

1 Department of Real Estate  
2 320 West 4th Street, Suite 350  
3 Los Angeles, California 90013-1105  
4 Telephone: (213) 576-6982

**FILED**  
MAY 12, 2009  
DEPARTMENT OF REAL ESTATE

By C. J. [Signature]

8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 \* \* \*

11 To: )  
12 ) NO. H-35949 LA  
13 COUNTY HOMEOWNERS RECORDING, INC., )  
14 LUIS ENRIQUE CAVERO, BALTAZAR DIAZ, ) ORDER TO DESIST  
15 MARICARMEN FLORES, individually and ) AND REFRAIN  
16 jointly doing business as County )  
17 Homeowners Recording, Inc. )

18 The Real Estate Commissioner of the State of  
19 California has caused an investigation to be made of your  
20 activities requiring a real estate license and, based on the  
21 findings of that investigation, as set forth below, is of the  
22 opinion that you, COUNTY HOMEOWNERS RECORDING, INC., you, LUIS  
23 ENRIQUE CAVERO, you, BALTAZAR DIAZ, and you, MARICARMEN FLORES,  
24 have violated Section 10130 of the Business and Professions Code  
25 ("Code").

26 1.

27 You, COUNTY HOMEOWNERS RECORDING, INC., LUIS ENRIQUE  
CAVERO, BALTAZAR DIAZ, and MARICARMEN FLORES, are not now and

1 have never been licensed by the Department of Real Estate of the  
2 State of California ("Department") as a real estate broker.

3 2.

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

12 3.

13 During a period of time from approximately April,  
14 2008, and continuing to the present time, you, COUNTY HOMEOWNERS  
15 RECORDING, INC., you, LUIS ENRIQUE CAVERO, you, BALTAZAR DIAZ,  
16 and you, MARICARMEN FLORES, engaged in the business of, acted in  
17 the capacity of, or advertised a loan modification service and  
18 advance fee brokerage using the name County Homeowners  
19 Recording, Inc. offering and performing loan modification  
20 services with respect to loans which were secured by liens on  
21 real property for compensation or in expectation of compensation  
22 and for fees often collected in advance as well as at the  
23 conclusion of the transaction. You contacted lenders on behalf  
24 of distressed homeowners seeking modification of the terms of  
25 their home loans, principal reduction, foreclosure abatement,  
26 loan refinance, and/or short sale services and advice.

27

1 4.

2 Your acts, COUNTY HOMEOWNERS RECORDING, INC., LUIS  
3 ENRIQUE CAVERO, BALTAZAR DIAZ, and MARICARMEN FLORES, as  
4 described in Paragraph 3, above, are acts requiring a real  
5 estate broker license under the provisions of Code Sections  
6 10131(d) and 10131.2.

7  
8 Aidee Quiñones

9 9387 Nolina Drive, Hesperia, California

10 5.

11 On or about April 17, 2008, in response to a personal  
12 reference for loan modification services, Aidee Quiñones  
13 ("Quiñones") contacted BALTAZAR DIAZ. Quiñones met with  
14 BALTAZAR DIAZ at the offices of COUNTY HOMEOWNERS RECORDING,  
15 INC. ("CHR"), who demanded and received an advance fee from  
16 Quiñones of \$2,495. Quiñones signed a loan modification  
17 agreement entitled "Service Agreement" and paid \$2,495, to CHR  
18 at BALTAZAR DIAZ's recommendation and by and through BALTAZAR  
19 DIAZ.

20 Blanca L. Padilla Ramirez

21 12951 Fawnskin Street, Hesperia, California

22 6.

23 On or about May 5, 2008, in response to a personal  
24 reference for loan modification services, Blanca L. Padilla  
25 Ramirez ("Ramirez") contacted CHR. Ramirez met with MARICARMEN  
26 FLORES and LUIS ENRIQUE CAVERO at the offices of CHR, who  
27 demanded and received an advance fee from Ramirez of \$2,500.

1 Ramirez paid \$2,500, to CHR at MARICARMEN FLORES' recommendation  
2 and by and through MARICARMEN FLORES.

3 Jesus Fajardo

4 1076 E. 8<sup>th</sup> Street, #A, Pomona, California

5 7.

6 On or about May 16, 2008, in response to a printed  
7 flyer advertisement for loan modification services, Jesus  
8 Fajardo ("Fajardo") contacted CHR. Fajardo met with MARICARMEN  
9 FLORES at the offices of CHR, who demanded and received an  
10 advance fee from Fajardo of \$1,995. Fajardo signed a loan  
11 modification agreement entitled "Service Agreement" and paid  
12 \$1,995, to CHR at MARICARMEN FLORES' recommendation and by and  
13 through MARICARMEN FLORES.

14 8.

15 You, COUNTY HOMEOWNERS RECORDING, INC., you, LUIS  
16 ENRIQUE CAVERO, you, BALTAZAR DIAZ, and you, MARICARMEN FLORES,  
17 individually and jointly doing business as County Homeowners  
18 Recording, Inc., violated Code Section 10130 by engaging in the  
19 activities described in Paragraphs 3 through 7, above, without  
20 first obtaining a real estate broker license from the  
21 Department.

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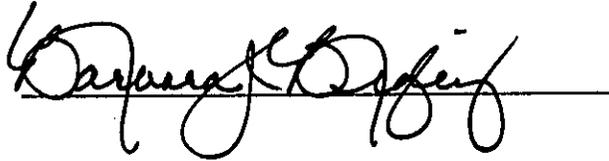
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8.

NOW, THEREFORE, YOU, COUNTY HOMEOWNERS RECORDING,  
INC., YOU, LUIS ENRIQUE CAVERO, YOU, BALTAZAR DIAZ, AND YOU,  
MARICARMEN FLORES ARE ORDERED TO DESIST AND REFRAIN from  
performing any and all acts within the State of California for  
which a real estate broker license is required, within the  
meaning of Code Sections 10131 and 10131.2, unless and until you  
obtain a real estate broker license from the Department.

DATED: 5-6-09

JEFF DAVI  
Real Estate Commissioner



cc: County Homeowners Recording, Inc.  
14 North Central Avenue  
Upland, California 91786

Luis Enrique Caverro  
13151 Yorba Avenue, Apt. #150  
Chino, California 91710

Baltazar Diaz  
13636 W. Nolina Drive  
Hesperia, California 92344

Maricarmen Flores  
10 North Central Avenue  
Upland, California 91786