Department of Real Estate
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FILED

JUL 19 2013

DEPARTMENT OF REAL ESTATE
BY: _____

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

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To: GEORGE BOLANOS, aka Jorge Bolanos, Jorge Bolanos Santizo, J.R.B. Santizo, Jorge Rolando Bolanos Santizo, Jorge R. Bolanos Santizo, and George O. Rolando Santizo, doing business as INTERNATIONAL LAW CENTER, CALIFORNIA HOMES, and/or any other fictitious business name.	No. H-38966 LA ORDER TO DESIST AND REFRAIN (B&P Code Section 10086)

The Commissioner ("Commissioner") of the Department of Real Estate ("Department") of the State of California caused an investigation to be made of the activities of GEORGE BOLANOS, aka Jorge Bolanos, Jorge Bolanos Santizo, J.R.B. Santizo, Jorge Rolando Bolanos Santizo, Jorge R. Bolanos Santizo, and George O. Rolando Santizo, doing business as INTERNATIONAL LAW CENTER and CALIFORNIA HOMES. Based on that investigation the Commissioner has determined that GEORGE BOLANOS ("BOLANOS"), while doing business as INTERNATIONAL LAW CENTER and/or CALIFORNIA HOMES has engaged in, is engaging in acts or attempting to engage in the business of, acting in the capacity of, and/or advertising or assuming to act as a real estate broker in the State of California within the

meaning of Business and Professions Code sections 10131(d) (advertising, soliciting borrowers for, and offering to negotiate loans or perform loan modification services for borrowers in connection with loans secured by liens on real property) and 10131.2 (collecting advance fees in connection with those services).

In addition, based on that investigation, the Commissioner has determined that BOLANOS, INTERNATIONAL LAW CENTER, and CALIFORNIA HOMES have engaged in, 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 Code section 10086.

FINDINGS OF FACT

1. At no time mentioned herein, have BOLANOS, INTERNATIONAL LAW CENTER or CALIFORNIA HOMES, ever been licensed by the Department in any capacity.

2. Whenever acts referred to below are attributed to Respondents, those acts are alleged to have been done by BOLANOS, acting by himself, or by and/or through one or more agents, associates, affiliates, and/or co-conspirators and using the names INTERNATIONAL LAW CENTER, CALIFORNIA HOMES, or any other fictitious names unknown at this time.

3. On or about August 18, 2010, Carlos B. paid an advance fee of $500 to Respondents on behalf of INTERNATIONAL LAW CENTER. The advance fee was collected pursuant to an agreement pertaining to loan solicitation, negotiation, and modification services to be provided with respect to a loan secured by the real property located in the City of Duarte, California.

4. On October 12, 2011, the Department filed a separate Order to Desist and Refrain against BOLANOS and CALIFORNIA HOME LOANS for violation of Code section 10130.

5. On or about July 24, 2010, Lydia P. paid an advance fee of $1,500 to Respondents on behalf of CALIFORNIA HOMES. The advance fee was collected pursuant to

an agreement pertaining to loan solicitation, negotiation, and modification services to be provided with respect to a loan secured by the real property in the State of California.

6. On or about April 1, 2010, Carmelita L. paid an advance fee of $1,250 to Respondents on behalf of CALIFORNIA HOMES. The advance fee was collected pursuant to an agreement pertaining to loan solicitation, negotiation, and modification services to be provided with respect to a loan secured by the real property located in the City of Los Angeles, California.

7. On or about March 9, 2010, Jose M. paid an advance fee of $1,750 to Respondents on behalf of CALIFORNIA HOMES. The advance fee was collected pursuant to an agreement pertaining to loan solicitation, negotiation, and modification services to be provided with respect to a loan secured by the real property located in the City of Canoga Park, California.

8. On or about March 5, 2010, Manuel Estanislao B. paid an advance fee of $800 to Respondents on behalf of CALIFORNIA HOMES. Thereafter, Manuel Estanislao B. paid Respondents an additional $1,700 as the final payment due under the terms of their agreement. The advance fee was collected pursuant to an agreement pertaining to loan solicitation, negotiation, and modification services to be provided with respect to a loan secured by the real property located in the City of Los Angeles, California.

9. On or about December 21, 2009, Maribel A. paid an advance fee of $3,000 to Respondents on behalf of CALIFORNIA HOMES. The advance fee was collected pursuant to an agreement pertaining to loan solicitation, negotiation, and modification services to be provided with respect to a loan secured by the real property located in the City of Huntington Park, California.

10. On or about November 17, 2009, Alberto M. paid an advance fee of $500 to Respondents on behalf of CALIFORNIA HOMES. The advance fee was collected pursuant to an agreement pertaining to loan solicitation, negotiation, and modification services to be provided with respect to a loan secured by the real property located in the City of Los Angeles,

California.

CONCLUSIONS OF LAW

1. Based on the information contained in Paragraphs 1 through 10, above, GEORGE BOLANOS, aka Jorge Bolanos, Jorge Bolanos Santizo, J.R.B. Santizo, Jorge Rolando Bolanos Santizo, Jorge R. Bolanos Santizo, and George O. Rolando Santizo, doing business as INTERNATIONAL LAW CENTER and CALIFORNIA HOMES has performed and/or participated in advance fee handling and loan solicitation, negotiation, and modification activities which require a license under the provisions of Code sections 10131(d) and 10131.2 during a period of time when they were not licensed by the Department in any capacity in violation of Code section 10130.

DESIST AND REFRAIN ORDER

Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW stated herein, IT IS HEREBY ORDERED THAT GEORGE BOLANOS, aka Jorge Bolanos, Jorge Bolanos Santizo, J.R.B. Santizo, Jorge Rolando Bolanos Santizo, Jorge R. Bolanos Santizo, and George O. Rolando Santizo, whether doing business under his own name, INTERNATIONAL LAW CENTER, CALIFORNIA HOMES, and/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. In particular each of them is ORDERED TO 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 modifications or any other form of mortgage loan forbearance service in connection with loans on residential property containing four or fewer dwelling units (Code Section 10085.6); and

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

DATED: 7/12, 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: George Bolanos / International Law Center / California Homes
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