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FILED
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BUREAU OF REAL ESTATE
By Laura B. Olm

BEFORE THE BUREAU OF REAL ESTATE

STATE OF CALIFORNIA

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To: AJAY RAM ARYA, UNITED SERVICES GROUP, ALEX JOHNSON, MCKENZIE PHILLIPS LAMONT, GREG PARAMONT ERIC PERRERA, and ZARA PARVIZI.	No. H-04532 SD ORDER TO DESIST AND REFRAIN (B&P Code Section 10086)

The Commissioner ("Commissioner") of the California Bureau of Real Estate ("Bureau") caused an investigation to be made of the activities of AJAY RAM ARYA, UNITED SERVICES GROUP, ALEX JOHNSON, MCKENZIE PHILLIPS LAMONT, GREG PARAMONT aka Greg Paramore, ERIC PERRERA, and ZARA PARVIZI (collectively "Respondents"). Based on that investigation the Commissioner has determined that Respondents have engaged in or are engaging in acts or attempting to engage in the business of, acting in the capacity of, and/or advertising or assuming to act as real estate brokers in the State of California within the meaning of Business and Professions Code ("Code") Sections 10131(a) (solicit prospective sellers or purchasers of or negotiate the purchase, sale or exchange of real property), 10131(d) (solicit borrowers for or negotiate loans or perform services for borrowers in connection

with loans secured by liens on real property), and 10131.2 (engage in the business of claiming, demanding, charging, receiving, collecting or contracting for the collection of an advance fee in connection with offering to obtain a loan on real property).

In addition, based on that investigation, the Commissioner has determined that Respondents have engaged in or are engaging in acts or are attempting to engage practices constituting violations of the 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. At no time mentioned herein have any of the Respondents ever been licensed by the Bureau in any capacity.

2. AJAY RAM ARYA, aka Ajay R. Arya and Ajay Ayra ("ARYA") is president and/or owner of UNITED SERVICES GROUP. ARYA is doing business as UNITED SERVICES GROUP.

3. UNITED SERVICES GROUP has used the following addresses to conduct activities requiring a real estate license in California: 9528 Miramar Road #220, San Diego, California and 4445 Eastgate Rd. #200, San Diego, California.

4. Respondents ALEX JOHNSON, MCKENZIE PHILLIPS LAMONT aka McKenzie Phillips and McKenzie Lamont, GREG PARAMONT aka Greg Paramore, ERIC PERRERA, and ZARA PARVIZI have acted as agents, employees or representatives on behalf of UNITED SERVICES GROUP in soliciting or offering to perform services for others that require a real estate license in California.

5. On or about September 1, 2011, borrowers Jose and Lupe M. were solicited by ERIC PERRERA to enter into a loan modification and negotiation program with UNITED SERVICES GROUP. ERIC PERRERA identified himself as a mortgage mitigation executive for UNITED SERVICES GROUP. UNITED SERVICES GROUP used a website address of: http://www.unitedservicesusa.com.

6. On September 12, 2011, Jose and Lupe M. entered into an advance fee agreement with UNITED SERVICES GROUP. On September 12, 2011, Respondents charged and collected an advance fee of $1,800 by way of a cashier's check made payable to UNITED SERVICE GROUP from Jose and Lupe M. for loan modification and negotiation services in connection with a loan secured by a lien on real property.

7. Jose and Lupe M. were informed that MCKENZIE PHILLIPS LAMONT, GREG PARAMONT, and ALEX JOHNSON were handling or supervising their loan modification file on behalf of UNITED SERVICES GROUP. Jose and Lupe M. were promised a full refund of their advance fee if they were not successful in obtaining a loan modification with their lender through UNITED SERVICES GROUP.

8. Respondents failed to provide any accounting of any services they completed for Jose and Lupe M. Respondents refused the borrowers' request for a refund of their advance fees.

9. On or about January 20, 2012, borrower Brian H. received a solicitation from ZARA PARVIZI. ZARA PARVIZI claimed to be mortgage mitigation executive for UNITED SERVICES GROUP. While acting on behalf of UNITED SERVICES GROUP, ZARA PARVIZI offered to perform loan modification and negotiation services for borrower Brian H. ZARA PARVIZI knowingly made misrepresentations and misstatements of facts to Brian H. including, but not limited to, that UNITED SERVICES GROUP was exempt from the existing laws prohibiting persons from charging or collecting advance fees for loan modification services, and that UNITED SERVICES GROUP would provide legal services to borrowers since they had access to over a dozen attorneys.

CONCLUSIONS OF LAW

Based on the information contained in Paragraphs 1 through 9, above, AJAY RAM ARYA, UNITED SERVICES GROUP, ALEX JOHNSON, MCKENZIE PHILLIPS LAMONT, GREG PARAMONT, ERIC PERRERA, and ZARA PARVIZI violated Code Section 10130 by engaging in activities requiring a real estate license without first obtaining a broker license from the Bureau.

DESIST AND REFRAIN ORDER

Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW stated herein, IT IS HEREBY ORDERED THAT AJAY RAM ARYA, UNITED SERVICES GROUP, ALEX JOHNSON, MCKENZIE PHILLIPS LAMONT, GREG PARAMONT, ERIC PERRERA, and ZARA PARVIZI whether doing business in their own name or any other fictitious business name, 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.

DATED: July 23, 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: Ajay Ram Arya
United Services Group
Alex Johnson
Mckenzie Phillips Lamont
Greg Paramont
Eric Perrera
Zara Parvizi