

2.

From March 14, 2007, through March 13, 2011, Respondent JORGE A. CAMACHO ("Respondent") was licensed by the Department of Real Estate ("Department") as a real estate salesperson, Department ID 01795779. Respondent's license expired on March 14, 2011. Respondent has renewal rights under Business and Professions Code ("Code") Section 10201. The Department retains jurisdiction pursuant Code Section 10103. From January 11, 2010, through February 17, 2010, Respondent was licensed under the employment of real estate broker Sell UR Realty, Inc.

3.

Premier Modification Group and Bessie Corona have never been licensed in any capacity by the Department.

4.

For an unknown period of time beginning no later than January 27, 2010, Respondent, while doing business as Premier Modification Group, solicited and offered loan services to consumers, including services to assist them in negotiating with lenders, foreclosure forbearance, or obtaining a loan modification through advertisements on the internet. Respondent engaged in the business of claiming, demanding, charging receiving, collecting or contracting for the collection of advance fees, within the meaning of Code Section 10026 including, but not limited to, the following loan activities with respect to loans which were secured by liens on real property.

5.

On or about January 27, 2010, borrower Angelica Nunez ("Nunez") responded to an advertisement on the internet for loan modification and negotiation services. Respondent and Bessie Corona, an unlicensed person, solicited loan modification and negotiation services in connection with a loan secured by a lien on real property. Nunez paid advance fees of \$2,300 to Premier Modification Group for loan modification and negotiation services. Respondent and Bessie Corona made misrepresentations to Nunez in order to induce Nunez to enter into the advance fee agreement including, among others, that Premier Modification Group could obtain a loan modification for Nunez and possibly obtain a lower fixed interest rate on Nunez' mortgage. Respondent failed to perform the loan modification and

negotiation services that had been promised to Nunez. Respondent failed to provide an accounting of any services done for Nunez or an accounting of the advance fees collected from Nunez. Respondent refused Nunez' request for a refund of her advance fees.

DETERMINATION OF ISSUES

1.

The conduct, acts and/or omissions of Respondent JORGE A. CAMACHO, are in violation of Code Section 10137 and constitute grounds for the suspension or revocation of the license and license rights of Respondent JORGE A. CAMACHO pursuant to Code Section 10177(d).

2.

The conduct, acts and/or omissions of Respondent JORGE A. CAMACHO, as set forth above, are in violation of Code Sections 10085, 10085.5, 10085.6 and 10146 and Regulation Section 2970 and constitute grounds for the suspension or revocation of the license and license rights of Respondent JORGE A. CAMACHO pursuant to Code Section 10177(d).

3.

Respondent JORGE A. CAMACHO's conduct, acts and/or omissions, as set forth above, constitute cause for the suspension or revocation of the license and license rights of Respondent JORGE A. CAMACHO pursuant to Code Sections 10176(a) (making any substantial misrepresentation), 10176(b) (making any false promises of a character likely to influence, persuade or induce), and 10176(i) (conduct... which constitutes fraud or dishonest dealing).

4.

The standard of proof applied was clear and convincing proof to a reasonable certainty.

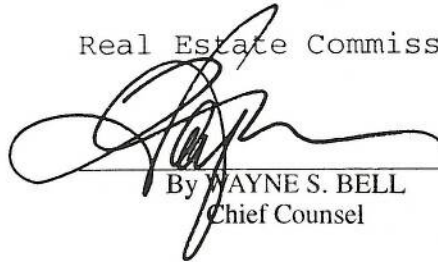
ORDER

The license and license rights of Respondent JORGE A. CAMACHO under the provisions of Part I of Division 4 of the Business and Professions Code are revoked.

This Decision shall become effective at 12 o'clock noon on January 2, 2013.

DATED: Nov. 9, 2012.

Real Estate Commissioner

A handwritten signature in black ink, appearing to read 'Wayne S. Bell', is written over a horizontal line. The signature is stylized and cursive.

By WAYNE S. BELL
Chief Counsel

