TO: FLAG SECTION, SACTO.

FROM: LA LEGAL

RE: DESIST AND REFRAIN ORDER

VERONICA RANGEL

FILE NO. H-38692 LA DATED FILED: February 06, 2013

LICENSED

VERONICA RANGEL, 01340313

NO RECORD

Department of Real Estate
320 West Fourth St. #350
Los Angeles, CA 90013

(213) 576-6982

FILED

FEB - 6 2013

DEPARTMENT OF REAL ESTATE
BY: Laura B. Olson

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * * *

To:	No. H-38692 LA
VERONICA RANGEL, dba Debt Gon Solutions.	ORDER TO DESIST AND REFRAIN
	(B&P Code Section 10086)

The Real Estate Commissioner of the State of California ("Commissioner") has caused an investigation to be made of the activities of VERONICA RANGEL, dba Debt Gon Solutions. Based on that investigation, the Commissioner has determined that VERONICA RANGEL has engaged in, is engaging in, or is attempting to engage in, acts or practices constituting violations of the California Business and Professions Code ("Code"), including acting in the capacity of, advertising and/or assuming to act as a real estate broker in the State of California within the meaning of Code Sections 10131(d) (advertising, soliciting borrowers for, and offering to perform loan modification services for distressed homeowners) and 10131.2 (collecting advance fees in connection with those services). 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.

Whenever acts referred to below are attributed to VERONICA RANGEL, those acts are alleged to have been done by that individual in her own name and/or by individuals and entities using the fictitious business name Debt Gon Solutions, acting by themselves, or by and/or through one or more agents, associates, affiliates and/or co-conspirators, including but not limited to the individuals herein named.

FINDINGS OF FACT

1. VERONICA RANGEL, dba Debt Gon Solutions ("RANGEL"), was licensed by the Department of Real Estate of the State of California ("Department") as a real estate salesperson. RANGEL's salesperson license expired on or about September 24, 2010. Beginning August 25, 2009 and continuing through March 9, 2010, RANGEL was employed as a salesperson licensed to conduct real estate activities under the supervision of The PTF Group Inc. as her employing broker. Between March 10, 2010, RANGEL was not employed by a supervising broker and was therefore not authorized to conduct real estate activities.

2. On June 5, 2009, RANGEL filed a fictitious business name with the Los Angeles County Recorder's Office indicating that as of that date, she was operating a business called Debt Gon Solutions located at 263 Molino Ave., #7, Long Beach, Ca 90803.

3. Beginning on or about June 5, 2009 and continuing through on or after February 2, 2010, RANGEL, doing business in her own name and using the fictitious business name Debt Gon Solutions, solicited consumers and offered to negotiate with lenders on their behalf and to provide other loan modification services in exchange for the payment of a fee.

4. On or about October 22, 2009, RANGEL, dba Debt Gon Solutions, solicited consumer Mist H., and offered to provide her with assistance in negotiating with lenders to obtain a modification of the terms of her mortgage loans and to avoid foreclosure.

5. On October 22, 2009, Misty H. signed an agreement with RANGEL and Debt Gon Solutions in which Misty H. agreed to pay RANGEL $1000.00 up front, and an addition $1,500.00 upon completion for a negotiated loan modification. The agreement called for a refund of $700.00 if, within thirty days, if relief was not obtained.

6. Misty H. paid RANGEL $1,000.00 as an advance fee for the loan modification services. Mist H did not obtain relief in the form of a loan modification within four months. RANGEL refused to refund Mist H.'s money.

7. At the time that RANGEL engaged in loan modification activities as Debt Gon Solutions, she did so without the knowledge, consent or supervision of her employing broker of record, The PTF Group Inc.

CONCLUSIONS OF LAW

The conduct, acts and/or omissions of RANGEL, doing business as Debt Gon Solutions, as set forth in the Findings of Fact above, when not licensed by the Department as a real estate broker or acting as a salesperson agent, employed and supervised by a real estate broker licensed by the Department, was in violation of Code Section 10130.

DESIST AND REFRAIN ORDER

Based on the Findings of Fact and Conclusions of Law stated herein, VERONICA RANGEL, doing business as Debt Gon Solutions, whether doing business under your own name, or any other names, or fictitious names, ARE HEREBY ORDERED to immediately desist and refrain from performing any acts which require a real estate broker license until you are properly licensed. Such acts include, but are not limited to:

(i) soliciting borrowers and/or performing services for borrowers or lenders in connection with loans secured directly or collaterally by one or more liens on real property, and

(ii) charging, demanding, or collecting a fee for any of the services you offer to others, unless and until you obtain a real estate broker license issued by the Department, and until you demonstrate and provide evidence satisfactory to the Commissioner that you are in full compliance with all of the requirements of the Code and Commissioner's Regulations relating to charging, collecting, and accounting for fees.

DATED: 1/29/13.

REAL ESTATE COMMISSIONER

By AWET P. KIDANE
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: VERONICA RANGEL, dba Debt Gon Solutions
263 Molino Ave., #7
Long Beach, CA 90803