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AUG 24 2010
DEPARTMENT OF REAL ESTATE

DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * * * *

In the Matter of the Accusation of) No. H-35998 LA
) OAH #2009080454
CREATIVE SOLUTIONS FINANCIAL)
GROUP, INC., et al.,)
)
Respondents.)

DECISION

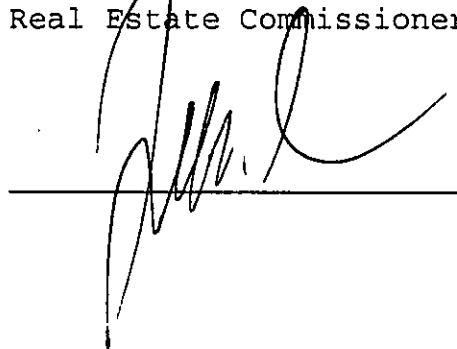
The Proposed Decision dated May 28, 2010, of the Administrative Law Judge of the Office of Administrative Hearings, is hereby adopted as the Decision of the Real Estate Commissioner in the above-entitled matter.

Pursuant to Section 11517(c)(2) of the Government Code of the State of California, the Proposed Decision, page 6, Legal Conclusions paragraph 2, line 2, "Rea;" is amended to read "Real".

This Decision shall become effective at 12 o'clock noon on SEP 13 2010

IT IS SO ORDERED 7/14, 2010.

JEFF DAVIS
Real Estate Commissioner



BEFORE THE
DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

In the Matter of the Accusation Against:

CREATIVE SOLUTIONS FINANCIAL
GROUP, INC.; TRIPLE AAA LENDING
AND REALTY GROUP, INC.; GABRIEL
CAMACHO, individually and as designated
officer of the corporations; OCTAVIO
DANIS, SR.; and BETSY MENDOZA,

Respondents.

Case No. H-35998 LA

OAH No. 2009080454

PROPOSED DECISION

Mark E. Harman, Administrative Law Judge of the Office of Administrative Hearings, heard this matter in Los Angeles, California, on February 10, 2010.

Robin L. Trujillo (Complainant) was represented by James R. Peel, counsel for the Department of Real Estate (the Department).

Respondents Gabriel Camacho (Camacho), Creative Solutions Financial Group, Inc. (Creative Solutions), and Triple AAA Lending and Realty Group, Inc. (Triple AAA) were represented by Kenneth Gaugh, Attorney at Law. Respondents Octavio Danis, Sr. (Danis), and Betsy Mendoza, née Galdamez¹ (Mendoza), each represented themselves.

Oral and documentary evidence was received. The record was closed, and the matter deemed submitted for decision on February 10, 2010.

FACTUAL FINDINGS

1. The Accusation, dated May 5, 2009, was made by Complainant, who is a deputy real estate commissioner of the State of California, acting in her official capacity.

2. Respondent Creative Solutions, doing business as Casa America Financial and Casa America Realty, was originally licensed as a corporate real estate broker on December 17, 2005, and, at all times relevant, was located at 6400 Laurel Canyon Boulevard, Suite 230, North Hollywood, California. Its license expired as of December 16, 2009, unless it was

¹ Since her divorce in December 2008, Betsy Mendoza has used her maiden surname, Galdamez.

renewed. Respondent Triple AAA was originally licensed as a corporate real estate broker on May 13, 2006. Its license expired on May 12, 2010, unless renewed. Respondent Camacho, at all times relevant, was responsible for the supervision and control of the activities conducted on behalf of Creative Solutions and Triple AAA by their officers and employees as necessary to secure full compliance with the provisions of the Real Estate Law (Bus. & Prof. Code,² § 10000 et seq.), including the supervision of salespersons licensed to these corporations in the performance of acts for which a real estate license is required.

3. Respondent Camacho was originally licensed as a real estate salesperson on August 1, 1991. He has been licensed as a real estate broker since January 3, 2004. In addition to Creative Solutions and Triple AAA, Camacho at various times has been the designated officer for corporate licensees Fairmortgage Lending Group Inc, Platinum Financial Mortgage Inc, Omni Worldwide Enterprises Inc, Monte Carlo Home Loans Inc, and Monte Carlo Realty Inc. As of July 2009, he was the designated officer of licensees Del Valle Enterprises Corporation, Vanrel Group Inc, and Integrity Properties & Investment Corp. His individual broker's license will expire on January 2, 2012, unless renewed.

4. Respondent Danis is presently licensed as a real estate salesperson. Respondent Danis was originally licensed by the Department on July 12, 2006, as a real estate salesperson in the employ of Triple AAA, whose main office and mailing address were 7933 Imperial Highway, Downey, California. His license is currently placed with Del Valle Enterprises Corporation, but he has not been actively using this license. His license will expire on July 11, 2010, unless renewed.

5. Respondent Mendoza was originally licensed by the Department as a real estate salesperson on February 15, 2000. On March 20, 2006, her employing broker changed to Ruben Moreno Quintero, 8361 Florence Avenue, Suite 203, Downey, California. On June 29, 2006, her employing broker changed to Triple AAA. Her license expired on October 10, 2009, and has not been renewed.

6. Adriana Danis (A. Danis) is Respondent Danis's wife. A. Danis, at all times relevant, was the office manager and "processor" for Triple AAA at its office located in Downey. No licenses have ever been issued to A. Danis under the Real Estate Law.

7. In early 2006, Respondent Danis was employed by Creative Solutions, Triple AAA, and Camacho, ostensibly performing clerical, technical, and support functions. In March 2006, Danis took the real estate salesperson examination. Several weeks later, he received a notice that he had passed the examination. In approximately April 2006, Respondent Danis was introduced to Veronica Flores (Flores), who owned a residence on Puritan Drive in Downey, California (the Downey property).

8. Respondent Danis, A. Danis, and Flores had a mutual friend, Juan Carlos Avila (Avila). Avila had suggested to Flores that Respondent Danis and A. Danis could sell

² All further statutory references are to the Business and Professions Codes.

Flores's residence, which Flores was intent upon selling because she was having financial problems and needed to move to a less expensive home. Flores was contacted by A. Danis. In April 2006, Flores went to the Triple AAA office and spoke with A. Danis as well as Respondent Danis. Their conversation took place entirely in Spanish, as Flores does not speak or read English. During their meeting, A. Danis discussed a sales price for the Downey property. Respondent Danis described his services and said he believed he could sell the house quickly. Neither A. Danis nor Respondent Danis falsely stated to Flores that they were licensed by the Department, but they failed to disclose to Flores that Respondent Camacho was the licensed broker through whom the real estate transactions would be effected. Following the initial introduction, there was another meeting, in which Flores agreed to list her residence for sale with Mr. and Mrs. Danis. Flores does not remember much about the documents that she signed at the time or which other persons might have been present in the Triple AAA office during these meetings, even though it was a small office (800 square feet) and approximately eight persons were employed there.

9. In a written contract dated April 28, 2006, and signed by Flores on May 3, 2006, Flores agreed to sell the Downey property to Jose Ibarra for approximately \$500,000. The contract identifies the listing firm as Casa America Realty, and is signed by Respondent Camacho. Three counter offers subsequently were exchanged, and the final agreement was signed by the buyer and seller on May 15, 2006. When the transaction closed, A. Danis presented Flores with a check for the seller's proceeds.

10. Around the same time as their discussions regarding the sale of Flores's home, Flores told Mr. and Mrs. Danis that she had found a house she wanted to buy. She gave Mr. and Mrs. Danis some literature she had obtained about the residence located at 13144 Sleepy Ridge Lane in Victorville, California (the Victorville property). Flores made a written offer to purchase this property, dated and signed by Flores on April 28, 2006, and accepted by the seller on May 3, 2006. Three counter offers were subsequently exchanged. The final agreement, for a purchase price of \$395,000, was signed by Flores on May 9, 2006. This agreement indicates that Casa America Realty was the "selling" real estate broker. When escrow closed, the escrow agent disbursed \$7,900 in commission to Casa America Realty.

11. Flores signed a residential loan application on April 24, 2006, to purchase the Victorville property. This loan application indicates that Respondent Mendoza, as employee of Triple AAA, conducted a face-to-face interview with Flores while she took the loan application information. According to Flores, it was A. Danis who was "in charge" of all of the loan paperwork that Flores signed. Respondent Mendoza said that she met with Flores on April 24, 2006, typed the information on the application, and that she and Flores signed the application. Flores denied that she ever met Respondent Mendoza. A second residential loan application for the purchase of the same property contained the same representation by Mendoza, and was signed by Flores and Respondent Mendoza on June 21, 2006. The escrow closing statement indicates that Triple AAA received approximately \$5,000 for fees related to the residential loan that Flores had obtained to purchase the Victorville property. Mendoza's false statement contravenes a serious regulatory purpose, which is to ensure that loan applications contain valid information provided by real people.

12. Several months after Flores moved into the Victorville property, a serious plumbing mistake caused damage to the ceiling, walls, and carpet within the residence. Flores made efforts to obtain help from a homeowners' association to fix the damages, but was dissatisfied with their responses. She moved out of the residence and contacted A. Danis. Respondents Danis and Camacho went to the Victorville property to view the damage and make repairs. Respondent Camacho apparently hired some persons to perform the repair work. Flores maintains the first time that she met Camacho was after she had sold the Downey property and had the trouble at the Victorville property.

Credibility Determinations

13. During their testimonies, neither Respondents, nor A. Danis, nor Flores remembered many of the details of these transactions. Several circumstances, however, create substantial doubt as to whether Flores had communicated primarily with Camacho during the arrangements for the sale of her home or the purchase of the Victorville property, as Respondents have maintained. Flores's inability to remember many of the documents that she had signed does not make her testimony less credible. She appeared quite adamant, and truthful, when she testified she dealt only with A. Danis or Respondent Danis during the sale of her home. In Respondents' counsel's closing argument, he insisted that Flores was lying; however, Respondents established no motive for Flores to lie. Respondents attempted to contradict Flores's main assertion, but often were indirect and tended to qualify their testimony. Also, if Flores's testimony is truthful, then Respondents' licenses are subject to discipline, which provides substantial motive for Respondents to falsify parts of their stories.

14. Respondent Camacho said he "dealt exclusively with Flores," but admitted that he did not process any loans: "Betsy handled it." A. Danis, the Downey office manager, asserted that she made appointments for Respondent Camacho and Flores to meet, so Camacho could "explain things" to Flores. A. Danis estimated Flores came to the Downey office two to three times per week, up to 20 visits during the relevant period, because she was interested in the "step-by-step" process. She also maintained that Camacho was always present whenever A. Danis was meeting with Flores; however, Respondent Camacho remembered only a couple of office visits by Flores. If Camacho was in the office as frequently as A. Danis maintains, it is unlikely that Flores would have no recollection of meeting Camacho until after the sale of her property. Also, the main office of Creative Solutions, doing business as Casa America Realty, which was the real estate broker in these transactions, was located in North Hollywood, which is at least 25 miles from Downey.

15. The initial discussions between Flores, A. Danis, and Respondent Danis arose due to a mutual friend, Avila. Flores trusted Respondent Danis and A. Danis, in part, because of their ability to communicate in Spanish. A. Danis told Flores that she could find a buyer for Flores's residence. A. Danis was the manager and "processor" of the office in Downey. She worked with clients in the Downey office, contacted vendors, and requested documents and information, but she maintains she did not "negotiate" with clients. Approximately "eight" people worked in the small office and they gave A. Danis the information to process. In her testimony, she said, "I had the real estate office [Triple AAA]

with my husband [Respondent Danis], Gabriel [Respondent Camacho], and Betsy [Respondent Mendoza].” Respondent Danis’s efforts to become licensed and the anticipated hiring of Respondent Mendoza to perform the lending aspects of real estate transactions suggest that Respondent Camacho was in the process of establishing a branch office in Downey, which Mr. and Mrs. Danis would be able to manage, and Mr. and Mrs. Danis, so to speak, jumped the gun, since neither was a real estate licensee when they engaged Flores in discussions regarding the sale of her home. Further, Mendoza was not employed by Triple AAA when Flores purportedly met with Mendoza to discuss the loan application.

16. Respondent Camacho may have prepared the written offers and agreements, or reviewed them, which was not made clear by the evidence. Mr. and Mrs. Danis may have received only a straight salary, and never received a commission or bonus on the Flores transactions. These facts, nevertheless, would not be dispositive on the material issues. Flores’s testimony is credible. Flores never dealt directly with Camacho during the solicitation, sale, or purchase of the Downey or Victorville properties, or regarding her loan transaction. She did not deal directly with Mendoza when she applied for the loan. Mr. and Mrs. Danis handled all communications with Flores. They solicited Flores’s listing for, and negotiated the sale of, the Downey property. They negotiated the purchase of the Victorville property, for compensation. A. Danis handled the paperwork for the loan.³

Mitigation and Rehabilitation

17. Respondent Camacho has been a broker for five years and has 30 agents. He attends church and helps with soccer games for his children. Respondent Danis does not presently sell real estate. His license is with one of Respondent Camacho’s corporate licensees, but during the hearing, Respondent Danis was not sure of which one. After working for Triple AAA, Respondent Mendoza placed her license at another brokerage, but did only one transaction. Approximately two years ago, she became employed in an accounting capacity for a wine company. She has three children and is involved with their activities as well as community activities.

³ Under section 10131, subdivisions (a) and (d), a real estate broker’s license is required whenever any a person, for compensation or in expectation of compensation, does or negotiates to do one or more of the following: “sells or offers to sell, buys or offers to buy, solicits prospective sellers or purchasers of, solicits or obtains listings of, or negotiates the purchase, sale or exchange of real property or a business property. [¶ . . . ¶] . . . or solicits borrowers or lenders for, or negotiates loans or collects payments or performs services for borrowers or lenders or note owners in connection with, loans secured by real property.”

LEGAL CONCLUSIONS

1. Cause exists to revoke or suspend the real estate brokers' licenses of Respondents Creative Solutions, Triple AAA, and Camacho, under sections 10137⁴ and 10177, subdivisions (d) (willful disregard or violation of the Real Estate Law) and (g) (negligence or incompetence in performing an act for which a license is required). Further, cause exists to revoke or suspend Respondent Camacho's real estate broker's license under sections 10159.2 and 10177, subdivision (h) (failure of an officer designated by a corporate broker licensee to exercise reasonable supervision and control of the activities of the corporation and its agents), as set forth in factual finding numbers 2 through 16. Respondent Danis and A. Danis solicited and negotiated the sales of property located in Downey and Victorville, California, on behalf of Flores, ostensibly under the direction of Respondent Camacho, and as the agents of the corporate broker licenses that Camacho controlled, Respondents Creative Solutions and Triple AAA. A. Danis also solicited and negotiated a loan on residential property. At the time of these acts, the Department had not issued A. Danis or Respondent Danis licenses to act as real estate salespersons or brokers. Respondents Creative Solutions, Triple AAA, and Camacho, by virtue of their status as real estate brokers, were responsible for the activities of their agents. These broker respondents also violated section 10137 by employing unlicensed individuals engaged in real estate activities for which a license is required.

2. Cause exists to revoke or suspend Respondent Danis's real estate salesperson license pursuant to section 10177, subdivision (d), for willfully violating the Real Estate Law, and more particularly, for soliciting real estate transactions for which a license was required before first obtaining a real estate license.

3. Cause does not exist to revoke or suspend Respondent Danis's real estate salesperson license pursuant to section 10177, subdivision (j). The evidence did not establish that Respondent Danis engaged in willful misrepresentations, or other misconduct that constituted "fraud or dishonest dealing."

4. Cause exists to revoke or suspend Respondent Mendoza's real estate salesperson license under section 10177, subdivisions (f) (conduct in such a manner that would have warranted the denial of a license application), (g) (incompetence), and (j), (misconduct that constitutes (fraud or dishonest dealing). Even if it was acceptable under the general rubric of the Real Estate Law and its licensing requirements for A. Danis to collect information from Flores and transmit that information to Mendoza to allow Mendoza to fill out the residential loan application, it was not acceptable for Mendoza to sign the application stating that she, Mendoza, had conducted a face-to-face interview when that did not occur, which was a dishonest act.

⁴ Section 10137 provides, in pertinent part, that "[i]t is unlawful for any licensed real estate broker to employ or compensate, directly or indirectly, any person for performing any of the acts within the scope of this chapter who is not a licensed real estate broker, or a real estate salesman licensed under the broker employing or compensating him."

5. There was scant evidence to support a finding of Respondents' rehabilitation. Respondents have not accepted responsibility for their wrongdoing. The evidence did not establish that Respondents have corrected the unlawful business practices giving rise to the Accusation. Further, they have not demonstrated a degree of honesty and integrity that is generally deemed necessary for maintaining a real estate license. On the other hand, Complainant has not established actual harm to the victim in this matter. The nature of the wrongdoing appears to have been precipitated by Camacho's and the Danis's eagerness to make the Downey office operational before licensing of Respondent Danis was complete. Camacho must be held principally liable for this misconduct, because he was principally responsible for compliance with the Real Estate Law. The Department has reasonable concerns for public safety if these individuals are allowed to maintain unrestricted licenses; however, barring Camacho from any broker capacity and granting each of the Respondent's restricted licenses is sufficient to protect the public interest.

ORDER

A. All licenses and licensing rights of Respondents Creative Solutions Financial Group, Inc., and Triple AAA Lending and Realty Group, Inc., under the Real Estate Law, are revoked.

B. All licenses and licensing rights of Respondent Gabriel Camacho are revoked; provided, however, a restricted real estate salesperson license shall be issued to Respondent Camacho pursuant to section 10156.5 of the Business and Professions Code if Respondent Camacho makes application therefor and pays to the Department of Real Estate the appropriate fee for the restricted license within 90 days from the effective date of this Decision. The restricted license issued to Respondent Camacho shall be subject to all of the provisions of section 10156.7 of the Business and Professions Code and to the following limitations, conditions, and restrictions imposed under authority of section 10156.6:

1. The restricted license issued to Respondent Camacho may be suspended prior to hearing by Order of the Real Estate Commissioner in the event of Respondent's conviction or plea of nolo contendere to a crime which is substantially related to Respondent's fitness or capacity as a real estate licensee.

2. The restricted license issued to Respondent Camacho may be suspended prior to hearing by Order of the Real Estate Commissioner on evidence satisfactory to the Commission that Respondent has violated provisions of the California Real Estate Law, the Subdivided Lands Law, Regulations of the Real Estate Commissioner or conditions attaching to the restricted license.

3. Respondent Camacho shall not be eligible to apply for the issuance of an unrestricted real estate license nor for the removal of any of the conditions, limitations, or restrictions of a restricted license until two years have elapsed from the effective date of this Decision.

4. Respondent Camacho shall submit with any application for a license under an employing broker, or any application for transfer to a new employing broker, a statement signed by the prospective employing real estate broker on a form approved by the Department of Real Estate which shall certify:

(a) That the employing broker has read the Decision of the Commissioner which granted the right to a restricted license; and

(b) That the employing broker will exercise close supervision over the performance by the restricted licensee relating to activities for which a real estate license is required.

5. Respondent Camacho shall, within nine months from the effective date of this Decision, present evidence satisfactory to the Real Estate Commissioner that Respondent Camacho has, since the most recent issuance of an original or renewal real estate license, taken and successfully completed the continuing education requirements of Article 2.5 of Chapter 3 of the Real Estate Law for renewal of a real estate license. If Respondent Camacho fails to satisfy this condition, the Commissioner may order the suspension of the restricted license until the Respondent presents such evidence. The Commissioner shall afford Respondent Camacho the opportunity for a hearing pursuant to the Administrative Procedure Act to present such evidence.

C. All licenses and licensing rights of Respondents Octavio Danis, Sr., and Betsy Mendoza, née Galdamez, are revoked; provided, however, a restricted real estate salesperson license shall be issued to Respondents Danis and Mendoza pursuant to section 10156.5 of the Business and Professions Code if Respondents Danis and Mendoza make application therefor and pay to the Department of Real Estate the appropriate fees for the restricted licenses within 90 days from the effective date of this Decision. The restricted licenses issued to Respondents Danis and Mendoza shall be subject to all of the provisions of section 10156.7 of the Business and Professions Code and to the following limitations, conditions, and restrictions imposed under authority of section 10156.6:

1. The restricted licenses issued to Respondents Danis and Mendoza may be suspended prior to hearing by Order of the Real Estate Commissioner in the event of Respondents' conviction or plea of nolo contendere to a crime which is substantially related to Respondent's fitness or capacity as a real estate licensee.

2. The restricted licenses issued to Respondents Danis and Mendoza may be suspended prior to hearing by Order of the Real Estate Commissioner on evidence satisfactory to the Commission that Respondents have violated provisions of the California Real Estate Law, the Subdivided Lands Law, Regulations of the Real Estate Commissioner or conditions attaching to the restricted license.

3. Respondents Danis and Mendoza shall not be eligible to apply for the issuance of an unrestricted real estate licenses nor for the removal of any of the conditions,

limitations, or restrictions of their restricted licenses until two years have elapsed from the effective date of this Decision.

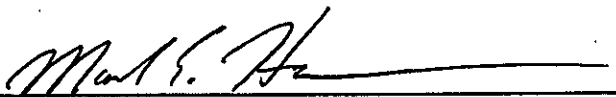
4. Respondents Danis and Mendoza shall submit with any application for a license under an employing broker, or any application for transfer to a new employing broker, a statement signed by the prospective employing real estate broker on a form approved by the Department of Real Estate which shall certify:

(a) That the employing broker has read the Decision of the Commissioner which granted the right to a restricted license; and

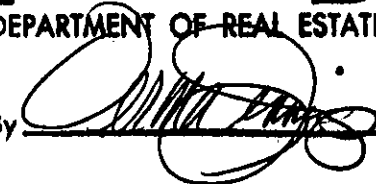
(b) That the employing broker will exercise close supervision over the performance by the restricted licensee relating to activities for which a real estate license is required.

5. Respondents Danis and Mendoza shall, within nine months from the effective date of this Decision, present evidence satisfactory to the Real Estate Commissioner that Respondents Danis and Mendoza have, since the most recent issuance of an original or renewal real estate license, taken and successfully completed the continuing education requirements of Article 2.5 of Chapter 3 of the Real Estate Law for renewal of a real estate license. If either Respondents Danis or Mendoza fails to satisfy this condition, the Commissioner may order the suspension of each of their restricted licenses until each has presented such evidence. The Commissioner shall afford Respondents Danis and Mendoza the opportunity for a hearing pursuant to the Administrative Procedure Act to present such evidence.

DATED: May 28, 2010


MARK E. HARMAN
Administrative Law Judge
Office of Administrative Hearings

SAC 10
P109

FILED
MAY 27 2008
DEPARTMENT OF REAL ESTATE
By 

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3
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8 BEFORE THE DEPARTMENT OF REAL ESTATE
9 STATE OF CALIFORNIA

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11 In the Matter of the Accusation of) No. H-35998 LA
12 CREATIVE SOLUTIONS FINANCIAL) A C C U S A T I O N
GROUP, INC.; TRIPLE AAA)
13 LENDING AND REALTY GROUP,)
INC.; GABRIEL CAMACHO,)
14 individually and as)
designated officer of the)
15 corporations; OCTAVIO DANIS,)
SR.; and BETSY MENDOZA,)
16 Respondents.)
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18 The Complainant, Robin L. Trujillo, a Deputy Real
19 Estate Commissioner of the State of California, for cause of
20 accusation against CREATIVE SOLUTIONS FINANCIAL GROUP, INC.,
21 TRIPLE AAA LENDING AND REALTY GROUP, INC., GABRIEL CAMACHO
22 individually and as designated officer of the corporations,
23 OCTAVIO DANIS, SR., and BETSY MENDOZA, alleges as follows:
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I

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2 The Complainant, Robin L. Trujillo, acting in her
3 official capacity as a Deputy Real Estate Commissioner of the
4 State of California, makes this Accusation against CREATIVE
5 SOLUTIONS FINANCIAL GROUP, INC. dba Casa America Financial and
6 Casa America Realty, TRIPLE AAA LENDING AND REALTY GROUP, INC.,
7 GABRIEL CAMACHO, OCTAVIO DANIS, SR., and BETSY MENDOZA.

8 II

9 CREATIVE SOLUTIONS FINANCIAL GROUP, INC., TRIPLE AAA
10 LENDING AND REALTY GROUP, INC., GABRIEL CAMACHO individually and
11 as designated officer of said corporations, OCTAVIO DANIS, SR.,
12 and BETSY MENDOZA (hereinafter referred to as "Respondents"), are
13 presently licensed and/or have license rights under the Real
14 Estate Law (Part 1 of Division 4 of the Business and Professions
15 Code, hereinafter Code).

16 III

17 Respondent CREATIVE SOLUTIONS FINANCIAL GROUP, INC. was
18 originally licensed as a real estate broker on December 17, 2005,
19 and Respondent TRIPLE AAA LENDING AND REALTY GROUP, INC. was
20 originally licensed as a real estate broker on May 13, 2006.
21 Pursuant to Code Section 10159.2, Respondent GABRIEL CAMACHO is
22 responsible for the supervision and control of the activities
23 conducted on behalf of the corporations by its officers and
24 employees as necessary to secure full compliance with the
25 provisions of the real estate law, including the supervision of
26 salespersons licensed to the corporation in the performance of
27 acts for which a real estate license is required.

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Respondent OCTAVIO DANIS, SR. was originally licensed as a real estate salesperson on July 12, 2006.

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Respondent BETSY MENDOZA was originally licensed as a real estate salesperson on February 15, 2000.

VI

At all times material herein, Respondents CREATIVE SOLUTIONS FINANCIAL GROUP, INC. and TRIPLE AAA LENDING AND REALTY GROUP, INC. engaged in the business of, acted in the capacity of, advertised or assumed to act as a real estate broker in the State of California within the meaning of Section 10131 of the Code.

VII

In connection with Respondents CREATIVE SOLUTIONS FINANCIAL GROUP, INC. and GABRIEL CAMACHO's activities as a real estate broker, as described above, Respondents violated Section 10137 of the Code in that in or about April, 2006, Respondents employed Respondent OCTAVIO DANIS, SR., who was not licensed as a real estate salesperson, to solicit and negotiate the sale of real property located at 8120 Puritan Avenue, Downey, California, from seller Veronica Flores to buyer Jose S. Ibarra.

VIII

In connection with Respondents TRIPLE AAA LENDING AND REALTY GROUP, INC. and GABRIEL CAMACHO'S activities as a real estate broker, as described above, Respondents violated Section 10137 of the Code in that in or about April, 2006, Respondents employed Adriana Danis, who was not licensed as a real estate

1 salesperson or broker, to solicit and negotiate a loan on real
2 property located at 13144 Sleepy Ridge Lane, Victorville,
3 California, for borrower Veronica Flores.

4 IX

5 During the course of the transaction, Respondent BETSY
6 MENDOZA falsely represented on the loan application of borrower
7 Veronica Flores that she conducted a face-to-face interview of
8 the borrower.

9 X

10 The conduct, acts, and/or omissions of Respondents
11 CREATIVE SOLUTIONS FINANCIAL GROUP, INC., TRIPLE AAA LENDING AND
12 REALTY GROUP, INC., and GABRIEL CAMACHO, as alleged above,
13 subjects their real estate licenses and license rights to
14 suspension or revocation pursuant to Sections 10137, 10177(d),
15 and/or 10177(g) of the Code.

16 XI

17 The conduct, acts, and/or omissions of Respondent
18 GABRIEL CAMACHO, in failing to ensure full compliance with the
19 Real Estate Law is in violation of Section 10159.2 of the Code
20 and subjects his real estate licenses and license rights to
21 suspension or revocation pursuant to Sections 10177(d), 10177(g),
22 and/or 10177(h) of the Code.

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1 XII

2 The conduct, acts, and/or omissions of Respondent
3 OCTAVIO DANIS, SR., as alleged above, was in violation of Code
4 Section 10130 and subjects his real estate license to suspension
5 or revocation pursuant to Sections 10177(d) and 10177(j) of the
6 Code.

7 XIII

8 The conduct, acts, and/or omissions of Respondent BETSY
9 MENDOZA, as alleged above, subjects her real estate license to
10 suspension or revocation pursuant to Sections 10177(f), 10177(g),
11 and 10177(j) of the Code.

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1 WHEREFORE, Complainant prays that a hearing be
2 conducted on the allegations of this Accusation and that upon
3 proof thereof, a decision be rendered imposing disciplinary
4 action against all licenses and license rights of Respondents
5 CREATIVE SOLUTIONS FINANCIAL GROUP, INC. dba Casa America
6 Financial and Casa America Realty, TRIPLE AAA LENDING AND REALTY
7 GROUP, INC., GABRIEL CAMACHO, OCTAVIO DANIS, SR., and BETSY
8 MENDOZA, under the Real Estate Law (Part 1 of Division 4 of the
9 Business and Professions Code) and for such other and further
10 relief as may be proper under other applicable provisions of law.

11 Dated at Los Angeles, California

12 this 5 day of May, 2009.

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15 ROBIN L. TRUJILLO
16 Deputy Real Estate Commissioner

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23 cc: Creative Solutions Financial Group, Inc.
24 Triple AAA Lending and Realty Group, Inc.
25 Gabriel Camacho
26 Octavio Danis, Sr.
27 Betsy Mendoza
Robin L. Trujillo
Sacto.
Phillip Ihde
Del Valle Enterprises Corporation
Integrity Properties & Investment Corp.