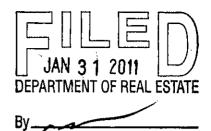
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DEPARTMENT OF REAL ESTATE 320 West 4th Street, Suite 350 Los Angeles, California 90013-1105 Telephone: (213) 576-6982



STATE OF CALIFORNIA

DEPARTMENT OF REAL ESTATE

Го:)
ASSOCIATES UNITED, INC., ALBERTO A. ROMERO, and RICARDO DEVIVO.) NO. н-37050 La)) ORDER TO DESIST AND) REFRAIN
)) (B&P Code Section 10086))

The Commissioner ("Commissioner") of the California Department of Real Estate ("Department") caused an investigation to be made of the activities of ASSOCIATES UNITED, INC., ALBERTO A. ROMERO and RICARDO DEVIVO. Based on that investigation, the Commissioner has determined that ASSOCIATES UNITED, INC., ALBERTO A. ROMERO and RICARDO DEVIVO have engaged in, are engaging in, or are attempting to engage in acts or practices as real estate brokers in the State of California within the meaning of Section 10131(d) (performing services for borrowers in connection with loans secured by real property) and Section 10131.2 (advance fee handling) of the Business and Professions Code.

In addition, based on that investigation, the Commissioner has determined that ASSOCIATES UNITED, INC., ALBERTO A. ROMERO and RICARDO DEVIVO have engaged in or are engaging in acts or are attempting to engage practices constituting violations of the California Business and Professions Code ("Code"). Based on the findings of that

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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 ASSOCIATES UNITED, INC. those acts are alleged to have been done by and/or through one or more agents, associates, affiliates, and/or co-conspirators including, but not limited to, ALBERTO A. ROMERO and RICARDO DEVIVO, and any other persons unknown at this time.

FINDINGS OF FACT

- 1. ASSOCIATES UNITED, INC. is not now, and has never been licensed by the Department in any capacity. ASSOCIATES UNITED, INC. is registered as a corporation with the California Secretary of State. ALBERTO A. ROMERO is the CEO and CFO of ASSOCIATES UNITED, INC.
- 2. 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.
- RICARDO DEVIVO is not now, and has never been licensed by the
 Department in any capacity.
- 4. For an unknown period of time beginning no later than October 16, 2006, and continuing through January 31, 2009, ASSOCIATES UNITED, INC., ALBERTO A. ROMERO and RICARDO DEVIVO 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 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.
- ASSOCIATES UNITED, INC. operated out of the office address located at 15718 Paramount Blvd., Paramount, California 90723.
- At all times mentioned herein, in the State of California, ASSOCIATES
 UNITED, INC., ALBERTO A. ROMERO and RICARDO DEVIVO 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.

7. On or about December 26, 2008, ASSOCIATES UNITED, INC., ALBERTO A. ROMERO and RICARDO DEVIVO solicited loan modification and negotiation services to Telesforo L. and Maria E. L. ASSOCIATES UNITED, INC., ALBERTO A. ROMERO and RICARDO DEVIVO charged Telesforo L. and Maria L. an advance fee of \$1,800 pursuant to the provisions of an agreement pertaining to loan solicitation, negotiation, and modification services to be provided by ASSOCIATED UNITED, INC. with respect to a loan secured by real property located in the city of Long Beach, California.

CONCLUSIONS OF LAW

8. Based on the findings of fact contained in Paragraphs 1 through 7,
ASSOCIATES UNITED, INC. acting by and/or through one or more agents, associates,
representatives, and/or co-conspirators including, but not limited to, ALBERTO A. ROMERO and
RICARDO DEVIVO, or any other persons unknown at this time, solicited borrowers and
performed services for those borrowers and/or those borrowers' lenders in connection with loans
secured directly or collaterally by one or more liens on real property, and charged, demanded or
collected advance fees for the services to be provided, which acts require a real estate broker
license under Sections 10131(d) and 10131.2 of the Code, during a period of time when
ASSOCIATES UNITED, INC., ALBERTO A. ROMERO and RICARDO DEVIVO were not
licensed by the Department as real estate brokers, in violation of Section 10130 of the Code.

DESIST AND REFRAIN ORDER

Based upon the FINDINGS OF FACT AND CONCLUSIONS OF LAW stated herein, it is ordered that: ASSOCIATES UNITED, INC., ALBERTO A. ROMERO and RICARDO DEVIVO immediately desist and refrain from performing any acts within the State of California for which a real estate broker license is required, unless ASSOCIATES UNITED, INC., ALBERTO A. ROMERO and RICARDO DEVIVO are so licensed.

IT IS FURTHER ORDERED THAT ASSOCIATES UNITED, INC., ALBERTO

A. ROMERO and RICARDO DEVIVO immediately 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 (Section 10085.6 of the Code).
- 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 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.



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: Associates United, Inc./Ricardo Devivo Legalzoom.com, Inc. 100 W. Broadway, Suite 100 Glendale, CA 91210

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