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

Telephone: (213) 576-6982

FILED

MAY 03 2012

DEPARTMENT OF REAL ESTATE
BY: _____

DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

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To: ECREWS ENTERPRISES, INC.	No. H-38103 LA
	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 ECREWS ENTERPRISES, INC. Based on that investigation the Commissioner has determined that ECREWS ENTERPRISES, INC. has engaged in or is engaging in activities which constitute violations of the Business and Professions Code ("Code"). 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.

FINDINGS OF FACT

1. At no time herein mentioned has ECREWS ENTERPRISES, INC. been licensed by the Department in any capacity.

2. At the time set forth below ECREWS ENTERPRISES, INC. engaged in the business of, acted in the capacity of, or advertised a loan modification service and/or foreclosure rescue service offering to perform and performing loan modification or negotiation services 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, including but not limited to the activities described below.

a. On or about June 2, 2009, Jeane K. paid ECREWS ENTERPRISES INC. an advance fee of $500. The advance fee was collected pursuant to the provisions of an agreement executed on May 29, 2009, and pertaining to loan solicitation, negotiation, and modification services to be provided by ECREWS ENTERPRISES INC. with respect to a loan secured by the real property located at 2008 Paseo Laro, San Clemente, California 92673.

CONCLUSIONS OF LAW

3. The activities described in Paragraph 2, above, require a real estate license under Section 10131(d) and Section 10131.2 of the Code.

4. Based on the information contained in Paragraph 2, above, ECREWS ENTERPRISES, INC. performed and/or participated

in loan solicitation, negotiation and modification activities which require a real estate broker license under the provisions of Code Sections 10131(d) and 10131.2 during a period of time when it was not licensed by the Department as a real estate broker nor employed as a real estate salesperson by the broker on whose behalf the activities were performed in violation of Section 10130 of the Code.

DESIST AND REFRAIN ORDER

Based on the Findings of Fact and Conclusions of Law stated herein:

1. IT IS HEREBY ORDERED that ECREWS ENTERPRISES, INC. immediately desist and refrain from performing any acts within the State of California for which a real estate broker license is required. In particular ECREWS ENTERPRISES, INC. is ORDERED TO DESIST AND REFRAIN from:

(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 (Code Section 10085.6); and

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(ii) charging, demanding, claiming, collecting and/or receiving advance fees, as that term is defined in Section 10026 of the Code, for any other real estate related services offered by them to others.

DATED: 4/22, 2012.

Real Estate Commissioner

By WAYNE S. BELL
Chief Counsel

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: Ecrews Enterprises, Inc.
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