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FILED
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DEPARTMENT OF REAL ESTATE
BY: C.R.

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

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To:	No. H-38215 LA
PREMIER MODIFICATION GROUP, JORGE A. CAMACHO, ALEX JOSE CAMACHO, and BESSIE CORONA.	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 PREMIER MODIFICATION GROUP, JORGE A. CAMACHO, ALEX JOSE CAMACHO, and BESSIE CORONA (collectively "Respondents"). Based on that investigation the Commissioner has determined that PREMIER MODIFICATION GROUP, JORGE A. CAMACHO, ALEX JOSE CAMACHO, and BESSIE CORONA 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 PREMIER MODIFICATION GROUP, JORGE A. CAMACHO, ALEX JOSE CAMACHO, and BESSIE CORONA 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.

All further references to PREMIER MODIFICATION GROUP include JORGE A. CAMACHO, ALEX JOSE CAMACHO, and BESSIE CORONA, as well as the officers, agents and employees of PREMIER MODIFICATION GROUP. JORGE A. CAMACHO, ALEX JOSE CAMACHO, and BESSIE CORONA engaged in the activities set forth below while doing business as PREMIER MODIFICATION GROUP and any other fictitious business names not known at this time.

FINDINGS OF FACT

1. From March 14, 2007, through March 13, 2011, JORGE A. CAMACHO was licensed by the Department as a real estate salesperson, Department License No. 01795779. JORGE A. CAMACHO's license expired on March 14, 2011.

2. From August 30, 2010, through the present, ALEX JOSE CAMACHO has been licensed by the Department as a real estate salesperson, Department License No. 01883672.

3. PREMIER MODIFICATION GROUP and BESSIE CORONA have never been licensed in any capacity by the Department.

4. PREMIER MODIFICATION GROUP is a California corporation formed on or about March 9, 2009. ALEX JOSE CAMACHO is the Chief Executive Officer and a director of PREMIER MODIFICATION GROUP.

5. For an unknown period of time beginning no later than January 27, 2010, Respondents, while doing business as PREMIER MODIFICATION GROUP, solicited and offered loan services to consumers, including services to assist them in negotiating with lenders,

foreclosure forbearance, or obtaining a loan modification through advertisements on the internet. Respondents engaged in the business of claiming, demanding, charging receiving, collecting or contracting for the collection of advance fees, within the meaning of Code Section 10026 including, but not limited to, the following loan activities with respect to loans which were secured by liens on real property.

6. On or about January 27, 2010, borrower Angelica N. responded to an advertisement on the internet for loan modification and negotiation services. Respondents solicited loan modification and negotiation services in connection with a loan secured by a lien on real property. Angelica N. paid advance fees of $2,300 to PREMIER MODIFICATION GROUP for loan modification and negotiation services. Respondents made misrepresentations to Angelica N. in order to induce Angelica N. to enter into the advance fee agreement including, among others, that PREMIER MODIFICATION GROUP could obtain a loan modification for Angelica N. and possibly obtain a lower fixed interest rate on Angelica N.'s mortgage. Respondents failed to perform the loan modification and negotiation services that had been promised to Angelica N. Respondents failed to provide an accounting of any services done for Angelica N. or an accounting of the advance fees collected from Angelica N. Respondents refused Angelica N.'s request for a refund of her advance fees.

CONCLUSIONS OF LAW

7. Based on the information contained in Paragraphs 1 through 6, above, PREMIER MODIFICATION GROUP, JORGE A. CAMACHO, ALEX JOSE CAMACHO, and BESSIE CORONA violated Code Section 10130 by engaging in activities requiring a real estate license without first obtaining a broker license from the Department.

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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 PREMIER MODIFICATION GROUP, JORGE A. CAMACHO, ALEX JOSE CAMACHO, and BESSIE CORONA 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: June 4, 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: Premier Modification Group / Alex Jose Camacho / Bessie Corona
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