FILED

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DEPARTMENT OF REAL ESTATE
BY: Jana B. Olson

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

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

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To: LHC, dba Liberty Home Capital, AJAY RAM ARYA, CHUCK ANGUIANO, ROBERT ESPARZA and MARC WORKMAN	No. H-04492 SD ORDER TO DESIST AND REFRAIN (B&P Code Section 10086)

The Commissioner ("Commissioner") of the California Department of Real Estate ("Department") caused an investigation to be made of the activities of LHC, dba Liberty Home Capital, AJAY RAM ARYA ("ARYA"), CHUCK ANGUIANO ("ANGUIANO"), ROBERT ESPARZA ("ESPARZA") and MARC WORKMAN ("WORKMAN"). Based on that investigation, the Commissioner has determined that LHC, ARYA, ANGUIANO, ESPARZA and WORKMAN have engaged in, or are engaging in acts, or are attempting to engage in the business of, acting in the capacity of, and/or assuming to act as real estate brokers in the State of California within the meaning of Business and Professions Code Sections 10131(d) (negotiating and performing services for borrowers in connection with loans secured by real property) and 10131.2 (advance fee handling).

In addition, based on that investigation, the Commissioner has determined that

LHC, ARYA, ANGUIANO, ESPARZA and WORKMAN have engaged in or are engaging in acts or are attempting to engage in practices constituting violations of the California Business and Professions Code ("Code"). Based on the findings of that investigation, set forth below, 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.

FINDINGS OF FACT

1. LHC, ARYA, ANGUIANO, ESPARZA and WORKMAN are not now, and have never been, licensed by the Department in any capacity.

2. On September 14, 2010, ARYA filed a Limited Liability Company Articles of Organization for "AAA Consulting LLC", which named ARYA as the sole manager and agent for service of process for AAA Consulting LLC. On March 21, 2011, ARYA filed a Fictitious Business Name Statement with the San Diego County Clerk, which registered LHC as a fictitious business name for AAA Consulting LLC.

3. At the times set forth below, LHC, ARYA, ANGUIANO, ESPARZA and WORKMAN negotiated to do one or more of the following acts for another or others, for or in expectation of compensation: engaged in the business of a loan modification and negotiation service and advance fee brokerage with respect to loans which were secured by liens on real property for compensation or in expectation of compensation and for fees collected in advance of the transaction.

Lester and Nancy S. Transaction

4. In or about June 2011, Lester and Nancy S. were solicited by ANGUIANO regarding loan services provided by LHC. On or about June 8, 2011, Lester and Nancy S. entered into a Consulting Agreement in which LHC agreed to negotiate a modification of Lester and Nancy S's home mortgage loan in exchange for the payment of an advance fee. Lester and Nancy S. paid an advance fee of $5,220 to Liberty Home Capital on June 8, 2011.

Albert & Gloria V. Transaction

5. In or about July 2011, Albert and Gloria V. were solicited by WORKMAN

regarding loan services provided by LHC. On or about July 5, 2011, Albert and Gloria V. entered into a Consulting Agreement in which LHC agreed to negotiate a modification of Albert and Gloria V's home mortgage loan in exchange for the payment of an advance fee.

Ernest and Linda S. Transaction

6. In or about June 2011, Ernest and Linda S. were solicited by WORKMAN regarding loan services provided by LHC. On or about June 22, 2011, Ernest and Linda S. entered into a Consulting Agreement in which LHC agreed to negotiate a modification of Ernest and Linda S's home mortgage loan in exchange for the payment of an advance fee. Ernest and Linda S. paid an advance fee of $4,312.87 to LHC on June 23, 2011.

Tony T. Transaction

7. In or about May 2011, Tony T. was solicited by ESPARZA regarding loan services provided by LHC. On or about May 18, 2011, Tony T. entered into a Consulting Agreement in which LHC agreed to negotiate a modification of Tony T's home mortgage loan in exchange for the payment of an advance fee. Between May 23, 2011 and July 25, 2011, Tony T. paid advance fees of $3,500 to LHC.

Mary R. Transaction

8. In or about July 2011, Mary R. was solicited by WORKMAN regarding loan services provided by LHC. On or about July 17, 2011, Mary R. entered into a Consulting Agreement in which LHC agreed to negotiate a modification of Mary R's home mortgage loan in exchange for the payment of an advance fee. On July 18, 2011, Mary R. paid an advance fee of $4,682.46 to Liberty Home Capital. During this time period, ARYA represented to Mary R. that he was negotiating a loan modification on her behalf, through LHC.

CONCLUSIONS OF LAW

9. Based on the information contained in Paragraphs 1 through 8 above, LHC, AJAY RAM ARYA, CHUCK ANGUIANO, ROBERT ESPARZA and MARC WORKMAN violated Code Section 10130 by engaging in activities requiring a broker license without first obtaining a broker license from the Department.

DESIST AND REFRAIN ORDER

Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW stated herein, it is hereby ordered that LHC, AJAY RAM ARYA, CHUCK ANGUIANO, ROBERT ESPARZA and MARC WORKMAN immediately desist and refrain from: performing any acts within the State of California for which a real estate broker license is required, unless you are so licensed.

IT IS FURTHER ORDERED THAT LHC, AJAY RAM ARYA, CHUCK ANGUIANO, ROBERT ESPARZA and MARC WORKMAN immediately desist and refrain from:

1. 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 modification or any other form of mortgage loan forbearance services in connection with loans on residential property containing four or fewer dwelling units.
2. Charging, demanding, claiming, collecting and/or receiving advance fees, as that term is defined in Section 10026 of the Code, for any of the other real estate related services offered to others.

DATED: April 15, 2013

Real Estate Commissioner

By: JEFFREY MASON
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 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: LHC
CHUCK ANGUIANO
ROBERT ESPARZA
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