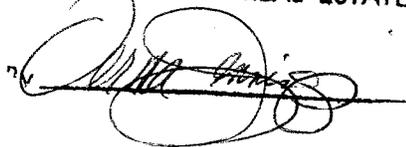


1 Department of Real Estate  
320 West Fourth Street, Ste. 350  
2 Los Angeles, California 90013

3 (213) 576-6982

**FILED**  
AUG 25 2010  
DEPARTMENT OF REAL ESTATE



8 DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 \* \* \* \* \*

11 To:	)	No. H-36776 LA
	)	
12 LUPITA CABRERA	)	<u>ORDER TO DESIST</u>
13 dba Expert Zone Legal Service	)	
	)	<u>AND REFRAIN</u>
	)	

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



1 services for those borrowers and or borrowers' lenders in  
2 connection with loans secured directly or collaterally by one or  
3 more liens on real property, and charged, demanded or collected  
4 advance fees for the services to be provided, which acts require  
5 a real estate broker license under Sections 10131(d) and 10131(e)  
6 of the Code, during a period of time when CABRERA was not  
7 licensed by the Department as a real estate broker, in violation  
8 of Code Section 10130.

9 DESIST AND REFRAIN ORDER

10 Based on the Findings of Fact and Conclusions of Law  
11 stated herein, it is hereby ordered that you, CABRERA, whether  
12 doing business under your own names, or any other names or  
13 fictitious names, ARE HEREBY ORDERED to immediately desist and  
14 refrain from performing any acts within the State of California  
15 for which a real estate broker license is required. In  
16 particular CABRERA is ORDERED TO DESIST AND REFRAIN from:

17 1. charging, demanding, claiming, collecting and/or  
18 receiving advance fees, as that term is defined in Section 10026  
19 of the Code, in any form, and under any conditions, with respect  
20 to the performance of loan modifications or any other form of  
21 mortgage loan forbearance services in connection with loans on  
22 residential property containing four or fewer dwelling units  
23 (Code Section 10085.6); and

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2. 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: 4/21/10.

JEFF DAVI  
Real Estate Commissioner

  
BY: Barbara J. Bigby  
Chief Deputy Commissioner

**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 the 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)."

cc: Lupita Cabrera  
3418 Tweedy Blvd.  
South Gage, CA 90280

JRP:VC