

1 DEPARTMENT OF REAL ESTATE  
2 320 West Fourth Street, Ste. 350  
3 Los Angeles, CA 90013  
4 Telephone: (213) 576-9682

**FILED**  
MARCH 27, 2009  
DEPARTMENT OF REAL ESTATE

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BEFORE THE DEPARTMENT OF REAL ESTATE  
STATE OF CALIFORNIA

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TO:	)	
	)	NO. H-35820 LA
RONALD CLAUDE QUINTERO,	)	
dba American Mortgage	)	
Modification, Inc.;	)	<u>ORDER TO</u>
American Mortgage	)	<u>DESIST AND REFRAIN</u>
Modification; and	)	
Mortgageleadersedge.com.	)	

The Real Estate Commissioner of the State of California (hereinafter "Commissioner") has caused an investigation to be conducted of your activities as a real estate broker, and based upon the findings of that investigation, is of the opinion that you, RONALD CLAUDE QUINTERO, doing business as American Mortgage Modification, Inc.; American Mortgage Modification; and Mortgageleadersedge.com, have violated Section 10085 of the Business and Professions Code (hereinafter "Code") and Section

1 2970 of Chapter 6, Title 10, California Code of Regulations  
2 (hereinafter "Regulations").

3 1.

4 At all times herein mentioned, you, RONALD CLAUDE  
5 QUINTERO ("QUINTERO") were licensed and/or have license rights  
6 under the Code as a real estate broker.

7 2.

8 At all times herein mentioned, American Mortgage  
9 Modification, Inc., is and was a California corporation.  
10 QUINTERO is the CEO and CFO of American Mortgage Modification,  
11 Inc. At all times relevant herein, QUINTERO has owned or  
12 controlled more than 10% of American Mortgage Modification,  
13 Inc.'s stock. Mortgageleadersedge.com and American Mortgage  
14 Modification are fictitious business names of American Mortgage  
15 Modification, Inc.

16 3.

17 At all times material herein, in the State of  
18 California, you, RONALD CLAUDE QUINTERO, doing business as  
19 American Mortgage Modification, Inc.; American Mortgage  
20 Modification; and Mortgageleadersedge.com, engaged in the  
21 business of claiming, demanding, charging, receiving, collecting  
22 or contracting for the collection of advance fees, within the  
23 meaning of Section 10026 of the Code, including, but not limited  
24 to, offering to contract for the performance of loan  
25 modification services with respect to loans which are secured by  
26 liens on real property in exchange of an advance fee payment to  
27 you. Examples of the advance fees you collected from borrowers

1 for the purpose of providing loan modifications include, but are  
2 not limited to, the following transactions:

<u>Date Received</u>	<u>Borrower</u>	<u>Amount Collected</u>
3 April 1, 2008	Sandra Mendoza	\$2,000.00
4 June 12, 2008	Delia Santos	\$ 800.00
5 July 2, 2008	Delia Santos	\$ 800.00
6 July 11, 2008	Jaime Velasco	\$1,000.00
7 Unknown	Jaime Velasco	\$1,400.00
8 Sept. 10, 2008	Kathy M. Nunes	\$3,500.00
9 Oct. 10, 2008	Robert Rodriguez	\$1,300.00
10 Nov. 12, 2008	Robert Rodriguez	\$1,300.00

11  
12 4.

13 Said advance fees were collected pursuant to written  
14 agreements which constituted advance fee agreements within the  
15 meaning of Code Section 10085.

16 5.

17 You claimed, demanded, charged, received, collected or  
18 contracted for advance fees as described above without  
19 submitting a written advance fee agreement to the Commissioner  
20 ten days prior to claiming, demanding, charging, receiving,  
21 collecting or contracting for the collection of advance fees as  
22 discussed in Paragraph 4 above, in violation of Section 10085 of  
23 the Code and Section 2970 of the Regulations.

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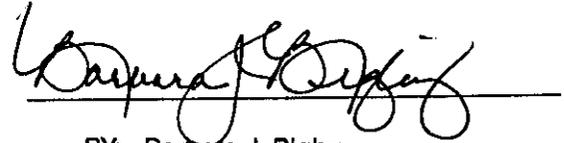
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6.

NOW, THEREFORE, YOU, RONALD CLAUDE QUINTERO, dba American Mortgage Modification, Inc.; American Mortgage Modification; and Mortgageleadersedge.com, ARE ORDERED TO DESIST AND REFRAIN from claiming, demanding, charging, receiving, collecting or contracting for the collection of advance fees until you are in compliance with Section 10085 of the Code and Section 2970 of the Regulations.

DATED: 3/23, 2009.

JEFF DAVI  
Real Estate Commissioner



BY: Barbara J. Bigby  
Chief Deputy Commissioner

cc: Ronald Claude Quintero  
26072 Red Corral  
Laguna Hills, CA 92653