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

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FILED

SEP 14 2012

DEPARTMENT OF REAL ESTATE
BY: _____

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

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| To: | No. H-38418 LA |
| HOME SOLUTIONS INVESTMENT GROUP, INC., MAURICE BORROWS, MANUEL (NMN) RAMOS, HOMERO DAVILA aka Omero Davila, and NOE DAVILA. | ORDER TO DESIST AND REFRAIN<br><br>(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 HOME SOLUTIONS INVESTMENT GROUP, INC., MAURICE BORROWS, MANUEL (NMN) RAMOS, HOMERO DAVILA aka Omero Davila, and NOE DAVILA (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 Sections 10131(a)(solicit prospective sellers of purchasers or negotiate the purchase, sale, or exchange of real property); (b) (solicit prospective tenants or negotiate the sale, purchase or exchange of leases on real property); (d) (solicit

borrowers for or negotiate loans or perform services for borrowers in connection with loans secured by liens on real property or on a business opportunity); 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).

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 in practices constituting violations of the California Business and Professions Code ("Code"). Based on the findings of that investigation, as 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 HOME SOLUTIONS INVESTMENT GROUP, INC. include MAURICE BORROWS, MANUEL (NMN) RAMOS, HOMERO DAVILA aka Omero Davila, and NOE DAVILA, as well as the officers, agents and employees of HOME SOLUTIONS INVESTMENT GROUP, INC. Respondents engaged in the activities set forth below while doing business as HOME SOLUTIONS INVESTMENT GROUP, INC. and any other fictitious business names not known at this time.

FINDINGS OF FACT

1. At no time mentioned herein have HOME SOLUTIONS INVESTMENT GROUP, INC., MAURICE BORROWS, MANUEL (NMN) RAMOS, HOMERO DAVILA aka Omero Davila, and NOE DAVILA ever been licensed by the Department in any capacity.

2. Within the three year period from the filing of this Order to Desist and Refrain, Respondents, while doing business as HOME SOLUTIONS INVESTMENT GROUP, INC., or any other fictitious business name unknown at this time, solicited and offered to assist the following borrowers with negotiating the purchase or lease of real property and charged and collected advance fees for said services:

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| DATE | CLIENT NAME | ADVANCE FEE PAID |
|---|---|---|
| 02/17/2010 | Angela R. | $2,995 |
| 03/01/2010 | Carlos M. | $2,995 |
| 04/16/2010 | Martin A. | $2,995 |
| 04/17/2010 | Darryl B. and Lori A. | $2,995 |
| 06/07/2010 | Daniel L. | $2,995 |
| 09/27/2010 | Dulce O. | $2,995 |
| Unknown | Pedro G. | Unknown |

3. Respondents failed to perform the services that had been promised to the clients and refused clients' requests for refunds of the advance fees paid to Respondents.

CONCLUSIONS OF LAW

4. Based on the information contained in Paragraphs 1 through 3, above, HOME SOLUTIONS INVESTMENT GROUP, INC., MAURICE BORROWS, MANUEL (NMN) RAMOS, HOMERO DAVILA aka Omero Davila, and NOE DAVILA violated Code Section 10130 by engaging in activities requiring a real estate 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 HOME SOLUTIONS INVESTMENT GROUP, INC., MAURICE BORROWS, MANUEL (NMN) RAMOS, HOMERO DAVILA aka Omero Davila, and NOE DAVILA, 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

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California for which a real estate broker license is required, unless you are so licensed.

DATED: 9/11, 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: Home Solutions Investment Group, Inc.
6216 Brockton Ave., Suite 211
Riverside, CA 92506

Maurice Borrows
14240 Almendora Way
Moreno Valley, CA 92555

12420 Almendora Way
Moreno Valley, CA 92555

Manuel (Nmn) Ramos
250 Cross Rail Lane
Norco, CA 92860

Homero Davila aka Omero Davila
24465 Stacey Ave.
Moreno Valley, CA 92551

Noe Davila
9928 Alpine St.
Rancho Cucamonga, CA 91730