

1 Bureau of Real Estate  
2 320 West Fourth Street, Ste. 350  
3 Los Angeles, California 90013

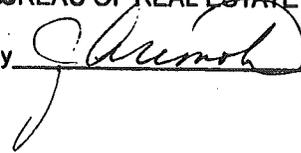
**FILED**

4 Telephone: (213) 576-6982

MAY 14 2014

BUREAU OF REAL ESTATE

By



8 BUREAU OF REAL ESTATE

9 STATE OF CALIFORNIA

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|                                 |   |                          |
|---------------------------------|---|--------------------------|
| 11 To:                          | ) | No. H-39460 LA           |
|                                 | ) |                          |
| 12 GROUP SOLUTIONS INVESTMENTS; | ) | <u>ORDER TO DESIST</u>   |
| 13 AMANDA ALVAREZ GRANADOS; and | ) | <u>AND REFRAIN</u>       |
| 14 VILMA BEATRIZ LEIVA          | ) | (B&P Code Section 10086) |
|                                 | ) |                          |
|                                 | ) |                          |
|                                 | ) |                          |

16

17 The Commissioner ("Commissioner") of the California

18 Bureau of Real Estate ("Bureau") caused an investigation to be

19 made of the activities of GROUP SOLUTIONS INVESTMENTS ("GROUP

20 SOLUTIONS"), AMANDA ALVAREZ GRANADOS ("GRANADOS"), individually,

21 and doing business as Group Solutions Investments, and VILMA

22 BEATRIZ LEIVA ("LEIVA") and has determined that they have each

23 engaged in or are engaging in acts or practices constituting

24 violations of the California Business and Professions Code

25 ("Code") including engaging in the business of, acting in the

26 capacity of, engaging in the business of, acting in the capacity

27 of, advertising, or assuming to act, as real estate broker in the

1 State of California within the meaning of Section 10131(d)  
2 (soliciting borrowers or lenders or negotiating loans) and  
3 Section 10131.2 (advance fee handling). Based on the findings of  
4 that investigation, as set forth below, the Commissioner hereby  
5 issues the following Findings of Fact and Desist and Refrain  
6 Order pursuant to Code Section 10086.

7 FINDINGS OF FACT

8 1. At no time herein mentioned has GROUP SOLUTIONS  
9 INVESTMENTS, GRANADOS, and LEIVA been licensed by the Bureau in  
10 any capacity.

11 2. Whenever acts referred to below are attributed to  
12 GROUP SOLUTIONS, those acts are alleged to have been done by  
13 GROUP SOLUTIONS, GRANADOS, and LEIVA, acting alone, or by and/or  
14 through one or more agents, associates, affiliates, and/or co-  
15 conspirators, including but not limited to each of those named  
16 herein, and using a fictitious name(s) unknown at this time.

17 3. At the times set forth below, GROUP SOLUTIONS,  
18 GRANADOS, and LEIVA engaged in the business of, acted in the  
19 capacity of, or advertised loan modification and/or foreclosure  
20 rescue services offering to perform and performing loan  
21 modification or negotiation services with respect to loans which  
22 were secured by liens on real property for compensation or in  
23 expectation of compensation and for fees collected in advance of  
24 the transaction, including but not limited to the activities  
25 described below.  
26

27 a. On or about January 18, 2012, Jose N. paid to

1 LEIVA on behalf of GROUP SOLUTIONS an initial advance fee of  
2 \$750 toward a total cost of \$3,000, the \$2,250 balance of which  
3 would be due and payable upon obtaining a loan modification for  
4 Jose N. The advance fees were collected and paid pursuant to the  
5 provisions of an agreement pertaining to loan solicitation,  
6 negotiation, and modification services to be provided by GROUP  
7 SOLUTIONS, GRANADO, and LEIVA with respect to a loan secured by  
8 the real property located at 5864 Roanoke Street, San Diego, Ca  
9 92139.

10 CONCLUSIONS OF LAW

11 4. Based on the information contained in Paragraphs  
12 2 and 3, above, GROUP SOLUTIONS, GRANADO and LEIVA performed  
13 and/or participated in loan solicitation, negotiation and  
14 modification activities as well as advance fee handling which  
15 require a real estate broker license under the provisions of  
16 Code Sections 10131(d) and 10131.2 during a period of time when  
17 none of them were licensed by the Bureau as a real estate broker  
18 or employed as a real estate salesperson by the broker on whose  
19 behalf the activities were performed, in violation of Section  
20 10130 of the Code.

21 DESIST AND REFRAIN ORDER

22 IT IS HEREBY ORDERED THAT GROUP SOLUTIONS INVESTMENTS,  
23 AMANDA ALVAREZ GRANADOS AND VILMA BEATRIZ LEIVA, whether doing  
24 business under their own names, or any other names, or any  
25 fictitious name, ARE HEREBY ORDERED to immediately desist and  
26 refrain from performing any acts within the State of California  
27

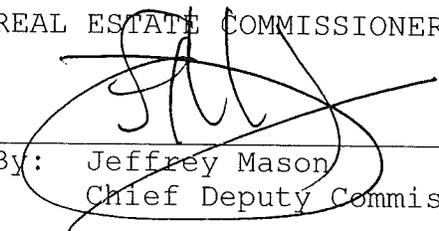
1 for which a real estate broker license is required. In  
2 particular each of them is ORDERED TO DESIST AND REFRAIN from:

3 (i) charging, demanding, claiming, collecting and/or  
4 receiving advance fees, as that term is defined in Section 10026  
5 of the Code, in any form, and under any conditions, with respect  
6 to the performance of loan modifications or any other form of  
7 mortgage loan forbearance service in connection with loans on  
8 residential property containing four or fewer dwelling units  
9 (Code Section 10085.6); and

10 (ii) charging, demanding, claiming, collecting and/or  
11 receiving advance fees, as that term is defined in Section 10026  
12 of the Code, for any other real estate related services offered  
13 by them to others.  
14

15 DATED:     MAY 13 2014    .

16 REAL ESTATE COMMISSIONER

17   
18 By:     Jeffrey Mason      
19 Chief Deputy Commissioner  
20

21 **Notice:** Business and Professions Code Section 10139 provides  
22 that "Any person acting as a real estate broker or real estate  
23 salesperson without a license or who advertises using words  
24 indicating that he or she is a real estate broker without being  
25 so licensed shall be guilty of a public offense punishable by a  
26 fine not exceeding twenty thousand dollars (\$20,000), or by  
27 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)."