

1 Department of Real Estate
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3 Los Angeles, California 90013
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FILED

OCT 08 2025

DEPT. OF REAL ESTATE
By 

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7
8 BEFORE THE DEPARTMENT OF REAL ESTATE
9 STATE OF CALIFORNIA

10 * * *

11 To:	)	No. H-43125 LA
	)	
12 TAXREFUND1040.COM INCORPORATED;	)	<u>ORDER TO DESIST</u>
13 SAL N. ORTIZ;	)	<u>AND REFRAIN</u>
14 GLORIA ORTIZ aka Gloria Bencomo; and	)	
ERNEST ALONSO	)	(B&P Code section 10086)
	)	

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16 The Commissioner ("Commissioner") of the California Department of Real
17 Estate ("Department") caused an investigation to be made of the activities of
18 TAXREFUND1040.COM INCORPORATED ("TI"), SAL N. ORTIZ ("S. ORTIZ"), GLORIA
19 ORTIZ aka Gloria Bencomo ("G. ORTIZ"), and ERNEST ALONSO ("ALONSO"). Based on
20 that investigation, the Commissioner has determined that TI, S. ORTIZ, G. ORTIZ, and
21 ALONSO have engaged in or are engaging in acts or are attempting to engage in the business
22 of, acting in the capacity of, and/or advertising or assuming to act as a real estate broker in the
23 State of California in violation of California Business and Professions Code section 10130
24 (unlawful to engage in the business of, act in the capacity of, advertise as, or assume to act as a
25 real estate broker or salesperson without first obtaining a real estate license) and within the
26 meaning of California Business and Professions Code section 10131(a) (sells or offers to sell,

1 buy or offers to buy, solicits prospective sellers or purchasers of, solicits or obtains listings of,
2 or negotiates the purchase, sale, or exchange of real property and/or business opportunity).
3 Based on the findings of that investigation, as set forth below, the Commissioner hereby issues
4 the following Findings of Fact, Conclusions of Law, and Desist and Refrain Order pursuant to
5 California Business and Professions Code section 10086.

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7 FINDINGS OF FACT
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9 *Unlicensed Entities from at Least June 2020 through Present*

10 1. TI has not been licensed by the California Department of Real Estate in
11 any capacity from at least October 27, 2013 through the present. Previously, TI was licensed
12 as a corporate real estate broker (license number 01513338) from on or about August 23, 2005
13 to August 22, 2009 and from on or about October 27, 2009 to October 26, 2013. During TI's
14 licensure, TI's sole designated officer was Jerome A. Cygan ("Cygan") (license no.
15 01217125).¹

16 2. S. ORTIZ is not now, and has never been, licensed in any capacity with
17 the California Department of Real Estate.

18 3. G. ORTIZ aka Gloria Bencomo has not been licensed with the
19 California Department of Real Estate in any capacity from at least May 12, 2019 through the
20 present. Previously, G. ORTIZ, as Gloria Bencomo, was licensed with a salesperson license
21 (license number 01724590) with the California Department of Real Estate from on or about
22 December 14, 2005 to December 13, 2013 and from on or about May 12, 2015 to May 11,
23 2019. G. ORTIZ's sponsoring broker was TI from on or about December 14, 2005 to August
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25 ¹ Cygan's real estate broker license was suspended effective March 15, 2013 pursuant to DRE
26 case no. H-37914 LA. Cygan has not had been licensed in any capacity with the Department of
Real Estate since on or about March 15, 2013.

22, 2009 and from on or about October 27, 2009 to March 14, 2013. G. ORTIZ had no other sponsoring brokers.

4. ALONSO has not been licensed with the California Department of Real Estate in any capacity from at least September 10, 2010 through the present. Previously, ALONSO was licensed with a salesperson license (license number 01347943): a conditional salesperson license from on or about September 10, 2002 to March 10, 2004 and a salesperson license from on or about June 3, 2004 to September 9, 2010. ALONSO had several sponsoring brokers, including, but not limited to, TI from on or about September 26, 2006 to March 1, 2007.

Licensed Activities by Unlicensed Entities

5. From at least August 3, 2022 to September 15, 2022, TI, S. ORTIZ, G. ORTIZ, and ALONSO engaged in the business of, acted in the capacity of, or advertised as a real estate broker 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 for compensation or in expectation of compensation, including but not limited, to the activities relating to the sale of 8859 Holly St., Rancho Cucamonga, CA 91701 ("Property").²

6. From at least on or about August 3, 2022 to September 15, 2022, TI, S. ORTIZ, G. ORTIZ, and ALONSO were and acted as both the seller's agent and the buyer's agent in the sale of the Property. Their activities included, but were not limited to, soliciting buyers, communicating and negotiating terms and conditions between the seller and buyer(s), guiding and offering sales strategies to the seller and buyer(s), drafting real estate documents,

² The Property is in Alta Loma, an unincorporated area of Rancho Cucamonga, and is sometimes referred to as 8859 Holly St., Alta Loma, CA 91701.

1 and communicating with and instructing the escrow and title companies. As a result, TI, S.
2 ORTIZ, G. ORTIZ, and ALONSO were paid \$16,800 through escrow for being the seller's
3 agent and \$16,800 through escrow for being the buyer's agent.

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5 CONCLUSIONS OF LAW

6 Based on the information contained in Paragraphs 1 through 6, above,
7 TAXREFUND1040.COM INCORPORATED, SAL N. ORTIZ, GLORIA ORTIZ aka Gloria
8 Bencomo, and ERNEST ALONSO engaged in activities requiring a broker license without first
9 obtaining a broker license from the Department of Real Estate in violation California Business
10 and Professions Code section 10130. These activities include, but are not limited to
11 TAXREFUND1040.COM INCORPORATED, SAL ORTIZ, GLORIA ORTIZ, and ERNEST
12 ALONSO selling or offering to sell, buying or offering to buy, soliciting prospective sellers or
13 purchasers of, soliciting or obtaining listings of, and/or negotiating the purchase, sale, and/or
14 exchange of real property and/or business opportunity.

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16 DESIST AND REFRAIN ORDER

17 IT IS HEREBY ORDERED THAT TAXREFUND1040.COM
18 INCORPORATED, SAL N. ORTIZ, GLORIA ORTIZ aka Gloria Bencomo, and ERNEST
19 ALONSO, whether doing business under their own names or any other names or fictitious
20 names, immediately desist and refrain from performing any acts within the State of California
21 for which a real estate broker license is required.

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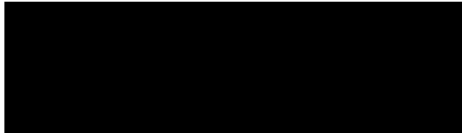
1 IT IS FURTHER ORDERED THAT TAXREFUND1040.COM
2 INCORPORATED, SAL N. ORTIZ, GLORIA ORTIZ aka Gloria Bencomo, and ERNEST
3 ALONSO immediately desist and refrain from:

4 (i) Selling or offering to sell, buying or offering to buy, soliciting
5 prospective sellers or purchasers of, soliciting or obtaining listings of, and/or negotiating the
6 purchase, sale, and/or exchange of real property and/or business opportunity.

7 (ii) Advertising, soliciting clients, and/or providing services that require a
8 real estate licensee.

9 (iii) Impersonating a real estate licensee.

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11 DATED: 9/12/2021

12 CHIKA SUNQUIST
13 REAL ESTATE COMMISSIONER
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17 **Notice:** California Business and Professions Code section 10139 provides that "Any person
18 acting as a real estate broker or real estate salesperson without a license or who advertises using
19 words indicating that he or she is a real estate broker without being so licensed shall be guilty
20 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)."

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