

1 DEPARTMENT OF REAL ESTATE
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FILED

JUL 08 2009

DEPARTMENT OF REAL ESTATE
By *L. Frost*

8 STATE OF CALIFORNIA
9 DEPARTMENT OF REAL ESTATE

10 * * *

11 To:)
12)
13 TRIPOLI ASSOCIATES, INC., a Wyoming)
14 Corporation, CITI HOME SOLUTIONS, INC.,)
15 a California Corporation, LOAN PROCESSING)
16 CENTER, INC., a California Corporation, HOME)
17 SOLUTIONS GROUP, LLC, a California Limited)
18 Liability Corporation, DIVERSIFIED REAL)
19 ESTATE CONSULTANTS, LLC, a foreign entity,)
20 JBC FINANCIAL SERVICES, INC., a California)
21 Corporation, DALE WILLES, RAM NAIDU,)
22 JEREMY TODD WILLES, BRANDON YANG,)
23 ANTONIO GARNICA TORRES aka TONY)
24 TORRES, ANTHONY VILLASENOR,)
25 SUZETTE FLYNT, and DANIEL DePASQUALE.)

NO. H-5239 SAC
ORDER TO DESIST AND REFRAIN
(B&P Code Section 10086)

21 The Commissioner (hereinafter "Commissioner") of the California Department
22 of Real Estate (hereinafter "Department") caused an investigation to be made of the activities of
23 TRIPOLI ASSOCIATES, INC., a Wyoming Corporation, doing business as USA HOME
24 SAVER PROGRAM, CITI HOME SOLUTIONS, INC., a California Corporation, LOAN
25 PROCESSING CENTER, INC., a California Corporation, HOME SOLUTIONS GROUP, LLC,
26 a California Limited Liability Corporation, DIVERSIFIED REAL ESTATE CONSULTANTS,
27 LLC, a foreign entity, JBC FINANCIAL SERVICES, INC., a California Corporation, DALE

1 WILLES, RAM NAIDU, JEREMY TODD WILLES, BRANDON YANG, ANTONIO
2 GARNICA TORRES, also known as TONY TORRES, ANTHONY VILLASENOR, SUZETTE
3 FLYNT, and DANIEL DePASQUALE. Based on that investigation, the Commissioner has
4 determined that TRIPOLI ASSOCIATES, INC., doing business as USA HOME SAVER
5 PROGRAM, CITI HOME SOLUTIONS, INC., DALE WILLES, RAM NAIDU, JEREMY
6 TODD WILLES, BRANDON YANG, ANTONIO GARNICA TORRES, also known as TONY
7 TORRES, ANTHONY VILLASENOR, SUZETTE FLYNT, and DANIEL DePASQUALE,
8 have engaged in, are engaging in, or are attempting to engage in, acts or practices constituting
9 violations of the California Business and Professions Code (hereinafter "Code") and/or Title
10 10, California Code of Regulations (hereinafter "Regulations"), by acting in the capacity of,
11 advertising, or assuming to act as, real estate brokers in the State of California within the
12 meaning of Section 10131(d) of the Code, including soliciting and advertising for borrowers and
13 lenders, negotiating on behalf of borrowers or lenders, and/or soliciting and advertising to
14 perform services for borrowers and lenders or note owners in connection with loans secured
15 directly or collaterally by a lien on real property or a business opportunity. Based on the
16 findings of that investigation, as set forth below, the Commissioner hereby issues the following
17 Findings of Fact, Conclusions of Law, and Desist and Refrain Order under authority of Section
18 10086 of the Code.

19 FINDINGS OF FACT

20 1. At no time herein mentioned has TRIPOLI ASSOCIATES, INC., doing
21 business as USA HOME SAVER PROGRAM, CITI HOME SOLUTIONS, INC., HOME
22 SOLUTIONS GROUP, LLC, DIVERSIFIED REAL ESTATE CONSULTANTS, LLC,
23 BRANDON YANG, RAM NAIDU, ANTHONY VILLASENOR, SUZETTE FLYNT, and
24 DANIEL DePASQUALE been licensed by the Department in any capacity.

25 2. At no time herein mentioned since August 4, 2007, has JEREMY TODD
26 WILLES been licensed by the Department as a real estate salesperson. At no time did the
27 Department license JEREMY TODD WILLES as a real estate broker.

1 3. At all times herein mentioned, ANTONIO GARNICA TORRES, also
2 known as TONY TORRES, was licensed by the Department as a real estate salesperson and was
3 so licensed in the employ of Michael Levester Thompson, a licensed real estate broker, from
4 August 24, 2007, until March 9, 2009; was so licensed in the employ of Olympia Funding, Inc.,
5 a licensed corporate real estate broker, from March 10, 2009, until April 20, 2009; and is so
6 currently licensed in the employ of Of Lending Group, Inc., a licensed corporate real estate
7 broker, since April 21, 2009. At no time has the Department licensed ANTONIO GARNICA
8 TORRES, also known as TONY TORRES, as a real estate broker.

9 4. At all times herein mentioned, JBC FINANCIAL SERVICES, INC., and
10 LOAN PROCESSING CENTER, INC., respectively, were and now are licensed by the
11 Department as corporate real estate brokers.

12 5. At all times herein mentioned, DALE WILLES was and now is licensed
13 by the Department as a real estate broker.

14 6. At all times herein mentioned, BRANDON YANG, DALE WILLES,
15 JEREMY TODD WILLES, and ANTONIO GARNICA TORRES, also known as TONY
16 TORRES, were officers of TRIPOLI ASSOCIATES, INC., doing business as USA HOME
17 SAVER PROGRAM, and of CITI HOME SOLUTIONS, INC.

18 7. At all times herein mentioned, DANIEL DePASQUALE, was an officer,
19 director, and/or an owner of DIVERSIFIED REAL ESTATE CONSULTANTS, LLC.

20 8. Whenever reference is made in this Desist and Refrain Order to an act or
21 omission of TRIPOLI ASSOCIATES, INC., CITI HOME SOLUTIONS, INC., LOAN
22 PROCESSING CENTER, INC., JBC FINANCIAL SERVICES, INC., HOME SOLUTIONS
23 GROUP, LLC, and/or DIVERSIFIED REAL ESTATE CONSULTANTS, LLC, such reference
24 shall be deemed to mean that the owners, officers, directors, employees, agents, and real estate
25 licensees employed by or associated with said entities committed such act or omission while
26 engaged in the furtherance of the business or operations of said entities and while acting within
27 the course and scope of their corporate authority and employment.

1 9. For an unknown period of time prior to November 1, 2008, until and
2 including May 20, 2009, and at all times herein mentioned, TRIPOLI ASSOCIATES, INC.,
3 doing business as USA HOME SAVER PROGRAM, CITI HOME SOLUTIONS, INC., HOME
4 SOLUTIONS GROUP, LLC, DIVERSIFIED REAL ESTATE CONSULTANTS, LLC,
5 ANTONIO GARNICA TORRES, also known as TONY TORRES, JEREMY TODD WILLES,
6 BRANDON YANG, RAM NAIDU, ANTHONY VILLASENOR, SUZETTE FLYNT, and
7 DANIEL DePASQUALE, for or in expectation of compensation, solicited and advertised for
8 borrowers and lenders and/or solicited and advertised to perform services for borrowers and
9 lenders or note owners in connection with loans secured or to be secured directly or collaterally
10 by a lien on real property or a business opportunity within the meaning of Section 10131(d) of
11 the Code.

12 10. For an unknown period of time prior to November 1, 2008, until and
13 including May 20, 2009, and at all times herein mentioned, DIVERSIFIED REAL ESTATE
14 CONSULTANTS, LLC and DANIEL DePASQUALE, for the purpose of soliciting and
15 advertising for borrowers and lenders and/or soliciting and advertising to perform services for
16 borrowers and lenders or note owners in connection with loans secured or to be secured directly
17 or collaterally by a lien on real property or a business opportunity within the meaning of Section
18 10131(d) of the Code, maintained a business address or conducted business at 6056 Rutland
19 Drive, Suites 9 and 10, in Carmichael, Sacramento County, California, in violation of Section
20 10130 of the Code and Section 2105 of the California Corporations Code.

21 11. DIVERSIFIED REAL ESTATE CONSULTANTS, LLC and DANIEL
22 DePASQUALE violated Section 10130 of the Code by engaging in the activities described in
23 Paragraphs 9 and 10, above, without first obtaining a real estate broker license from the
24 Department and without first qualifying to do business within the State of California in violation
25 of Section 2105 of the California Corporations Code.

26 12. TRIPOLI ASSOCIATES, INC., doing business as USA HOME SAVER
27 PROGRAM, CITI HOME SOLUTIONS, INC., HOME SOLUTIONS GROUP, LLC,

1 ANTONIO GARNICA TORRES, also known as TONY TORRES, JEREMY TODD WILLES,
2 BRANDON YANG, RAM NAIDU, ANTHONY VILLASENOR, and SUZETTE FLYNT
3 violated Section 10130 of the Code by engaging in the activities described in Paragraph 9,
4 above, without first obtaining a real estate broker license from the Department.

5 13. For an unknown period of time prior to November 1, 2008, until and
6 including May 20, 2009, and at all times herein mentioned, TRIPOLI ASSOCIATES, INC. and
7 CITI HOME SOLUTIONS, INC. employed, for or in expectation of compensation, BRANDON
8 YANG, RAM NAIDU, ANTHONY VILLASENOR, and SUZETTE FLYNT to perform the
9 acts and conduct the activities described in Paragraph 9, above.

10 14. TRIPOLI ASSOCIATES, INC. and CITI HOME SOLUTIONS, INC.
11 violated Section 10138 of the Code by engaging in the activities described in Paragraph 13,
12 above.

13 15. For an unknown period of time prior to November 1, 2008, until and
14 including May 20, 2009, and at all times herein mentioned, ANTONIO GARNICA TORRES,
15 also known as TONY TORRES, for or in expectation of compensation, solicited and advertised
16 for borrowers and lenders and/or solicited and advertised to perform services for borrowers and
17 lenders or note owners in connection with loans secured or to be secured directly or collaterally
18 by a lien on real property or a business opportunity within the meaning of Section 10131(d) of
19 the Code on behalf of and while in the employ of TRIPOLI ASSOCIATES, INC., doing
20 business as USA HOME SAVER PROGRAM, CITI HOME SOLUTIONS, INC., and/or DALE
21 WILLES, an individual, entity or entities other than his licensed real estate broker of record.

22 16. ANTONIO GARNICA TORRES, also known as TONY TORRES,
23 violated Sections 10130 and 10137 of the Code by engaging in the activities described in
24 Paragraph 15, above, without first obtaining a real estate broker license from the Department.

25 17. For an unknown period of time prior to November 1, 2008, until and
26 including May 20, 2009, and at all times herein mentioned, JBC FINANCIAL SERVICES, INC.
27 employed, for or in expectation of compensation, TRIPOLI ASSOCIATES, INC., doing

1 business as USA HOME SAVER PROGRAM, CITI HOME SOLUTIONS, INC., HOME
2 SOLUTIONS GROUP, LLC, DIVERSIFIED REAL ESTATE CONSULTANTS, LLC,
3 ANTONIO GARNICA TORRES, also known as TONY TORRES, JEREMY TODD WILLES,
4 BRANDON YANG, RAM NAIDU, ANTHONY VILLASENOR, SUZETTE FLYNT, and
5 DANIEL DePASQUALE to perform the acts and conduct the activities described in Paragraph
6 9, above.

7 18. JBC FINANCIAL SERVICES, INC. violated Sections 10137 and/or
8 10138 of the Code by engaging in the activities described in Paragraph 17, above.

9 19. For an unknown period of time prior to November 1, 2008, until and
10 including May 20, 2009, and at all times herein mentioned, DALE WILLES, employed, for or in
11 expectation of compensation, TRIPOLI ASSOCIATES, INC., doing business as USA HOME
12 SAVER PROGRAM, CITI HOME SOLUTIONS, INC., HOME SOLUTIONS GROUP, LLC,
13 DIVERSIFIED REAL ESTATE CONSULTANTS, LLC, ANTONIO GARNICA TORRES,
14 also known as TONY TORRES, JEREMY TODD WILLES, BRANDON YANG, RAM
15 NAIDU, ANTHONY VILLASENOR, SUZETTE FLYNT, and DANIEL DePASQUALE to
16 perform the acts and conduct the activities described in Paragraph 9, above.

17 20. DALE WILLES violated Sections 10137 and/or 10138 of the Code by
18 engaging in the activities described in Paragraph 19, above.

19 21. For an unknown period of time prior to November 1, 2008, until and
20 including May 20, 2009, and at all times herein mentioned, LOAN PROCESSING CENTER,
21 INC. employed, for or in expectation of compensation, TRIPOLI ASSOCIATES, INC., doing
22 business as USA HOME SAVER PROGRAM, CITI HOME SOLUTIONS, INC., HOME
23 SOLUTIONS GROUP, LLC, DIVERSIFIED REAL ESTATE CONSULTANTS, LLC,
24 ANTONIO GARNICA TORRES, also known as TONY TORRES, JEREMY TODD WILLES,
25 BRANDON YANG, RAM NAIDU, ANTHONY VILLASENOR, SUZETTE FLYNT, and
26 DANIEL DePASQUALE to perform the acts and conduct the activities described in Paragraph
27 9, above.

1 22. LOAN PROCESSING CENTER, INC. violated Sections 10137 and/or
2 10138 of the Code by engaging in the activities described in Paragraph 21, above.

3 23. On or about November 1, 2008, RAM NAIDU while employed by and at
4 the direction of TRIPOLI ASSOCIATES, INC., doing business as USA HOME SAVER
5 PROGRAM, CITI HOME SOLUTIONS, INC., DALE WILLES, and LOAN PROCESSING
6 CENTER, INC., for or in expectation of compensation, solicited Michelle Valencia, a borrower
7 for the purpose of negotiating a modification of a loan secured by the borrower's real property
8 commonly known as 3518 Keswick Drive in El Dorado Hills, El Dorado County, California, in
9 violation of Sections 10130 and 10131(d) of the Code.

10 24. On or about November 10, 2008, RAM NAIDU while employed by and
11 at the direction of TRIPOLI ASSOCIATES, INC., doing business as USA HOME SAVER
12 PROGRAM, CITI HOME SOLUTIONS, INC., DALE WILLES, and LOAN PROCESSING
13 CENTER, INC., for or in expectation of compensation, solicited Michelle Valencia, a borrower,
14 for the purpose of negotiating a modification of a loan secured by the borrower's real property
15 commonly known as 3518 Keswick Drive in El Dorado Hills, El Dorado County, California,
16 and collected from said borrower an advance fee of \$1,500.00 without first obtaining approval
17 of an advance fee agreement from the Commissioner in violation of Sections 10085 and
18 10085.5 of the Code.

19 25. On or about December 11, 2008, RAM NAIDU while employed by and at
20 the direction of TRIPOLI ASSOCIATES, INC., doing business as USA HOME SAVER
21 PROGRAM, CITI HOME SOLUTIONS, INC., DALE WILLES and LOAN PROCESSING
22 CENTER, INC., for or in expectation of compensation, solicited Michelle Valencia, a borrower,
23 for the purpose of negotiating a modification of a loan secured by the borrower's real property
24 commonly known as 3518 Keswick Drive in El Dorado Hills, El Dorado County, California,
25 and collected from said borrower an advance fee of \$1,000.00 without first obtaining approval
26 of an advance fee agreement from the Commissioner in violation of Sections 10085 and
27 10085.5 of the Code.

1 26. RAM NAIDU, TRIPOLI ASSOCIATES, INC., doing business as USA
2 HOME SAVER PROGRAM, CITI HOME SOLUTIONS, INC., DALE WILLES and LOAN
3 PROCESSING CENTER, INC. violated Sections 10085, 10085.5, 10130, 10137 and/or 10138
4 of the Code by engaging in the activities described in Paragraphs 23, 24 and 25, above.

5 27. Beginning on or about November 10, 2008, and continuing through on or
6 about March 30, 2009, SUZETTE FLYNT while employed by and at the direction of TRIPOLI
7 ASSOCIATES, INC., doing business as USA HOME SAVER PROGRAM, CITI HOME
8 SOLUTIONS, INC., DALE WILLES, and LOAN PROCESSING CENTER, INC., for or in
9 expectation of compensation, negotiated with a lender or lenders on behalf of Michelle
10 Valencia, a borrower, for the purpose of negotiating a modification of a loan secured by the
11 borrower's real property commonly known as 3518 Keswick Drive in El Dorado Hills, El
12 Dorado County, California, during a period of time when SUZETTE FLYNT was not licensed
13 by the Department in any capacity.

14 28. SUZETTE FLYNT, TRIPOLI ASSOCIATES, INC., doing business as
15 USA HOME SAVER PROGRAM, CITI HOME SOLUTIONS, INC., DALE WILLES, and
16 LOAN PROCESSING CENTER, INC., violated Sections 10130 and/or 10138 of the Code by
17 engaging in the activities described in Paragraph 27, above.

18 29. On or about March 23, 2009, ANTHONY VILLASENOR on behalf of
19 TRIPOLI ASSOCIATES, INC., doing business as USA HOME SAVER PROGRAM, CITI
20 HOME SOLUTIONS, INC., DALE WILLES, and LOAN PROCESSING CENTER, INC., for
21 or in expectation of compensation, solicited a prospective borrower identified as Claire
22 Davidson for the purpose of negotiating a modification of a loan secured or to be secured by the
23 borrower's real property and solicited said borrower to pay an advance fee ranging from \$895.00
24 to \$3,000.00 without first obtaining approval of an advance fee agreement from the
25 Commissioner in violation of Section 10085 of the Code.

26 30. ANTHONY VILLASENOR, TRIPOLI ASSOCIATES, INC., doing
27 business as USA HOME SAVER PROGRAM, CITI HOME SOLUTIONS, INC., DALE

1 WILLES, and LOAN PROCESSING CENTER, INC. violated Sections 10085, 10085.5, 10130,
2 and/or 10138 of the Code by engaging in the activities described in Paragraph 29, above.

3 CONCLUSIONS OF LAW

4 31. Based on the information contained in paragraphs 1 through 30, TRIPOLI
5 ASSOCIATES, INC., doing business as USA HOME SAVER PROGRAM, CITI HOME
6 SOLUTIONS, INC., HOME SOLUTIONS GROUP, LLC, DIVERSIFIED REAL ESTATE
7 CONSULTANTS, LLC, BRANDON YANG, RAM NAIDU, ANTHONY VILLASENOR,
8 JEREMY TODD WILLES, SUZETTE FLYNT, and DANIEL DePASQUALE solicited
9 borrowers and lenders, negotiated loans, and/or performed services for borrowers and/or lenders
10 in connection with loans secured or to be secured directly or collaterally by one or more liens on
11 real property, which requires a real estate license under Section 10131(d) of the Code, during a
12 period of time when TRIPOLI ASSOCIATES, INC., doing business as USA HOME SAVER
13 PROGRAM, CITI HOME SOLUTIONS, INC., HOME SOLUTIONS GROUP, LLC,
14 DIVERSIFIED REAL ESTATE CONSULTANTS, LLC, BRANDON YANG, RAM NAIDU,
15 ANTHONY VILLASENOR, JEREMY TODD WILLES, SUZETTE FLYNT, and DANIEL
16 DePASQUALE were not licensed by the Department in any capacity.

17 32. Based on the information contained in Paragraphs 1 through 30,
18 ANTONIO GARNICA TORRES, also known as TONY TORRES, solicited borrowers and
19 lenders, negotiated loans, and/or performed services for borrowers and/or lenders in connection
20 with loans secured or to be secured directly or collaterally by one or more liens on real property,
21 which requires a real estate license under Section 10131(d) of the Code, during a period of time
22 when ANTONIO GARNICA TORRES, also known as TONY TORRES, was not licensed by
23 the Department as a real estate broker and, while licensed as a real estate salesperson, did not so
24 act while in the employ of his licensed real estate broker of record.

25 33. Based on the information contained in Paragraphs 1 through 30, JBC
26 FINANCIAL SERVICES, INC., DALE WILLES, and LOAN PROCESSING CENTER, INC.
27 employed TRIPOLI ASSOCIATES, INC., doing business as USA HOME SAVER PROGRAM,

1 CITI HOME SOLUTIONS, INC., HOME SOLUTIONS GROUP, LLC, DIVERSIFIED REAL
2 ESTATE CONSULTANTS, LLC, JEREMY TODD WILLES, BRANDON YANG, RAM
3 NAIDU, ANTHONY VILLASENOR, SUZETTE FLYNT, and DANIEL DePASQUALE to
4 solicit borrowers and lenders, negotiate loans, and/or perform services for borrowers and/or
5 lenders in connection with loans secured or to be secured directly or collaterally by one or more
6 liens on real property, which requires a real estate license under Section 10131(d) of the Code,
7 during a period of time when TRIPOLI ASSOCIATES, INC., doing business as USA HOME
8 SAVER PROGRAM, CITI HOME SOLUTIONS, INC., HOME SOLUTIONS GROUP, LLC,
9 DIVERSIFIED REAL ESTATE CONSULTANTS, LLC, JEREMY TODD WILLES,
10 BRANDON YANG, RAM NAIDU, ANTHONY VILLASENOR, SUZETTE FLYNT, and
11 DANIEL DePASQUALE were not licensed by the Department in any capacity.

12 34. Based on the information contained in Paragraphs 1 through 30, RAM
13 NAIDU, ANTHONY VILLASENOR, TRIPOLI ASSOCIATES, INC., doing business as USA
14 HOME SAVER PROGRAM, and CITI HOME SOLUTIONS, INC. collected and/or solicited to
15 collect advance fees on behalf of borrowers or performing services on behalf of borrowers in
16 connection with loans secured or to be secured directly collaterally by a lien on real property
17 during a period of time when RAM NAIDU, ANTHONY VILLASENOR, TRIPOLI
18 ASSOCIATES, INC., doing business as USA HOME SAVER PROGRAM, and CITI HOME
19 SOLUTIONS, INC., were not licensed by the Department in any capacity and failed to obtain
20 approval of an advance fee agreement from the Commissioner.

21 35. Based on the information contained in Paragraphs 1 through 30, DALE
22 WILLES and LOAN PROCESSING CENTER, INC. collected and/or solicited to collect
23 advance fees on behalf of borrowers or performing services on behalf of borrowers in
24 connection with loans secured or to be secured directly or collaterally by a lien on real property
25 and failed to obtain approval of an advance fee agreement from the Commissioner.

26 36. Based on the information contained in Paragraphs 1 through 30,
27 SUZETTE FLYNT, TRIPOLI ASSOCIATES, INC., doing business as USA HOME SAVER

1 PROGRAM, and CITI HOME SOLUTIONS, INC. negotiated on behalf of borrowers or
2 performed services on behalf of borrowers in connection with loans secured or to be secured
3 directly collaterally by a lien on real property during a period of time when SUZETTE FLYNT,
4 ANTHONY VILLASENOR, TRIPOLI ASSOCIATES, INC., doing business as USA HOME
5 SAVER PROGRAM, and CITI HOME SOLUTIONS, INC. were not licensed by the
6 Department in any capacity.

7 37. Based on the information contained in paragraphs 1 through 30, TRIPOLI
8 ASSOCIATES, INC., doing business as USA HOME SAVER PROGRAM, CITI HOME
9 SOLUTIONS, INC., HOME SOLUTIONS GROUP, LLC, DIVERSIFIED REAL ESTATE
10 CONSULTANTS, LLC, BRANDON YANG, RAM NAIDU, ANTHONY VILLASENOR,
11 JEREMY TODD WILLES, SUZETTE FLYNT, ANTONIO GARNICA TORRES, also known
12 as TONY TORRES, and DANIEL DePASQUALE also violated Section 10139 of the Code,
13 which violation is a public offense punishable by a fine not exceeding twenty thousand dollars
14 (\$20,000.00), or by imprisonment in the county jail for a term not to exceed six months, or by
15 both fine and imprisonment or, when violated by a corporation, punishable by a fine not
16 exceeding sixty thousand dollars (\$60,000.00).

17 DESIST AND REFRAIN ORDER

18 Based on the Findings of Fact and Conclusions of Law stated herein:

19 I

20 TRIPOLI ASSOCIATES, INC., a Wyoming Corporation, doing business as USA
21 HOME SAVER PROGRAM, CITI HOME SOLUTIONS, INC., a California Corporation,
22 LOAN PROCESSING CENTER, INC., a California Corporation, HOME SOLUTIONS
23 GROUP, LLC, a California Limited Liability Corporation, DIVERSIFIED REAL ESTATE
24 CONSULTANTS, LLC, a foreign entity, JBC FINANCIAL SERVICES, INC., a California
25 Corporation, DALE WILLES, RAM NAIDU, JEREMY TODD WILLES, BRANDON YANG,
26 ANTHONY VILLASENOR, SUZETTE FLYNT, ANTONIO GARNICA TORRES, also known

27 ///

1 as TONY TORRES, and DANIEL DePASQUALE, doing business under your own names or
2 any other names, ARE HEREBY ORDERED to:

3 1. Immediately desist and refrain from performing any acts within the State
4 of California for which a real estate broker license is required. In particular you are ordered to
5 desist and refrain from:

6 (i) Soliciting borrowers or lenders and/or performing services for borrowers
7 or lenders in connection with loans secured or to be secured directly or collaterally by one or
8 more liens on real property; and,

9 (ii) From charging, demanding, or collecting advance fees unless and until
10 you obtain a real estate broker license issued by the Department, and until you demonstrate and
11 provide evidence satisfactory to the Commissioner that you are in full compliance with all of the
12 requirements of the Code and Chapter 6, Title 10, California Code of Regulations relating to
13 charging, collecting, and accounting for advance fees.

14 2. Immediately desist and refrain from employing individuals to perform
15 any acts within the State of California for which a real estate broker license is required, unless
16 and until such individuals obtain a real estate broker license issued by the Department.

17 3. Immediately desist and refrain from demanding or collecting advance
18 fees, as that term is defined in Section 10026 of the Code, in any form and particularly with
19 respect to loan modification, loan refinance, principal reduction, foreclosure abatement or short
20 sale services, unless and until you demonstrate and provide evidence satisfactory to the
21 Commissioner that you have :

22 (i) An advance fee agreement which has been submitted to the Department
23 and which is in compliance with Sections 2970 and 2972 of the Regulations;

24 (ii) Placed all previously collected advance fees into a trust account for that
25 purpose and are in compliance with Section 10146 of the Code; and,

26 (iii) Provided an accounting to trust fund owner-beneficiaries pursuant to
27 Section 2972 of the Regulations.

1 II

2 ANTONIO GARNICA TORRES, also known as TONY TORRES, doing
3 business under your own name or any other names, IS HEREBY ORDERED to:

4 1. Immediately desist and refrain from performing any acts within the State
5 of California for which a real estate broker license is required unless and until you obtain a
6 broker license, or unless and until you perform such acts as a licensed real estate salesperson
7 while in the employ of and under the supervision of the licensed real estate broker under whom
8 you are at the time licensed. In particular you are ordered to desist and refrain from:

9 (i) Soliciting borrowers or lenders and/or performing services for borrowers
10 or lenders in connection with loans secured or to be secured directly or collaterally by one or
11 more liens on real property; and,

12 (ii) From charging, demanding, or collecting advance fees unless and until
13 you obtain a real estate broker license issued by the Department, and until you demonstrate and
14 provide evidence satisfactory to the Commissioner that you are in full compliance with all of the
15 requirements of the Code and Chapter 6, Title 10, California Code of Regulations relating to
16 charging, collecting, and accounting for advance fees.

17 2. Immediately desist and refrain from employing individuals to perform
18 any acts within the State of California for which a real estate broker license is required, unless
19 and until such individuals obtain a real estate broker license issued by the Department.

20 3. Immediately desist and refrain from demanding or collecting advance
21 fees, as that term is defined in Section 10026 of the Code, in any form and particularly with
22 respect to loan modification, loan refinance, principal reduction, foreclosure abatement or short
23 sale services, unless and until you demonstrate and provide evidence satisfactory to the
24 Commissioner that you have :

25 (i) An advance fee agreement which has been submitted to the Department
26 and which is in compliance with Sections 2970 and 2972 of the Regulations;

27 ///

1 (ii) Placed all previously collected advance fees into a trust account for that
2 purpose and are in compliance with Section 10146 of the Code; and,

3 (iii) Provided an accounting to trust fund owner-beneficiaries pursuant to
4 Section 2972 of the Regulations.

5
6 DATED: 7-7-09

7
8 JEFF DAVI
9 Real Estate Commissioner

10
11 By 
12 BARBARA J. BIGBY
13 Chief Deputy Commissioner

14 -NOTICE-

15 Business and Professions Code Section 10139 provides that, "Any person acting
16 as a real estate broker or real estate salesperson without a license or who advertises using words
17 indicating that he or she is a real estate broker without being so licensed shall be guilty of a
18 public offense punishable by a fine not exceeding twenty thousand dollars (\$20,000), or by
19 imprisonment in the county jail for a term not to exceed six months, or by both fine and
20 imprisonment; or if a corporation, be punished by a fine not exceeding sixty thousand dollars
21 (\$60,000). . . ."

22 cc: TRIPOLI ASSOCIATES, INC.
23 Agent for Service of Process:
24 DALE L. WILLES
25 6056 Rutland Drive, Suite 8
Carmichael, CA 95608

26 TRIPOLI ASSOCIATES, INC.
27 123 West First Street, Suite 675
Casper, WY 82601

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DALE WILLES
100 Milan Court
Lincoln, CA 95648

DALE WILLES
265 E. 360 South
Smithfield, UT 84335

DALE WILLES
123 West First Street, Suite 675
Casper, WY 82601

CITI HOME SOLUTIONS, INC.
Agent for Service of Process:
SPIEGEL & UTRERA, PC
4727 Wilshire Blvd., Suite 601
Los Angeles, CA 90010

CITI HOME SOLUTIONS, INC.
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