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1 2 3 4 5 6 7	DEPARTMENT OF REAL ESTATE 320 West 4th Street, Suite 350 Los Angeles, California 90013-1105 Telephone: (213) 576-6982 DEPARTMENT OF REAL ESTATE By
8	STATE OF CALIFORNIA
. 9	DEPARTMENT OF REAL ESTATE
10 11 12 13 14	To:) AMERICA INVESTORS, LLC.,) RUBEN FLORES SANTILLAN, JUAN) ROBERTO ROMERO ASCENSION, and) ALBERTO A. ROMERO.) (B&P Code Section 10086)
15	(17) . C (1) Commission on
17	("Department") caused an investigation to be made of the activities of AMERICA INVESTORS,
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19	A CERTAIN DURATED A LLA MANDADED TO DOMEDO A CORNELON - 1 AL DEDTO A
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24	property) and Section 10131.2 (advance fee handling).
25	In addition, based on that investigation, the Commissioner has determined that
26	AMERICA INVESTORS, LLC, RUBEN FLORES SANTILLAN, JUAN ROBERTO ROMERO
27	ASCENSION, and ALBERTO A. ROMERO have engaged in or are engaging in acts or arc
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attempting to engage practices constituting violations of the California Business and Professions
Code ("Code") and/or Title 10, California Code of Regulations ("Regulations"). 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.
Whenever acts referred to below are attributed to AMERICA INVESTORS, LLC,
those acts are alleged to have been done by AMERICA INVESTORS, LLC, acting by and/or

those acts are alleged to have been done by AMERICA INVESTORS, LLC, acting by and/or through one or more agents, associates, affiliates, and/or co-conspirators including, but not limited to, RUBEN SANTILLAN, JUAN ROBERTO ROMERO ASCENCIO and ALBERTO A. ROMERO, and any other persons unknown at this time.

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FINDINGS OF FACT

1. AMERICA INVESTORS, LLC is not now, and has never been licensed by the Department in any capacity. AMERICA INVESTORS, LLC is registered as a corporation with the California Secretary of State. JUAN ROBERTO ROMERO ASCENCIO is a managing member of AMERICA INVESTORS, LLC.

2. RUBEN FLORES SANTILLAN is presently licensed or has license rights under the Real Estate Law, Part 1 of Division 4 of the Code, as a real estate broker. During all times mentioned herein, RUBEN FLORES SANTILLAN was not licensed by the Department to do business as AMERICAN INVESTORS, LLC.

3. JUAN ROBERTO ROMERO ASCENCIO is presently licensed or has license rights under the Real Estate Law, Part 1 of Division 4 of the Code, as a real estate salesperson.

4. ALBERTO A. ROMERO is presently licensed or has license rights under the
Real Estate Law, Part 1 of Division 4 of the Code, as a real estate salesperson.

5. For an unknown period of time beginning no later than June, 2008, and continuing through January 31, 2009, AMERICA INVESTORS, LLC solicited borrowers and negotiated to do one or more of the following acts for another or others, for or in expectation of compensation: negotiate the purchase, sale or exchange of real property; negotiate one or more

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loans for, or perform services for, borrowers and/or lenders in connection with loans secured directly or collaterally by one or more liens on real property; and charge, demand or collect an advance fee for any of the services offered.

6. For an unknown period of time beginning no later than June, 2008, and continuing through January 31, 2009, AMERICA INVESTORS, LLC advertised loan modification services on the website URL address: <u>http://www.americaloanmodification.com</u> and operated out of the same main office address located at 15718 Paramount Blvd., Paramount, California 90723.

7. At all times mentioned herein, in the State of California, AMERICA
INVESTORS, LLC engaged in the business of claiming, demanding, charging receiving,
collecting or contracting for the collection of advance fees, within the meaning of Section 10026
of the Code including, but not limited to, the following loan activities with respect to loans which
were secured by liens on real property:

a. On or about June 20, 2008, Martin G. M. paid an advance fee of \$2,500 to
AMERICA INVESTORS, LLC. The advance fee was collected pursuant to the provisions of an
agreement pertaining to loan solicitation, negotiation, and modification services to be provided by
AMERICA INVESTORS, LLC with respect to a loan secured by the real property located in the
city of Ventura, California.

b. On or about November 1, 2008, Jose P. paid an advance fee of \$2,500 to
AMERICA INVESTORS, LLC. The advance fee was collected pursuant to the provisions of an
agreement pertaining to loan solicitation, negotiation, and modification services to be provided by
AMERICA INVESTORS, LLC with respect to a loan secured by the real property located in the
city of Bell Gardens, California.

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CONCLUSIONS OF LAW

8. Based on the findings of fact contained in Paragraphs 1 through 7, AMERICA
 INVESTORS, LLC, acting by and/or through one or more agents, associates, representatives,
 and/or co-conspirators including, but not limited to, RUBEN FLORES SANTILLAN, JUAN

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1	ROBERTO ROMERO ASCENCIO and ALBERTO A. ROMERO, or any other persons unknown
2	at this time, solicited borrowers and performed services for those borrowers and/or those
3	borrowers' lenders in connection with loans secured directly or collaterally by one or more liens
4	on real property, and charged, demanded or collected advance fees for the services to be provided,
5	which acts require a real estate broker license under Sections 10131(d) and 10131.2 of the Code,
6	during a period of time when AMERICA INVESTORS, LLC, JUAN ROBERTO ROMERO
7	ASCENCIO and ALBERTO A. ROMERO were not licensed by the Department as real estate
8	brokers, in violation of Section 10130 of the Code.
9	DESIST AND REFRAIN ORDER
10	Based upon the FINDINGS OF FACT AND CONCLUSIONS OF LAW stated
11	herein, it is ordered that:
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13	 (A) AMERICA INVESTORS, LLC immediately desist and refrain from performing any acts within the State of California for which a real estate broker license is required, unless AMERICA INVESTORS,
14	LLC is so licensed.
15	(B) JUAN ROBERTO ROMERO ASCENCIO, whether doing business
16	under AMERICAN INVESTORS, LLC, or any other unlicensed fictitious name(s), immediately desist and refrain from performing
17	any acts within the State of California for which a real estate broker
18	license is required, unless JUAN ROBERTO ROMERO ASCENCIO is so licensed.
19	(C) ALBERTO A. ROMERO, whether doing business under
20 21	AMERICAN INVESTORS, LLC, or any other unlicensed fictitious name(s), immediately desist and refrain from performing any acts
	within the State of California for which a real estate broker license is required, unless ALBERTO A. ROMERO is so licensed.
22	IT IS FURTHER ORDERED THAT AMERICA INVESTORS LLC, JUAN
23	ROBERTO ROMERO ASCENCIO and ALBERTO A. ROMERO immediately desist and refrain
24	from:
25	 charging, demanding, claiming, collecting and/or receiving advance fees, as that term is defined in Section 10026 of the Code, in any form,
26 27	and under any conditions, with respect to the performance of loan modifications or any other form of mortgage loan forbearance service
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1	in connection with loans on residential property containing four or fewer dwelling units (Section 10085.6 of the Code).
2 3 4 5	 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 you to others, unless and until you demonstrate and provide evidence satisfactory to the Commissioner that you are properly licensed by the Department as a real estate broker.
6	Based on the Findings of Fact and Conclusions of Law stated herein, you, RUBEN
7	FLORES SANTILLAN, whether doing business under AMERICA INVESTORS LLC, or any
8	other unlicensed fictitious business name, ARE HEREBY ORDERED to:
- 9 10	 Immediately desist and refrain from 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
11	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 (Section
13	10085.6 of the Code).
14 15 16	 Immediately desist and refrain from 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 you offer to others, unless and until you demonstrate and provide evidence satisfactory that:
17 18 19	 (1) you have an advance fee agreement which has been submitted to the Department and which is in compliance with Section 10085 of the Code and Section 2970 of the Regulations;
20	 (2) you have placed all previously collected advance fees into a trust account for that purpose and are in compliance with Section 10146 of the Code; and
22	(3) you have provided an accounting to trust fund owner-beneficiaries pursuant to Section 2972 of the Regulations.
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3. Immediately desist and refrain from performing any and all acts 1 requiring a real estate license in California unless and until such time as you are no longer in violation of Section 10159.5 (fictitious name) of 2 the Code and Section 2731 of the Regulations. 3 DATED: <u><u><u>a</u>/-1</u>, 2010.</u> 4 5 JEFF L 6 Real Esta te Comhissioner 7 8 9 Notice: Business and Professions Code Section 10/139 provides that "Any person acting as a real estate broker or real estate salesperson without a license or who advertises using words indicating 10that 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 11 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)." 12 13 14 15 16 17 America Investors, LLC cc: 18 c/o Roberto Romero Nancy Su 18002 Arline Avenue Legalzoom.com, Inc. 19 7083 Hollywood Blvd., Ste. 180 Artesia, CA 90701 20 Los Angeles, CA 90028 21 Ruben Flores Santillan 15718 Paramount Blvd. 22 Paramount, CA 90723 23 Juan Roberto Romero Ascension 24 15718 Paramount Blvd. Paramount, CA 90723 25 Alberto A. Romero 26 7913 Madison Paramount, CA 90723 27 - 6 -