Department of Real Estate
320 West Fourth St., Suite 350
Los Angeles, CA 90013

Telephone: (213) 576-6982

FILED

NOV 24 2008

DEPARTMENT OF REAL ESTATE
BY: [signature]

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

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To: HOME OWNERS ASSISTANCE, a corporate real estate broker; DEAN ERIC TORO, as designated officer of Home Owners Assistance; FIRST HOUSING OF AMERICA INC., a corporate real estate broker; and SINDEY AVALOS, as designated officer of First Housing of America Inc.	NO. H-35474 LA ORDER TO DESIST AND REFRAIN

The Real Estate Commissioner of the State of California (hereinafter "Commissioner") has caused an investigation to be made of your activities as real estate brokers and based upon the findings of that investigation, as set forth below, is of the opinion that you, HOME OWNERS ASSISTANCE, and you, FIRST HOUSING OF AMERICA INC., have violated Section 10085 of the Business and Professions Code ("Code") and Regulation 2970, Title 10, California Code of Regulations ("Regulations"); and that you, DEAN ERIC TORO,

as designated broker officer of Home Owners Assistance, and you, SINDEY AVALOS, as designated broker-officer of First Housing of America Inc., have violated Code Section 10159.2.

1.

At all times material herein, you, HOME OWNERS ASSISTANCE were and now are licensed by the Department of Real Estate of the State of California ("Department") as a corporate real estate broker through DEAN ERIC TORO as the designated officer and broker responsible, pursuant to the provisions of Code Section 10159.2, for supervising the activities requiring a real estate license conducted on behalf of HOME OWNERS ASSISTANCE by its officers, agents and employees.

2.

At all times material herein, you, DEAN ERIC TORO, were and now are licensed by the Department as a real estate broker, individually and as the designated officer of HOME OWNERS ASSISTANCE. As its designated broker-officer, you, DEAN ERIC TORO, are and at all times material herein were responsible for the supervision and control of the activities of the officers, agents and employees of HOME OWNERS ASSISTANCE for which a license is required pursuant to Code Section 10159.2.

3.

At all times material herein, you, FIRST HOUSING OF AMERICA INC., were and now are licensed by the Department as a corporate real estate broker through SINDEY AVALOS as the designated officer and broker responsible, pursuant to the

provisions of Code Section 10159.2, for supervising the activities requiring a real estate license conducted on behalf of FIRST HOUSING OF AMERICA INC. by its officers, agents and employees.

4.

At all times material herein, you, SINDEY AVALOS, were and now are licensed by the Department as a real estate broker, individually and as the designated officer of FIRST HOUSING OF AMERICA INC. As its designated broker-officer, you, SINDEY AVALOS, are, and at all times material herein were, responsible for the supervision and control of the activities of the officers, agents and employees of FIRST HOUSING OF AMERICA INC. for which a license is required pursuant to Code Section 10159.2.

5.

All further references to "you" include the parties identified in Paragraphs 1 through 4, above, and also include the officers, directors, employees, agents and real estate licensees employed by or associated with said parties and who at all times herein mentioned were engaged in the furtherance of the business or operations of said parties and who were acting within the course and scope of their authority and employment.

6.

At all times material herein mentioned, you, HOME OWNERS ASSISTANCE, you, FIRST HOUSING OF AMERICA INC., you DEAN ERIC TORO, and you, SINDEY AVALOS, 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 Code Section 10131(d), for another or others, all for or in expectation of compensation, solicited and negotiated between borrowers and lenders for loans secured by real property ("mortgage loan activities").

7.

Beginning on or before January 1, 2008, and continuing to the present time, you have offered to assist borrowers in modifying the terms of their existing home loans.

8.

In the course of activities described in Paragraphs 6 and 7, you, HOME OWNERS ASSISTANCE, and you, FIRST HOUSING OF AMERICA INC., acted in violation of the Code and the Regulations in that you collected fees in advance from prospective borrowers pursuant to a written "Advance Fee Agreement", which you did not submit to the Department for review and approval prior to use, in violation of Code Section 10085 and Regulation 2970.

9.

You, DEAN ERIC TORO, failed to exercise reasonable supervision over the activities of officers and employees of HOME OWNERS ASSISTANCE for which a real estate license was required so as to prevent the violations set forth above, in violation of Code Section 10159.2.

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10.

You, SINDEY AVALOS, failed to exercise reasonable supervision over the activities of officers and employees of FIRST HOUSING OF AMERICA INC. for which a real estate license was required so as to prevent the violations set forth above, in violation of Code Section 10159.2.

NOW, THEREFORE, YOU, HOME OWNERS ASSISTANCE, YOU, DEAN ERIC TORO, YOU FIRST HOUSING OF AMERICA INC., AND YOU, SINDEY AVALOS, ARE ORDERED TO DESIST AND REFRAIN from performing any activity for which a real estate license is required, within the meaning of Code Section 10131, unless and until you are in compliance with Code Sections 10085 and 10159.2 and Regulation 2970.

DATED: 11-21-08.

JEFF DAVI
Real Estate Commissioner

cc: Home Owners Assistance
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