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

(213) 576-6982

FILED

FEB 20 2013

DEPARTMENT OF REAL ESTATE
BY: _____

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

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| To: MACIE MEJECO BAIN, aka Macie M. Mann; SAMUEL PAUL BAIN, aka Paul Bain; and DOCUMENT SOLUTION SERVICES INC., dba ABC Loan Solutions. | No. H-38723 LA<br><br>ORDER TO DESIST AND REFRAIN<br>(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 MACIE MEJECO BAIN, aka Macie M. Mann; SAMUEL PAUL BAIN, aka Paul Bain; and DOCUMENT SOLUTION SERVICES INC., dba ABC Loan Solutions. Based on that investigation, the Commissioner has determined that MACIE MEJECO BAIN, aka Macie M. Mann; SAMUEL PAUL BAIN, aka Paul Bain; and DOCUMENT SOLUTION SERVICES INC., dba ABC Loan Solutions 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"), including acting in the capacity of, advertising or assuming to act as a real estate broker in the State of California within the meaning of Code Section 10131(d) (advertising, soliciting borrowers for, and offering to perform services for borrowers on loans secured by real property). 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 MACIE MEJECO BAIN, aka Macie M. Mann; SAMUEL PAUL BAIN, aka Paul Bain; and/or DOCUMENT SOLUTION SERVICES INC., dba ABC Loan Solutions, those acts are alleged to have been done by those individuals and entities acting by themselves, or by and/or through one or more agents, associates, affiliates and/or co-conspirators, using one or more fictitious business names, including but not limited to the individuals, entities and business names herein named.

FINDINGS OF FACT

1. MACIE MEJECO BAIN, aka Macie M. Mann ("MACIE BAIN"), is not now and has never been licensed by the Department of Real Estate of the State of California ("Department") as a real estate broker or as a salesperson employed by a real estate broker.

2. SAMUEL PAUL BAIN, aka Paul Bain ("PAUL BAIN"), is not now and has never been licensed by the Department as a real estate broker or as a salesperson employed by a real estate broker.

3. DOCUMENT SOLUTION SERVICES INC. ("DSSI") is a California corporation established on or about March 5, 2010. MACIE BAIN and PAUL BAIN are the officers of DSSI. DSSI is not now and has never been licensed by the Department as a corporate real estate broker or as a fictitious business name used by a real estate licensee.

Prior Desist and Refrain Orders

4. On or about November 17, 2009, the Department issued a Desist and Refrain Order in Case No. H-36357 LA, ordering PAUL BAIN, and several other affiliated businesses and individuals including but not limited to U.S. Homeowners Relief, Inc., to Desist and Refrain from engaging in loan modification activities requiring a real estate license unless and until he

was properly licensed by the Department, and otherwise in compliance with the Real Estate Law.

5. On or about June 13, 2011, the Department issued a Desist and Refrain Order in Case No. H-37297 LA ordering PAUL BAIN and MACIE BAIN, doing business as U.S. Homeowners Relief Inc. and Liberty Lending Review, to desist and refrain from engaging in loan modification activities requiring a real estate license unless and until they were properly licensed by the Department and otherwise in compliance with the Real Estate Law.

6. On or about July 19, 2010, MACIE BAIN filed a fictitious business name statement in the Orange County Recorder's office indicating that as of that date, she would be doing business as Nationwide Relief Center.

7. On or about August 23, 2010, MACIE BAIN, as President of DSSI, filed a fictitious business name statement in the Orange County Recorder's office indicating that as of that date, DSSI would be doing business as ABC Loan Solutions at 1525 E. 17th St., Suite A., Santa Ana, CA 92705.

8. Beginning on or before March 5, 2010 and continuing through on or after November 8, 2010, MACIE BAIN, PAUL BAIN and DSSI operated websites on the internet through which they solicited and offered loan services to consumers in exchange for upfront payment of fees. The services promised included services to assist consumers in negotiating with lenders to avoid foreclosure and to adjust the terms of their mortgage loans. MACIE BAIN, PAUL BAIN, and DSSI received money upfront for the promised services. The loan services were not provided, and they refused to refund money.

9. MACIE BAIN and PAUL BAIN advertised their loan modification and foreclosure avoidance services on the internet between early 2008 and late 2010 using a number of corporations and fictitious business names, with office addresses at a number of different locations in Orange County, California. Corporate and fictitious business names and website

address they used included:

(a) U.S. Homeowners Relief, Inc.

(b) Document Solution Services, Inc.

(c) ABC Loan Solutions

(d) Nationwide Relief Center

(e) Liberty Lending Review

(f) U.S. Financial Solutions

(g) Home Solutions Center

(h) Home Relief Center

(i) www.abcloansolutions.com

(j) www.libertylendingreview.us

(k) www.usfinancialsolutions.us.

CONCLUSIONS OF LAW

The conduct, acts and/or omissions of MACIE MEJECO BAIN, SAMUEL PAUL BAIN, and DOCUMENT SOLUTION SERVICES, INC., as set forth in the Findings of Fact above, when not licensed by the Department as real estate brokers or as salespersons employed by a real estate broker licensed by the Department, was in violation of Code Section 10130.

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DESIST AND REFRAIN ORDER

Based on the Findings of Fact and Conclusions of Law stated herein, MACIE MEJECO BAIN, SAMUEL PAUL BAIN, and DOCUMENT SOLUTION SERVICES INC., whether doing business under your own names, or any other names, or fictitious names, ARE HEREBY ORDERED to immediately desist and refrain from:

(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: 2/6/13,

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: Document Solution Services Inc.
1525 E. 17th St., Ste. A
Santa Ana, CA 92705

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