DEPARTMENT OF REAL ESTATE 320 West Fourth Street, Ste. 350 Los Angeles, California 90013 (213) 576-6982

FILED

MAY 2 5 2022

DEPT. OF REAL ESTATE

By Enna Pais

STATE OF CALIFORNIA

DEPARTMENT OF REAL ESTATE

To:

NO. H-42038 LA

MYTRO SOLUTIONS LLC,

doing business as NewLine Preparation,
LYDIA MIREYA RICO,
MARSHA SIHA, and
GRACE MILLER

ORDER TO DESIST AND
REFRAIN
(B&P Code Section 10086)

The Commissioner ("Commissioner") of the California Department of Real Estate ("Department") caused an investigation to be made of the activities of MYTRO SOLUTIONS LLC, doing business as NewLine Preparation, LYDIA MIREYA RICO, MARSHA SIHA, and GRACE MILLER. Based on that investigation, the Commissioner has determined that MYTRO SOLUTIONS LLC, LYDIA MIREYA RICO, MARSHA SIHA, and GRACE MILLER 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 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 Section 10131(d) (performing services for borrowers in connection with loans secured by real property) and Section 10131.2 (advance fee handling) of the Code. Furthermore, based on the investigation, the

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.

Whenever acts referred to below are attributed to MYTRO SOLUTIONS LLC, LYDIA MIREYA RICO, MARSHA SIHA, and GRACE MILLER, those acts are alleged to have been done by MYTRO SOLUTIONS LLC, LYDIA MIREYA RICO, MARSHA SIHA, and GRACE MILLER, acting by themselves, or by and/or through one or more agents, associates, affiliates, and/or co-conspirators.

FINDINGS OF FACT

- 1. MYTRO SOLUTIONS LLC, LYDIA MIREYA RICO ("RICO"),
 MARSHA SIHA ("SIHA"), and GRACE MILLER ("MILLER") are not now, and have never
 been, licensed by the Department in any capacity.
- 2. On or about July 30, 2018, MYTRO SOLUTIONS LLC and RICO entered into an agreement with The UPS Store 5099 at 1800 N Bristol #C, Santa Ana, CA 92706 for use of Mailbox Number 473. RICO'S address was listed as 28102 Bluebell Dr, Laguna Niguel, CA 92677.
- 3. On or about August 1, 2018, a Certificate of Formation was filed with the Secretary of State of the State of Delaware for MYTRO SOLUTIONS LLC. MYTRO SOLUTIONS LLC'S address was listed as 2035 Sunset Lake Rd, Suite B-2, Newark, DE 19702. The Certificate of Formation was filed by SIHA as Organizer.
- 4. On or about August 1, 2018, a Fictitious Business Name Statement was filed with the Orange County Clerk by MYTRO SOLUTIONS LLC for the name New Line Preparation. MYTRO SOLUTIONS LLC'S address was listed as 130 E Chapman Ave, Fullerton, CA 92832. The Fictitious Business Name Statement was filed by RICO as Managing Member/Manager.
- 5. On or about August 29, 2019, RICO entered into an agreement with Scooters Mailbox at 360 E. 1st St, Tustin, CA 92780 for use of Mailbox Number 635. RICO'S address was listed as 28102 Bluebell Dr, Laguna Niguel, CA 92677.

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27 360 E. 1st Street #635, Tustin, CA 92780.

6. From at least December 11, 2020, through the present, MYTRO SOLUTIONS LLC has operated a website at http://www.newlinepreparation.org, through which MYTRO SOLUTIONS LLC solicits one or more of the following acts for another or others, for or in expectation of compensation: perform services for borrowers and/or lenders in connection with loans secured directly or collaterally by one or more liens on real property; and charge, demand or collect an advance fee for any of the services offered.

Charles B. Transaction

- 7. On or about June 11, 2019, Charles B. entered into an agreement with MYTRO SOLUTIONS LLC in which MYTRO SOLUTIONS LLC would perform services in connection with a loan secured by real property for Charles B. in exchange for the payment of advance fees. MYTRO SOLUTIONS LLC provided Charles B. with payment coupons and MYTRO SOLUTIONS LLC'S address on the payment coupons was listed as 1800 N. Bristol St #C-473, Santa Ana, CA 92706.
- 8. Charles B. made three payments each of \$1,500.00 to MYTRO SOLUTIONS LLC on or about June 14, 2019, July 22, 2019, and August 20, 2019.
- 9. MYTRO SOLUTIONS LLC failed to return the \$4,500 to Charles B. and failed to obtain a loan modification for Charles B.

James M. Transaction

- 10. On or about December 13, 2019, MYTRO SOLUTIONS LLC mailed to James M. a solicitation to perform services in connection with a loan secured by real property for James M.
- 11. On or about February 3, 2020, James M. entered into an agreement with MYTRO SOLUTIONS LLC in which MYTRO SOLUTIONS LLC would perform services in connection with a loan secured by real property for James M. in exchange for the payment of advance fees. MYTRO SOLUTIONS LLC provided James M. with payment coupons and MYTRO SOLUTIONS LLC'S address on the payment coupons was listed as

12. On or about February 3, 2020, James M. made a payment of \$500 to

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DESIST AND REFRAIN ORDER

Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW stated herein, it is hereby ordered that MYTRO SOLUTIONS LLC, LYDIA MIREYA RICO, MARSHA SIHA, and GRACE MILLER, whether doing business under their own names, or any other names or fictitious names, ARE HEREBY ORDERED to immediately desist and refrain from performing any acts within the State of California for which a real estate broker license is required. In particular, it is ordered to desist and refrain from:

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

DATED: 5.9,27

Real Estate Commissioner

DOUGLAS R. McCAULEY

Notice: Business and Professions Code Section 10139 provides that "Any person acting as a real estate broker or real estate salesperson without a license or who advertises using words indicating that he or she is a real estate broker without being so licensed shall be guilty of a public offense punishable by a fine not exceeding twenty thousand dollars (\$20,000), or by imprisonment in the 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)."

1	cc:	MYTRO SOLUTIONS LLC LYDIA MIREYA RICO
2		MARSHA SIHA
•		GRACE MILLER
3]]	130 E Chapman Ave
4		Fullerton, CA 92832
5		MYTRO SOLUTIONS LLC
		LYDIA MIREYA RICO
6		MARSHA SIHA
		GRACE MILLER
7		2035 Sunset Lake Rd, Suite B-2
		Newark, DE 19702
8		,
9		MYTRO SOLUTIONS LLC
		c/o Legalinc Corporate Services, Inc.
10		1220 N. Market St. Suite 806
		Wilmington, DE 19801
11	l	g.c., 22 19001
12		LYDIA MIREYA RICO
12		28102 Bluebell Dr
13		Laguna Niguel, CA 92677
		Duguita Mgaoi, Ort 72077
14		LYDIA MIREYA RICO
		506 E. Hood Ave.
15		Santa Ana, CA 92707
16		balla Alla, CA 92707
.		MARSHA SIHA
17		8115 Two Coves Dr.
		Austin, TX 78730
18		Austili, 17 78730
		MARSHA SIHA
19		
20		7941 Katy Freeway Suite 291
-		Houston, TX 77024
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