Department of Real Estate
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FILED
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DEPARTMENT OF REAL ESTATE
BY: C.2

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

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To: ROBERT CAMPOY, ANDRES MARTINEZ, and ONE WORLD ALLIANCE INC., doing business as National Mitigation Services.	No. H-04467 SD ORDER TO DESIST AND REFRAIN (B&P Code Section 10086)

The Real Estate Commissioner of the State of California ("Commissioner") has caused an investigation to be made of the activities of ROBERT CAMPOY, ANDRES MARTINEZ, and ONE WORLD ALLIANCE INC., doing business as National Mitigation Services. Based on that investigation, the Commissioner has determined that ROBERT CAMPOY, ANDRES MARTINEZ, and ONE WORLD ALLIANCE INC., individually and doing business as National Mitigation Services, have engaged in, are engaging in, or are attempting to engage in, acts or practices constituting violations of the California Business and Professions Code ("Code"), including acting in the capacity of, advertising and/or assuming to act as real estate brokers in the State of California within the meaning of Code Sections 10131(d)

(advertising, soliciting borrowers for, and offering to perform loan modification services for distressed homeowners) and 10131.2 (collecting advance fees in connection with those services). Based on that investigation, the Commissioner hereby issues the following Findings of Fact, Conclusions of Law, and Desist and Refrain Order under the authority of Section 10086 of the Code.

Whenever acts referred to below are attributed to ROBERT CAMPOY, ANDRES MARTINEZ, ONE WORLD ALLIANCE INC., and/or National Mitigation Services, those acts are alleged to have been done by those individuals and entities acting by and/or through one or more agents, associates, affiliates and/or co-conspirators, using the fictitious business name National Mitigation Services, including but not limited to the individuals and entities named herein.

FINDINGS OF FACT

1. National Mitigation Services (sometimes referred to herein as "NMS") is a fictitious business name used by ROBERT CAMPOY, ANDRES MARTINEZ and ONE WORLD ALLIANCE INC. At all times relevant herein, NMS was a loan modification and loss mitigation business. NMS is not, and has never been licensed by the Department of Real Estate of the State of California ("Department") in any capacity, as a corporate real estate broker or as a registered fictitious business name of a real estate licensee.

2. On or about November 19, 2008, ROBERT CAMPOY, as Chief Executive Officer of ONE WORLD ALLIANCE INC., CAMPOY filed a fictitious name statement with the Riverside County Clerk's office indicating that he and ONE WORLD ALLIANCE INC. would be doing business as National Mitigation Services, with a principal place of business located at 200 S. Main Street, Suite 305, Corona, CA 92882.

3. ONE WORLD ALLIANCE INC. ("OWAI") is a California Corporation. OWAI was incorporated on or about March 20, 2007. OWAI has never been licensed by the Department in any capacity.

4. ROBERT CAMPOY, aka Robert G. Campoy ("CAMPOY") has never been licensed by the Department in any capacity. At all times relevant herein, CAMPOY was the Chief Executive Officer and Chief Financial Officer of OWAI.

5. ANDRES MARTINEZ, aka Andres Martinez Jr. ("MARTINEZ") has never been licensed by the Department in any capacity. At all times relevant herein, MARTINEZ was an officer, director, employee and/or agent of OWAI.

6. All further references to the parties and entities listed in Paragraphs 1 through 5 above include those parties and entities themselves, as well as the officers, agents and employees of the parties and entities listed in Paragraphs 1 through 5 above.

7. Beginning at a time on or before December 5, 2008, and continuing through on or after January 20, 2010, CAMPOY, MARTINEZ, and OWAI, doing business as National Mitigation Services, advertised, solicited and offered loan modification and related foreclosure relief services to consumers in California, and collected fees for those services. The loan modification services offered included negotiating with lenders on behalf of borrowers to refinance or modify the terms of mortgage loans, and to prevent foreclosure.

Leonila C.

8. On or about December 5, 2008, Leonila C. entered into a written loan modification agreement with NMS. Pursuant to the terms of the written agreement, signed by MARTINEZ as agent for NMS, Leonila C. was to pay a total fee of $3,495.00, with an up front advance fee of $495.00. A payment plan called for 20 monthly payments of $150.00 to

commence on January 1, 2009. Leonila C. paid the $495.00 up front fee, plus four additional payments of $150.00 each, through March 29, 2009.

9. On or about May 1, 2009, MARTINEZ, notified Leonila C. that the lender declined her loan modification proposal. At that time, Leonila C. signed a new, short sale agreement with NMS, also signed by MARTINEZ. She paid an additional $995.00.

10. As of July 29, 2009, Leonila C. did not receive authorization for a short sale or any other forbearance relief. NMS, CAMPOY and MARTINEZ refused to provide any refund to Leonila C.

Randy, Roberta, and Susan S.

11. On or about May 27, 2009, NMS, solicited borrowers Randy, Roberta and Susan S. ("RRSS"), and offered to provide loan modification services. On or about June 1, 2009, RRSS paid NMS $995.00 as an advance fee to perform a loan modification for them.

12. Over the next several months, RRSS paid NMS additional fees in excess of $1,000.00. CAMPOY and MARTINEZ continued to demand additional payments and misrepresented the status of RRSS' loan modification. CAMPOY and MARINEZ refused to return RRSS' file to them, refused to refund fees paid, and continued to demand further payments.

CONCLUSIONS OF LAW

The conduct, acts and/or omissions of ROBERT CAMPOY, ANDRES MARTINEZ, and ONE WORLD ALLIANCE INC., doing business as National Mitigation Services, in soliciting borrowers for loan modification services and collecting fees, including advance fees from them, when not licensed by the Department as real estate brokers or as salespersons employed by real estate brokers licensed by the Department, as set forth in the

Findings of Fact above, was in violation of Code Section 10130.

DESIST AND REFRAIN ORDER

Based on the Findings of Fact and Conclusions of Law stated herein, you, ROBERT CAMPOY, ANDRES MARTINEZ, and ONE WORLD ALLIANCE INC., doing business as National Mitigation Services, whether doing business under your own names, or any other names, or fictitious names, ARE HEREBY ORDERED to immediately desist and refrain from performing any acts within the State of California for which a real estate broker license is required. In particular:

(i) charging, demanding, claiming, collecting and/or receiving advance fees, as that term is defined in Section 10026 of the Code, in any form, and under any conditions, with respect to the performance of loan modifications or any other form of mortgage loan forbearance service in connection with loans on residential property containing four or fewer dwelling units; and

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(ii) charging, demanding, or collecting a fee for any of the services you offer to others, unless and until you obtain a real estate broker license issued by the Department, and until you demonstrate and provide evidence satisfactory to the Commissioner that you are in full compliance with all of the requirements of the Code and with Title 10, Chapter 6 of the California Code of Regulations Commissioner's Regulations relating to charging, collecting, and accounting for fees.

DATED: 2/27, 2013.

REAL ESTATE COMMISSIONER

WAYNE S. BELL

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 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: One World Alliance Inc.
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