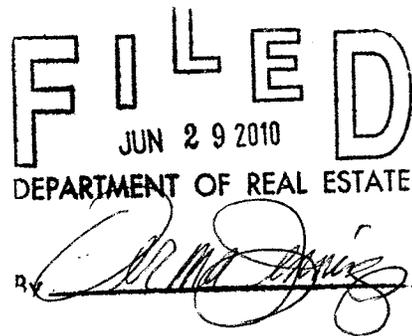


1 Department of Real Estate
2 320 West Fourth Street, Ste. 350
3 Los Angeles, California 90013

4 (213) 576-6982



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8 DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 * * * * *

11 To:) No. H-36704 LA
12)
13 SOLUCIONES DINAMICAS, INC.;) ORDER TO DESIST
14 NORMA BENSON;)
and ARGELIA ZAMBRANO.) AND REFRAIN

15 The Commissioner (Commissioner) of the California
16 Department of Real Estate (Department) caused an investigation to
17 be made of the activities of SOLUCIONES DINAMICAS, INC.
18 (DINAMICAS), NORMA BENSON (BENSON) and ARGELIA ZAMBRANO
19 (ZAMBRANO). Based on that investigation, the Commissioner has
20 determined that you have engaged in, are engaging in, or are
21 attempting to engage in, acts or practices constituting
22 violations of the California Business and Professions Code
23 (Code), including violating Code Section 10130 by engaging in the
24 business of, acting in the capacity of, and/or advertising or
25 assuming to act as, a real estate broker in the State of
26 California within the meaning of Code Sections 10131(d)
27 (performing services for borrowers in connection with loans

1 secured by real property), and 10131(e) (offer to sell, buy or
2 exchange a promissory note). Furthermore, based on the
3 investigation, the Commissioner hereby issues the following
4 Findings of Fact, Conclusions of Law, and Desist and Refrain
5 Order under the authority of Section 10086 of the Code.

6 Whenever acts referred to below are attributed to
7 DINAMICAS, BENSON and ZAMBRANO those acts are alleged to have
8 been done by DINAMICAS, BENSON and ZAMBRANO, or by and/or through
9 one or more agents, associates, affiliates, and/or co-
10 conspirators, using the name or other names or fictitious names
11 unknown at this time.

12 FINDINGS OF FACT

13 1. At no time herein mentioned have DINAMICAS, BENSON
14 and ZAMBRANO been licensed by the Department of Real Estate of
15 the State of California (hereinafter "Department") as a real
16 estate broker.

17 2. During 2009, DINAMICAS, BENSON, and ZAMBRANO
18 engaged in a business, for or in expectation of compensation or
19 collection of an advance fee, which included the soliciting of
20 borrowers and negotiating to do one or more of the following acts
21 for another or others: offered to provide loan modifications or
22 negotiation, re-finance, or short-sale negotiations, or other
23 services for borrowers or owners of real property to modify the
24 terms of the loans on the real property.

25 3. DINAMICAS, BENSON and ZAMBRANO demanded and
26 received an advance fee in the amount of \$1,550 from Benjamin
27 Bolanos for loan modification and negotiation services of his

1 loan on the subject property located at 9933 Otis St., South
2 Gate, California. Thereafter, the parties entered into a loan
3 modification agreement.

4 4. DINAMICAS, BENSON and ZAMBRANO demanded and
5 received an advance fee in the amount of \$1,567 for loan
6 modification and negotiation services of Bolanos' loan on the
7 subject property located at 869 Via Felipe, Corona, California.
8 Thereafter, the parties entered into a loan modification
9 agreement.

10 CONCLUSIONS OF LAW

11 5. Based on the findings of fact contained in
12 paragraphs 1 through 4, DINAMICAS, BENSON and ZAMBRANO's acts,
13 acting alone, or by and/or through one or more agents,
14 associates, affiliates, and/or co-conspirators, using the name,
15 or other names or fictitious names unknown at this time,
16 solicited borrowers and performed services for those borrowers
17 and or borrowers' lenders in connection with loans secured
18 directly or collaterally by one or more liens on real property,
19 and charged, demanded or collected advance fees for the services
20 to be provided, which acts require a real estate broker license
21 under Sections 10131(d) and 10131(e) of the Code, during a period
22 of time when DINAMICAS, BENSON and ZAMBRANO were not licensed by
23 the Department as a real estate broker, in violation of Code
24 Section 10130.

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1 **Notice:** Business and Professions Code Section 10139 provides
2 that "Any person acting as a real estate broker or real estate
3 salesperson without a license or who advertises using the words
4 indicating that he or she is a real estate broker without being
5 so licensed shall be guilty of a public offense punishable by a
6 fine not exceeding twenty thousand dollars (\$20,000), or by
7 imprisonment in the county jail for a term not to exceed six
8 months, or by both fine and imprisonment; or if a corporation,
9 be punished by a fine not exceeding sixty thousand dollars
10 (\$60,000)."

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15 cc: Soluciones Dinamicas, Inc.
16 Norma Benson
17 Argelia Zambrano
18 9550 Firestone Blvd. 101-201-203
19 Downey, CA 90241

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JRP:AN