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

FILED
MAR - 1 2013
DEPARTMENT OF REAL ESTATE
By [signature]

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

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To: EDDIE MANSOUR, dba Homesavers USA, JAMIE KEETON and LORENA ANTILIA	No. H-38751 LA 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 EDDIE MANSOUR ("MANSOUR") dba Homesavers USA, ("HOMESAVERS"), JAMIE KEETON ("KEETON"), and LORENA ANTILIA ("ANTILIA"). Based on that investigation, the Commissioner has determined that HOMESAVERS, MANSOUR, KEETON, and ANTILIA have engaged in, or are engaging in acts, or are attempting to engage in the business of, acting in the capacity of, and/or assuming to act as real estate brokers in the State of California within the meaning of Business and Professions Code Sections 10131(d) (soliciting, negotiating and performing services for borrowers in connection with loans secured by real property) and 10131.2 (advance fee handling).

In addition, based on that investigation, the Commissioner has determined that HOMESAVERS, MANSOUR, KEETON and ANTILIA 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, 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.

FINDINGS OF FACT

1. MANSOUR, HOMESAVERS, KEETON, and ANTILIA are not now, and have never been, licensed by the Department in any capacity.

2. On November 12, 2008 MANSOUR filed a Fictitious Business Name Statement with the Orange County Clerk-Recorder, registering himself as the owner of the fictitious business name "Homesavers USA".

3. At the times set forth below, HOMESAVERS, MANSOUR, KEETON and ANTILIA negotiated to do one or more of the following acts for another or others, for or in expectation of compensation: engaged in the business of, acted in the capacity of, or solicited borrowers for a loan modification and negotiation service and advance fee brokerage with respect to loans which were secured by liens on real property for compensation or in expectation of compensation and for fees collected in advance of the transaction.

Mark P. Transaction

4. On or about February 4, 2010, Mark P. was solicited on the telephone by HOMESAVERS, regarding services HOMESAVERS could provide for Mark P. in connection with his loan, which was secured by real property. Mark P. later talked to MANSOUR, who initially requested that Mark P. pay advance fees for loan modification services.

Timothy and Karen B. Transaction

5. In June 2009, Timothy and Karen B. were solicited by HOMESAVERS regarding services HOMESAVERS could provide for Timothy and Karen B. in connection with their loan, which was secured by real property. On July 22, 2009, Timothy and Karen B. entered into an agreement with HOMESAVERS in which HOMESAVERS agreed to perform loan modification services for Timothy and Karen B. in exchange for payment of advance fees. On

July 23, 2009, Timohty and Karen B. paid $2,950 in advance fees to HOMESAVERS. KEETON negotiated Timothy and Karen B.'s loan under the employ of HOMESAVERS.

Robert M. Transaction

6. On or about August 2, 2011, Robert M. entered into an agreement with HOMESAVERS in which HOMESAVERS agreed to perform services for Robert M. in connection with a loan secured by real property in exchange for payment of advance fees. On August 4, 2011, Robert M. Paid $2,950 in advance fees to HOMESAVERS. ANTILIA negotiated Robert M's loan under the employ of HOMESAVERS.

Raul R. Transaction

7. On or about February 18, 2009, Raul R. entered into an agreement with HOMESAVERS in which HOMESAVERS agreed to perform services for Raul R. in connection with a loan secured by real property in exchange for payment of advance fees. On March 5, 2009, Raul R. paid $2,400 to HOMESAVERS as advance fees for a loan modification.

CONCLUSIONS OF LAW

8. Based on the information contained in Paragraphs 1 through 7 above, HOMESAVERS USA, EDDIE MANSOUR, JAMIE KEETON and LORENA ANTILIA violated Code Section 10130 by engaging in activities requiring a broker 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 HOMESAVERS USA, EDDIE MANSOUR, JAMIE KEETON and LORENA ANTILIA 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.

IT IS FURTHER ORDERED THAT HOMESAVERS USA, EDDIE MANSOUR, JAMIE KEETON, and LORENA ANTILIA immediately desist and 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 modification or any other form of mortgage loan forbearance services in connection with loans on residential property containing four or fewer dwelling units.

2. Charging, demanding, claiming, collecting and/or receiving advance fees, as that term is defined in Section 10026 of the Code, for any of the other real estate related services offered to others.

DATED: 2/26/, 2013.

Real Estate Commissioner

WAYNE S. BELL

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: HOMESAVERS USA
EDDIE MANSOUR
JAMIE KEETON
LORENA ANTILIA

1971 E. 4th Street, Suite 220
Santa Ana, CA 92807