANCHEZ' business card, she was an
18 "Executive Financial Consultant" for MS Legal Financial Solutions, with locations at the 1105 S.
19 La Brea Ave. address and at 14517 Prairie Ave., Lawndale, California 90260.

20 11. Between June 2014 and August 2014, SANCHEZ provided to Fatima N. and
21 Jorge P. lists of properties for sale that she obtained via e-mail (marialoans@sbcglobal.net) from
22 Alfaro (alfaro4489@sbcglobal.net) and forwarded to Fatima N.

23 12. By August 2014, Fatima N. and Jorge P. found a home for sale that they
24 wished to submit an offer. On or about August 25, 2014, Fatima N. and Jorge P. submitted an
25 offer ("RPA") to purchase real property located at 2231 Bliss Street in Compton, California
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1 ("Bliss property")¹ for the amount \$269,900. Also on or about August 25, 2014, Fatima N.
2 provided a cashier's check (Check No. 004831400) payable to Pacific Escrow in the amount of
3 \$2,000.00 as earnest money deposit ("EMD"). The Bliss property was listed by Selling Firm
4 REB IRG Enterprises (BRE license ID 01907536) by RES Angel De La Rocha (BRE license ID
5 01455021).

6 13. SANCHEZ informed Fatima N. that the Bliss property required an inspection
7 and a termite treatment, and instructed Fatima N. to pay \$350 for the inspection and \$1,800 for
8 the termite treatment. In response, on or about September 8, 2014, Fatima N. provided to
9 SANCHEZ one money order for \$350.00 for the house inspection/appraisal (Money Order No.
10 17087659125). Also on or about September 12, 2014, Fatima N. provided to Sanchez two other
11 money orders totaling \$1,800 (Money Order Nos. 17063976268 for \$1,000.00 and 17063976269
12 for \$800.00)) for the termite treatment. Pursuant to SANCHEZ' instructions, Fatima N. left the
13 payee lines blank on the money orders.

14 14. On or about October 6, 2014, Fatima N. and Jorge P. signed Cancellation
15 Instructions and authorized Pacific Escrow to refund to Fatima N. and Jorge P. their EMD of
16 \$2,000.00. On or about November 17, 2014, Fatima N. and Jorge P. signed a "Cancellation of
17 Contract; Release of Deposit and Joint Escrow Instructions." On or about December 8, 2014,
18 Pacific Escrow sent to Fatima N. and Jorge P. a check in the amount of \$2,000.00 for refund of
19 their EMD.

20 15. To date, Fatima N. and Jorge P. have not received a refund of the \$2,150.00
21 that they gave to SANCHEZ for the Bliss property home inspection and termite treatment.
22 Fatima N. and Jorge P. have unsuccessfully attempted to contact SANCHEZ.

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26 ¹ According to subsequent documents received by the BRE, the Bliss property address is 2231 E. Bliss Street.

1 Maria M. and Miguel M. ("Maria M.")

2 16. In or about 2011, Maria M. met SANCHEZ through a friend and SANCHEZ
3 informed Maria M. that she worked on loan modifications and taxes, among other things.
4 Shortly after Maria M. purchased her home located at 1201 S. Acacia Street, Compton,
5 California ("Acacia property") through another real estate agent, her husband became ill and
6 disabled. As a result of her husband's illness, in or about April 2012, Maria M. sought a loan
7 modification by contacting SANCHEZ, who assured Maria M. that she would be able to obtain a
8 modification of the Acacia property loan. According to the business card that SANCHEZ gave
9 Maria M., she was an "Executive Financial Consultant" of MS Investments Processing Center
10 who handled "Real Estate. Foreclosures. Bankruptcy. Loan Modifications." The photograph that
11 appears on the business card is the same photograph that appears on the dual-sided dual-language
12 MSIPC flyers.

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17. Between April 2012 and March 2015, Maria M. believed that SANCHEZ was working on a loan modification for her home at the Acacia property. Between May 2014 and March 2015, Maria M. paid to SANCHEZ, per SANCHEZ' instructions, the following amounts:

<u>Date Posted</u>	<u>Amount</u>	<u>Check No.</u>	<u>Memo Notation</u>
5/6/14	\$ 2,250.00	389	"1201 Acacia Ave."
9/2/14	\$ 1,191.50	410	"August Pymt"
9/22/14	\$ 2,000.00	416	(none)
10/16/14	\$ 600.00	418	(none)
11/10/14	\$ 2,250.00	421	(none)
12/10/14	\$ 2,250.00	425	"House Pymt Dec"
1/5/15	\$ 2,250.00	429	"January Pymt"
1/13/15	\$ 2,000.00	430	"Bal \$119.19"
2/10/15	\$ 1,150.00	313	(none)
3/11/15	\$ 1,150.00	316	"IRS Pymt"
3/11/15	\$ 2,000.00	318	"IRS Pymt"
3/11/15	\$ 1,642.00	319	"IRS Pymt"
Total	\$20,733.50		

18. Between May 2014 and March 2015, Maria M. rendered \$20,733.50 in payments to SANCHEZ and believed that as part of the loan modification process, SANCHEZ was forwarding those funds to the bank that held her mortgage and to the tax authorities.

19. SANCHEZ informed Maria M. that the loan modification would be completed on February 1, 2015 and that the new payment amount would be \$1,100.00. In January 2015, Maria M. paid SANCHEZ based on the new payment amount as relayed by SANCHEZ; Maria M. also paid SANCHEZ \$4,119.00 for property taxes to be paid.

1 20. Subsequent to paying over \$20,000.00 to SANCHEZ for the maintenance of
2 her home at the Acacia property, Maria M. learned that SANCHEZ did not forward the funds to
3 the bank for mortgage payments and did not pay the property taxes. Instead, SANCHEZ
4 informed Maria M. that the loan modification had not been obtained. By March 5, 2015, Maria
5 M. and her family were removed from their home by the Los Angeles County Sheriff's
6 Department as the bank (Everbank) took possession of the Acacia property. According to the
7 Writ of Execution by Everbank, Judgment had been entered against Maria M. (and her husband
8 Miguel M.) on December 23, 2014.

9 21. To date, Maria M. and Miguel M. have not received a refund of the
10 \$20,733.50 that they gave to SANCHEZ for the Acacia property mortgage and tax payments.
11 Maria M. and Miguel M. have unsuccessfully attempted to contact SANCHEZ.

12 CONCLUSIONS OF LAW

13 22. Based on the findings of fact contained in paragraphs 1 through 21, MARIA
14 SANCHEZ, acting by herself or by and/or through one or more agents, associates,
15 representatives, and/or co-conspirators, including but not limited to MS INVESTMENTS
16 PROCESSING CENTER, and using the names "MS Investments Processing Center," "MS Legal
17 Financial Solution," or other name(s) or fictitious name(s) unknown at this time, sold or offered
18 to sell, bought or offered to buy, solicited prospective sellers or purchasers of, solicited or
19 obtained listings of, or negotiated the purchase, sale or exchange of real property or a business
20 opportunity and solicited borrowers or lenders for or negotiated loans or collected payments or
21 performed services for borrowers or lenders or note owners in connection with loans secured
22 directly or collaterally by liens on real property or on a business opportunity, which acts require
23 a real estate broker license under Sections 10131(a) and 10131(d) of the Code, during a period of
24 time when MARIA SANCHEZ was not licensed by the Bureau as a real estate broker, in
25 violation of Section 10130 of the Code.

1 23. Based on the findings of fact contained in paragraphs 1 through 21, MS
2 INVESTMENTS PROCESSING CENTER, acting by itself or by and/or through one or more
3 agents, associates, representatives, and/or co-conspirators, including but not limited to MARIA
4 SANCHEZ, and using the names "MS Investments Processing Center," "MS Legal Financial
5 Solution," or other name(s) or fictitious name(s) unknown at this time, sold or offered to sell,
6 bought or offered to buy, solicited prospective sellers or purchasers of, solicited or obtained
7 listings of, or negotiated the purchase, sale or exchange of real property or a business opportunity
8 and solicited borrowers or lenders for or negotiated loans or collected payments or performed
9 services for borrowers or lenders or note owners in connection with loans secured directly or
10 collaterally by liens on real property or on a business opportunity, which acts require a real estate
11 broker license under Sections 10131(a) and 10131(d) of the Code, during a period of time when
12 MS INVESTMENTS PROCESSING CENTER was not licensed by the Bureau as a real estate
13 broker, in violation of Section 10130 of the Code.

14 DESIST AND REFRAIN ORDER:

15 Based upon the Findings of Fact and Conclusions of Law stated herein, MARIA
16 SANCHEZ and MS INVESTMENTS PROCESSING CENTER, whether doing business under
17 their own names or any other name(s) or fictitious name(s), ARE HEREBY ORDERED to
18 immediately desist and refrain from performing any acts within the State of California for which a
19 real estate broker license is required. In particular, they are ORDERED TO DESIST AND
20 REFRAIN from:

- 21 a. engaging in real estate sales activities, as described in Section 10131(a) of the
22 Code, individually and under any fictitious business name, unless and until
23 they obtain the required license from the Bureau and are in compliance with
24 Business and Professions Code Section 10130;

- 1 b. engaging in real estate sales activities, as described in Section 10131(d) of the
2 Code, individually and under any fictitious business name, unless and until
3 they obtain the required license from the Bureau and are in compliance with
4 Business and Professions Code Section 10130; and
5 c. performing any acts within the State of California for which a real estate
6 broker license is required, unless they are so licensed.

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8 DATED: August 22, 2017

9 **WAYNE S. BELL**
10 REAL ESTATE COMMISSIONER

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12 

13 By: DANIEL J. SANDRI
14 Chief Deputy Commissioner

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

20 cc: Maria Sanchez
21 MS Investments Processing Center
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