DEPARTMENT OF REAL ESTATE
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Los Angeles, California 90013

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FILED

JUN 07 2012

DEPARTMENT OF REAL ESTATE

BY: _____

STATE OF CALIFORNIA

DEPARTMENT OF REAL ESTATE

To:	)	
	)	NO. H- 38192 LA
NATIONWIDE MORTGAGE SOLUTIONS, LLC;	)	
	)	ORDER TO DESIST AND
SHABBER RAHMAN;	)	REFRAIN
	)	
RAYMOND RIOS;	)	
	)	
JOHN MULI; and	)	
	)	
ANTHONY JOEL	)	(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 NATIONWIDE MORTGAGE SOLUTIONS, LLC (hereinafter "NMS"), SHABBER RAHMAN (hereinafter "RAHMAN"), RAYMOND RIOS (hereinafter "RIOS"), JOHN MULI (hereinafter "MULI"), and ANTHONY JOEL (hereinafter "JOEL"). Based on that investigation, the Commissioner has determined that NMSI, RAHMAN, R. RIOS, MULI, and JOEL 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") and/or Title 10, California Code of Regulations ("Regulations"), including the business of, acting in the capacity of, and/or advertising or assuming to act as, a real estate broker or salesperson in the State of California within the meaning of Code Section 10131(d) (performing services for borrowers in connection with loans secured by real property) and 10131.2 (advance fee handling) 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.

Whenever acts referred to below are attributed to NMS, RAHMAN, R. RIOS, MULI, or JOEL those acts are alleged to have been done by NMSI, acting by itself or by and/or through one or more agents, associates, affiliates, and/or co-conspirators, including, but not limited to NMSI and using the names "Nationwide Mortgage Solutions.Org," "Nationwide Mortgage Solutions," "Nationwide Mortgage Solutions, LLC," or other names or fictitious names unknown at this time.

Whenever acts referred to below are attributed to NMS or RAHMAN, those acts are alleged to have been done by RAHMAN, acting by himself or by and/or through one or more agents, associates, affiliates, and/or co-conspirators, including, but not limited to NMS and using the names "Nationwide Mortgage Solutions.Org," "Nationwide Mortgage Solutions," "Nationwide Mortgage Solutions, LLC," or other names or fictitious names unknown at this time.

Whenever acts referred to below are attributed to NMS or RIOS, those acts are alleged to have been done by RIOS, acting by himself or by and/or through one or more agents, associates, affiliates, and/or co-conspirators, including, but not limited to NMS and using the

names "Nationwide Mortgage Solutions.Org," "Nationwide Mortgage Solutions," "Nationwide Mortgage Solutions, LLC," or other names or fictitious names unknown at this time.

Whenever acts referred to below are attributed to NMS or MULI, those acts are alleged to have been done by MULI acting by himself or by and/or through one or more agents, associates, affiliates, and/or co-conspirators, including, but not limited to NMS and using the names "Nationwide Mortgage Solutions.Org," "Nationwide Mortgage Solutions," "Nationwide Mortgage Solutions, LLC," or other names or fictitious names unknown at this time.

Whenever acts referred to below are attributed to NMS or JOEL those acts are alleged to have been done by JOEL, acting by himself or by and/or through one or more agents, associates, affiliates, and/or co-conspirators, including, but not limited to NMS and using the names "Nationwide Mortgage Solutions.Org," "Nationwide Mortgage Solutions," "Nationwide Mortgage Solutions, LLC," or other names or fictitious names unknown at this time.

FINDINGS OF FACT

1. NMS, LLC (hereinafter "NMS") is not now and has never been licensed by the Department as a real estate corporation. NMS was a registered limited liability corporation incorporated under the laws of the State of California until its conversion to a corporation on or about April 7, 2009, when it filed its Articles of incorporation with the Secretary of State. On or about May 26, 2009, Nationwide Mortgage Solutions, Inc. filed its Statement of Information listing its corporation name as "Nationwide Mortgage Solutions," with Shabber Rahman as the Chief Executive Officer and Ruby Rios as one of its Directors.

2. National Mortgage Solutions Inc. (hereinafter "NMSI") is presently licensed by the Department as a real estate corporation. NMSI was first licensed by the Department as a

corporate real estate broker on or about September 1, 2009. Ruby Diana Rios was the designated broker for NMSI responsible for NMSI's compliance with the Real Estate Law.

2. Ruby Diana Rios (hereinafter "R.D. Rios") is presently licensed by the Department as a real estate broker. R.D. Rios was first licensed by the Department as a real estate salesperson on or about August 27, 2005 and as a real estate broker on or about June 23, 2009. R.D. Rios was the designated officer of NMSI until May 10, 2010.

3. SHABBER RAHMAN is not now and has never been licensed by the Department in any capacity.

4. RAYMOND RIOS is not now and has never been licensed by the Department in any capacity.

5. JOHN MULI is not now and has never been licensed by the Department in any capacity.

6. ANTHONY JOEL is not now and has never been licensed by the Department in any capacity

7. At all times herein mentioned, NMS, RAHMAN, RIOS, MULI and JOEL acted as real estate brokers and conducted licensed activities, including conducting loan modification services for homeowner-borrowers. NMS, RAHMAN, RIOS, MULI and JOEL, on behalf of homeowner-borrowers, for and in expectation of compensation and for fees often collected in advance, engaged in the business, acted in the capacity of, advertised or assumed to act, as real estate brokers in the State of California within the meaning of Code Sections 10131(d) and 10131.2, by providing loan solicitation, negotiation, and modification services to distressed homeowners.

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8. Loan Modification Transactions

a. George and Beverly H.'s Transaction: On or about September 11, 2009, George and Beverly H. communicated with MULI regarding loan modification services to be provided by Nationwide Mortgage Solution, LLC. On or about October 2, 2009, George and Beverly H. made a payment by personal check of $1,500 payable to "Nationwide Mortgage Solutions" as an advance fee for loan modification services to be provided by NMS with respect to a loan secured by real property located at 7502 Jaywick Avenue, Fort Washington, Maryland 20744, pursuant to a "Loan Modification Fee Agreement "between Nationwide Mortgage Solutions and George and Beverly H. After making multiple unsuccessful attempts to reach MULI regarding their loan modification, George and Beverly H. received a letter from their service provider that their mortgage had been moved to a different bank. George and Beverly H. have not heard from MULI since approximately October 12, 2009 and no refund has been received.

b. Manuel & Irene H.'s Transaction: Manuel and Irene H. communicated with JOEL who represented that NMS could provide loan modification services to lower Manuel and Irene H.'s interest rate, payments, and principal. On or about August 3, 2009, Manuel and Irene H. made a payment by personal check of $1,300 payable to "Nationwide Mortgage Solutions" as an advance fee for loan modification services to be provided by NMS with respect to a loan secured by real property located at 7518 W. Corrina Dr., Peoria, Arizona 85381-9080, pursuant to a "Loan Modification Fee Agreement" between Nationwide Mortgage Solutions and Manuel and Irene H. On or about September 4, 2009, Manuel and Irene H. made a second payment by personal check of $1,200 payable to "Nationwide Mortgage Sol" as their second payment of advance fees for loan modification services to be provided by NMS. After making multiple unsuccessful attempts to reach JOEL regarding their loan modification, only to learn on or about

November 10, 2009 that the phone line for JOEL had been disconnected. Manuel and Irene H. called NMS' other office number, at which nobody knew JOEL. The last contact that Manuel and Irene H. had with JOEL was on or about October 5, 2009. Nothing has been refunded to Manuel and Irene H.

c. Heather A.D. Transaction: On or about September 25, 2008, Heather A.D. made a payment by personal check of $500 payable to "Nationwide Mortgage Solutions" as an advance fee for loan modification services to be provided by NMS with respect to a loan secured by real property located at 3853 Serubi Avenue, Lake Worth, Florida 33461, pursuant to a "Loan Modification Fee Agreement" between Nationwide Mortgage Solution.Org and Heather A.D. Two additional payments of the advance feees were made on or about November 3, 2008 totalling $2,000. Heather A.D. received foreclosure papers from her lender on or about November 19, 2008. RIOS contacted Heather A.D. on or about January 6, 2009 to inform he would be speaking with Heather A.D.'s mortgage company the next day. Heather A.D. has not heard from RIOS since the January 6, 2009 phone call, nor has she received a refund.

d. Frank R. Transaction: On or about May 28,2009, Frank R. received a telephone call from JOEL regarding loan modification services by NMS. On or about June 4, 2009, Frank R. made a payment by personal check of $2,500 payable to "Nationwide Mortgage Solutions" as an advance fee for loan modification services to be provided by NMS with respect to a loan secured by real property located at 419 N. San Gabriel Blvd., San Gabriel, CA 91775-2430, pursuant to a "Loan Modification Submission" between Nationwide Mortgage Solution and Frank R. After making multiple phone calls to JOEL regarding his loan modification file, Frank R. has not heard from JOEL since on or about June 4, 2009, nor has a refund been received.

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9. Respondents performed and/or participated in loan modification, solicitation, and negotiation activities which require a real estate broker license under the provisions of Code Section 10131(d) and 10131.2 when none of them were licensed by the Department as a real estate broker nor employed by a real estate broker on whose behalf the activities were performed.

CONCLUSIONS OF LAW

10. Based on the findings of fact contained in paragraphs 1 through 9, NMS, acting by itself, or by and/or through agents, associates, representatives, and/or co-conspirators, including, but not limited to Respondents, and using the names "Nationwide Mortgage Solutions.Org," "Nationwide Mortgage Solutions," "Nationwide Mortgage Solutions, LLC," or other names or fictitious names unknown at this time, solicited borrowers and performed services for those borrowers and/or those borrowers' lenders in connection with loans secured directly or collaterally by one or more liens on real property, and charged, demanded or collected advance fees for the services to be provided, which acts require a real estate broker license under Sections 10131(d) and 10131.2 of the Code, during a period of time when NMS was not licensed by the Department as a real estate broker, in violation of Section 10130 of the Code.

11. Based on the findings of fact contained in paragraphs 1 through 9, RAHMAN, acting by himself or by and/or through agents, associates, representatives, and/or co-conspirators, including, but not limited to Respondents, and using the names "Nationwide Mortgage Solutions.Org," "Nationwide Mortgage Solutions," "Nationwide Mortgage Solutions, LLC," or other names or fictitious names unknown at this time, solicited borrowers and performed services for those borrowers and/or those borrowers' lenders in connection with loans secured directly or collaterally by one or more liens on real property, and charged, demanded or collected advance fees for the services to be provided, which acts require a real estate broker license under Sections 10131(d) and 10131.2 of the Code, during a period of time when RAHMAN was not licensed by the Department as a real estate broker, in violation of Section 10130 of the Code.

12. Based on the findings of fact contained in paragraphs 1 through 9, RIOS, acting by himself or by and/or through agents, associates, representatives, and/or co-conspirators, including, but not limited to Respondents, and using the names "Nationwide Mortgage Solutions.Org," "Nationwide Mortgage Solutions," "Nationwide Mortgage Solutions, LLC," or other names or fictitious names unknown at this time, solicited borrowers and performed services for those borrowers and/or those borrowers' lenders in connection with loans secured directly or collaterally by one or more liens on real property, and charged, demanded or collected advance fees for the services to be provided, which acts require a real estate broker license under Sections 10131(d) and 10131.2 of the Code, during a period of time when RIOS was not licensed by the Department as a real estate broker, in violation of Section 10130 of the Code.

13. Based on the findings of fact contained in paragraphs 1 through 9, MULI, acting by himself or by and/or through agents, associates, representatives, and/or co-conspirators, including, but not limited to Respondents, and using the names "Nationwide Mortgage Solutions.Org," "Nationwide Mortgage Solutions," "Nationwide Mortgage Solutions, LLC," or other names or fictitious names unknown at this time, solicited borrowers and performed services for those borrowers and/or those borrowers' lenders in connection with loans secured directly or collaterally by one or more liens on real property, and charged, demanded or collected advance fees for the services to be provided, which acts require a real estate broker license under Sections 10131(d) and 10131.2 of the Code, during a period of time when MULI was not licensed by the Department as a real estate broker, in violation of Section 10130 of the Code.

14. Based on the findings of fact contained in paragraphs 1 through 9, JOEL, acting by himself or by and/or through agents, associates, representatives, and/or co-conspirators, including, but not limited to Respondents, and using the names "Nationwide Mortgage Solutions.Org," "Nationwide Mortgage Solutions," "Nationwide Mortgage Solutions, LLC," or other names or fictitious names unknown at this time, solicited borrowers and performed services for those borrowers and/or those borrowers' lenders in connection with loans secured directly or collaterally by one or more liens on real property, and charged, demanded or collected advance

fees for the services to be provided, which acts require a real estate broker license under Sections 10131(d) and 10131.2 of the Code, during a period of time when JOEL was not licensed by the Department as a real estate broker, in violation of Section 10130 of the Code.

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DESIST AND REFRAIN ORDER:

Based upon the Findings of Fact and Conclusions of Law stated herein, it is hereby ordered that NATIONWIDE MORTGAGE SOLUTIONS, LLC, SHABBER RAHMAN, RAYMOND RIOS, JOHN MULI, and ANTHONY JOEL, whether doing business under your own names or any other name(s) or fictitious name(s), ARE HEREBYORDERED to 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. In particular you are ORDERED TO DESISTAND 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 modifications or any other form of mortgage loan forbearance service in connection with loans on residential property containing four or fewer dwelling units; and
2. 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.

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DATED: May 29, 2012

Real Estate Commissioner

By _____

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: NATIONWIDE MORTGAGE SOLUTIONS, LLC.
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