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

RBL LEGAL CENTERS, LLC and

Respondents.

SEBASTIAN OLESKE,



5

1

2

3

4

6

7

8 9

10

11

To:

12

13

14

15 16

17

18

19

20 21

22

23

24 25

26

27

111

DRE No. H-42171 LA

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 RBL LEGAL CENTERS, LLC and SEBASTIAN OLESKE (collectively "Respondents"), and has determined that Respondents 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 pursuant to Section 10086 of the Code.

DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * * * *

Whenever acts referred to below are attributed to Respondents, those acts are alleged to have been done by Respondents, acting by themselves, or by and/or through one or more agents, associates, affiliates, co-conspirators, and/or other names or fictitious names unknown at this time.

FINDINGS OF FACT

- 1. Respondents are not now, and have never been, licensed by the Department in any capacity.
- 2. Respondents do not hold Mortgage Loan Originator ("MLO") license endorsements.
- 3. From at least March 16, 2021, through the present, Respondents have operated a website at https://www.legalrbcenters.com, through which Respondents solicited 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. RBL LEGAL CENTERS, LLC's address is listed as 303 Glenoaks Blvd. Suite 200, Burbank, California 91502.
- 3. At all times herein mentioned, Respondents engaged in the business of claiming, demanding, charging receiving, collecting or contracting for the collection of advance fees, within the meaning of Section 10026 of the Code including, but not limited to, the following loan activities with respect to loans which were secured by liens on real property.
- At the time set forth below, and continuing to the present, Respondents have engaged in the business of, acted in the capacity of, or advertised through others, of mortgage loan modification or forbearance services and advance fee brokerage, offering to perform mortgage loan modification or forbearance services with respect to loans secured by liens on real property for compensation or in expectation of compensation and for fees collected in advance as well as at the conclusion of the transaction.

- 5. On or about February 16, 2021, offered to perform mortgage loan forbearance and other services with respect to a loan secured by a lien on real property for homeowner/borrower Theresa N.'s real property.
- 6. Respondents charged Theresa N. a total advance fee of \$5,000.00 to pursuant to the provisions of an agreement pertaining to loan modification or forbearance services to be provided with respect to a loan secured by real property located at 401 Georgetown Ave., Wilmington, Delaware.
- 7. Respondents' activities constitute a course of conduct which includes the homeowner-borrower stated above by way of example, but is by no means limited to those named consumers and their real property.

CONCLUSIONS OF LAW

- 8. Based on the findings of fact contained in Paragraphs 1 through 7, Respondents RBL LEGAL CENTERS, LLC and SEBASTIAN OLESKE, acting by themselves, or by and/or through one or more agents, associates, affiliates, and/or co-conspirators, including other names or fictitious names unknown at this time, did one or more of the following acts for another or others, for or in expectation of compensation:
 - a. promised to perform services for borrowers and/or those borrowers' lenders in connection with loans secured directly or collaterally by one or more liens on real property, which acts require a real estate broker license under Code section 10131(d), during a period of time when Respondents were not in fact licensed by the Department as real estate brokers, in violation of Code sections 10130 and 10166.02; and
 - b. claimed, demanded, charged, received, collected, or contracted for an advance fee for performing loan modification or other form of mortgage loan forbearance activities, or other activities for which a license is required, when Respondents were not in fact licensed by the Department as real estate brokers, in violation of Code sections 10085.5 and/or 10085.6.

DESIST AND REFRAIN ORDER

Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW stated herein, it is hereby ordered that RBL LEGAL CENTERS, LLC and SEBASTIAN OLESKE, 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 unless and until Respondents obtain a real estate broker license issued by the Department. In particular, it is ordered to desist and refrain from:

- 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: 7.8.22 ,2022.

REAL ESTATE COMMISSIONER

DOUGLAS R. MCCAULEY

cc: RBL Legal Centers, LLC and Sebastian Oleske

Notice: California Business and Professions Code section 10139 provides, "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)."