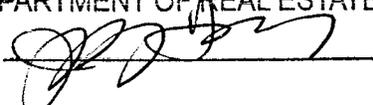


1 Department of Real Estate
2 320 West Fourth Street, Ste. 350
3 Los Angeles, California 90013

4 Telephone: (213) 576-6982

FILED

AUG 28 2009

DEPARTMENT OF REAL ESTATE
BY: 

DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * * * *

11 To:)	No. H-36209 LA
)	
12 JORGE TALAVERA,)	<u>ORDER TO DESIST</u>
)	<u>AND REFRAIN</u>
)	
)	(B&P Code Section 10086)
)	
15 _____)	

16 The Commissioner ("Commissioner") of the California
17 Department of Real Estate ("Department") caused an investigation
18 to be made of the activities of JORGE TALAVERA, aka Jorge
19 Talavera, Jr., and has determined that this person has engaged in
20 or is engaging in acts or practices constituting violations of
21 the California Business and Professions Code ("Code") and/or
22 Title 10, California Code of Regulations ("Regulations")
23 including engaging in the business of, acting in the capacity of,
24 advertising, or assuming to act, as a real estate salesperson or
25 real estate broker in the State of California within the meaning
26 of Section 10131(d) (soliciting borrowers or lenders or
27 negotiating loans) and Section 10131.2 (claiming advance fees in

1 connection with a loan) of the Code. Based on the findings of
2 that investigation, as set forth below, the Commissioner hereby
3 issues the following Findings of Fact, Conclusions of Law and
4 Desist and Refrain Order pursuant to Section 10086 of the Code.

5 FINDINGS OF FACT

6 1. At no time herein mentioned has JORGE TALAVERA
7 been licensed by the Department in any capacity.

8 2. On the occasion set forth below, JORGE TALAVERA
9 engaged in the business of, acted in the capacity of, or
10 advertised loan modification services and an advance fee
11 brokerage offering to perform and performing loan modification
12 services with respect to loans which were secured by liens on
13 real property for compensation or in expectation of compensation
14 and for fees collected in advance including, but not limited to,
15 the following:

16 a. On or about November 7, 2008, JORGE TALAVERA,
17 using the name JTL Mortgage & Realty Inc., entered into an
18 agreement with Sonia Ekerlund ("Ekerlund") to engage in the
19 negotiation of a loan or negotiation of a loan modification with
20 respect to a loan secured by a lien(s) on the real property
21 located at 14493 Amorose Street, Lake Elsinore, California 92530
22 for a total advance fee payment of \$3,000. Ekerlund paid JORGE
23 TALAVERA \$1,800 pursuant to the foregoing agreement.

24 CONCLUSION OF LAW

25 3. Based on the findings of fact contained in
26 Paragraphs 1 and 2, above, JORGE TALAVERA, acting by himself, or
27 by and/or through one or more agents, associates, affiliates,

1 and/or co-conspirators, including but not limited to JTL
2 Mortgage & Realty Inc., has performed and/or participated in
3 loan negotiation and loan modification negotiation activities
4 which require a real estate salesperson or real estate broker
5 license under the provisions of Code Sections 10131(d) and
6 10131.2 during a period of time when JORGE TALAVERA was not
7 licensed by the Department in any capacity, in violation of Code
8 Section 10130.

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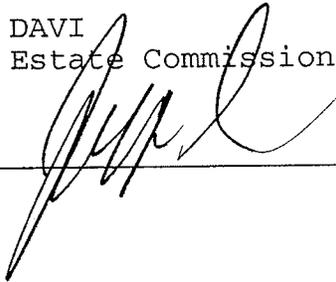
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27 ///

1 (ii) charging, demanding, or collecting an advance fee
2 for any of the services he offers to others, unless and until he
3 obtains a real estate broker license issued by the Department,
4 and until he demonstrates and provides evidence satisfactory to
5 the Commissioner that he is in full compliance with all
6 requirements of the Code and Regulations relating to charging,
7 collecting, and accounting for advance fees.

8 DATED: 8-25, 2009.

10 JEFF DAVI
11 Real Estate Commissioner

12 
13
14

15 **Notice:** Business and Professions Code Section 10139 provides
16 that "Any person acting as a real estate broker or real estate
17 salesperson without a license or who advertises using words
18 indicating that he or she is a real estate broker without being
19 so licensed shall be guilty of a public offense punishable by a
20 fine not exceeding twenty thousand dollars (\$20,000), or by
21 imprisonment in the county jail for a term not to exceed six
22 months, or by both fine and imprisonment; or if a corporation,
23 be punished by a fine not exceeding sixty thousand dollars
24 (\$60,000)."

25
26 cc: Jorge Talavera
27 10141 Mojeska Summit Road
Corona, California 92883