

FILED

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1 Department of Real Estate
2 320 West 4th Street, Suite 350
3 Los Angeles, California 90013-1105

4 Telephone: (213) 576-6982

DEPARTMENT OF REAL ESTATE
BY: _____

8 BEFORE THE DEPARTMENT OF REAL ESTATE
9 STATE OF CALIFORNIA

10 * * * *

11 To:)	No. H-38458 LA
12 IBANET, LLC; MANUEL RAMOS;)	
13 MARTHA LILIANA RAMOS;)	<u>ORDER TO DESIST</u>
14 VICTOR CHAVEZ; and)	<u>AND REFRAIN</u>
15 KULDEEP SANADHYA.)	(B&P Code Section 10086)

16 The Commissioner ("Commissioner") of the California Department of Real Estate
17 ("Department") caused an investigation to be made of the activities of IBANET, LLC;
18 MANUEL RAMOS aka Juan Manuel Ramos; MARTHA LILIANA RAMOS; VICTOR
19 CHAVEZ; and KULDEEP SANADHYA. Based on that investigation the Commissioner has
20 determined that IBANET, LLC; MANUEL RAMOS; MARTHA LILIANA RAMOS; VICTOR
21 CHAVEZ; and KULDEEP SANADHYA have engaged in or are engaging in acts or attempting
22 to engage in the business of, acting in the capacity of, and/or advertising or assuming to act as
23 real estate brokers in the State of California within the meaning of Business and Professions
24 Code Sections 10131(a) (solicit or obtain listings of, or negotiate the purchase, sale or exchange
25 of real property or a business opportunity) and 10131(d) (solicit borrowers for or negotiate loans
26 or perform services for borrowers in connection with loans secured by liens on real property).

1 In addition, based on that investigation, the Commissioner has determined that
2 IBANET, LLC; MANUEL RAMOS; MARTHA LILIANA RAMOS; VICTOR CHAVEZ; and
3 KULDEEP SANADHYA have engaged in or are engaging in acts or are attempting to engage
4 practices constituting violations of the California Business and Professions Code ("Code").
5 Based on the findings of that investigation, set forth below, the Commissioner hereby issues the
6 following Findings of Fact, Conclusions of Law, and Desist and Refrain Order under the
7 authority of Section 10086 of the Code.

8 FINDINGS OF FACT

9 1. From November 24, 2009 through the present, VICTOR CHAVEZ
10 ("CHAVEZ") has been licensed by the Department as a real estate broker, License No.
11 00968284. CHAVEZ was licensed as a real estate salesperson from September 2, 1987 through
12 November 23, 2009. CHAVEZ is the designated officer for corporate real estate broker
13 Investment Bankers Network, Inc., License No. 01890554.

14 2. KULDEEP SANADHYA ("SANADHYA") was originally licensed by the
15 Department as a real estate salesperson, License No. 01827321 on October 2, 2007.
16 SANADHYA's real estate salesperson license was conditionally suspended from April 3, 2009
17 through November 3, 2010. SANADHYA was licensed under the employment of CHAVEZ
18 from November 15, 2010 through June 15, 2011. SANADHYA has been licensed under the
19 employment of corporate real estate broker Investment Bankers Network, Inc. from June 16,
20 2011 through the present.

21 3. IBANET, LLC; MANUEL RAMOS aka Juan Manuel Ramos; and MARTHA
22 LILIANA RAMOS are not licensed in any capacity by the Department. IBANET, LLC is a
23 California corporation. MANUEL RAMOS, MARTHA LILIANA RAMOS, CHAVEZ, and
24 SANADHYA are officers and directors of IBANET, LLC.

1 Section 10130 of the Code by engaging in the activities without first obtaining a broker license
2 from the Department.

3 DESIST AND REFRAIN ORDER

4 Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW stated
5 herein, IT IS HEREBY ORDERED THAT IBANET, LLC; MANUEL RAMOS; MARTHA
6 LILIANA RAMOS; whether doing business under their own names, or any other names, or any
7 fictitious name, ARE HEREBY ORDERED to immediately desist and refrain from performing
8 any acts within the State of California for which a real estate broker license is required.

9 DATED: 8/31, 2012.

10 Real Estate Commissioner

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13 By WAYNE S. BELL
14 Chief Counsel

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

22 cc: Ibanet, LLC/Manuel Ramos/Martha Liliana Ramos
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