



1 Respondent's license certificate(s), pocket card(s) and any branch office license certificate(s)  
2 shall be sent to the below listed address so that they reach the Department on or before the  
3 effective date of this Order:

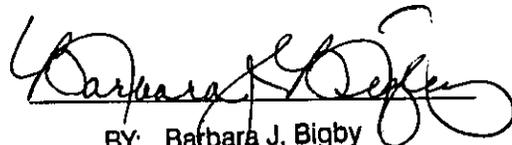
4 DEPARTMENT OF REAL ESTATE  
5 Attn: Licensing Flag Section  
6 P. O. Box 187000  
7 Sacramento, CA 95818-7000

8 This Order shall become effective at 12 o'clock noon

9 on FEB 24, 2010.

10 DATED: 1/29, 2010.

11  
12 JEFF DAVI  
13 Real Estate Commissioner

14   
15  
16 BY: Barbara J. Bigby  
17 Chief Deputy Commissioner  
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1 provisions of Section 11522 of the Government Code. I also understand that by so voluntarily  
2 surrendering my license, I agree to the following:

3 1. The filing of this Declaration shall be deemed as my petition for voluntary  
4 surrender.

5 2. The filing of this Declaration shall also be deemed to be an understanding and  
6 agreement that I waive all rights I have to require the Commissioner to prove the allegations  
7 contained in the Accusation filed in this matter at a hearing held in accordance with the  
8 provisions of the Administrative Procedure Act (Government Code Sections 11400 et seq.), and  
9 that I also waive other rights afforded to it in connection with the hearing, such as the right to  
10 discovery, the right to present evidence in defense of the allegations in the Accusation and the  
11 right to cross-examine witnesses.

12 3. I further agree that upon acceptance by the Commissioner, as evidenced by an  
13 appropriate order, all affidavits and all relevant evidence obtained by the Department in this  
14 matter prior to the Commissioner's acceptance, and all allegations contained in the Accusation  
15 filed in Department Case No. H-36085 LA and in the Desist and Refrain Order in Case No.  
16 H-36083 LA may be considered by the Department to be true and correct for the purpose of  
17 deciding whether or not to grant relicensure or reinstatement my license pursuant to Government  
18 Code Section 11522.

19 4. Respondent JEFFREY ALAN CHIUMINATTA freely and voluntarily  
20 surrenders all his licenses and license rights under the Real Estate Law.

21 I declare under penalty of perjury under the laws of the State of California that the  
22 above is true and correct and that I am acting freely and voluntarily to surrender my license and  
23 all license rights attached thereto.

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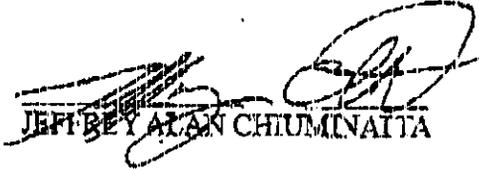
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I declare under penalty of perjury under the laws of the State of California that the above is true and correct and that this declaration was executed 1/19/2010, 2010, at Foothill Ranch, California.

  
JEFFREY ALAN CHIUMINATTA

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I declare under penalty of perjury under the laws of the State of California that the  
above is true and correct and that this declaration was executed \_\_\_\_\_, 2010, at  
\_\_\_\_\_, California.

JEFFREY ALAN CHIUMINATTA

*Acco  
file*

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**FILED**  
FEB - 4 2010  
DEPARTMENT OF REAL ESTATE

*K. Wiederholt*

BEFORE THE DEPARTMENT OF REAL ESTATE  
STATE OF CALIFORNIA

\*\*\*\*\*

In the Matter of the Accusation of	)	DRE No. H-36085 LA
	)	OAH No.L-2009071098
<u>GREEN CREDIT SOLUTIONS INC., a</u>	)	
<u>corporate real estate broker;</u>	)	
JEFFREY ALAN CHIUMINATTA,	)	
individually and as former designated	)	
broker officer of Green Credit Solutions Inc;	)	
and CURTIS JAMES MELONE,	)	
	)	
Respondents.)	)	

ORDER ACCEPTING VOLUNTARY SURRENDER OF REAL ESTATE LICENSE

On June 26, 2009, an Accusation was filed in this matter against Respondent GREEN CREDIT SOLUTIONS INC.

On January 20, 2010, Respondent petitioned the Commissioner to voluntarily surrender its real estate broker license pursuant to Section 10100.2 of the Business and Professions Code.

IT IS HEREBY ORDERED that Respondent GREEN CREDIT SOLUTION INC.'S petition for voluntary surrender of its real estate broker license is accepted as of the effective date of this Order as set forth below, based upon the understanding and agreement expressed in Respondent's Declaration dated January 20, 2010 (attached as Exhibit "A" hereto).

1 Respondent's license certificate(s), pocket card(s) and any branch office license certificate(s)  
2 shall be sent to the below listed address so that they reach the Department on or before the  
3 effective date of this Order:

4 DEPARTMENT OF REAL ESTATE  
5 Attn: Licensing Flag Section  
6 P. O. Box 187000  
7 Sacramento, CA 95818-7000

8 This Order shall become effective at 12 o'clock noon  
9 FEB 24, 2010.

10 DATED: 1/29, 2010.

11  
12 JEFF DAVI  
13 Real Estate Commissioner

14   
15 BY: Barbara J. Bigby  
16 Chief Deputy Commissioner



1 I understand that by so voluntarily surrendering its license, GREEN CREDIT  
2 SOLUTIONS INC. may be relicensed as a broker only by petitioning for reinstatement pursuant  
3 to Section 11522 of the Government Code. I also understand that by so voluntarily surrendering  
4 its license, GREEN CREDIT SOLUTIONS INC. agrees to the following:

5 1. The filing of this Declaration shall be deemed as its petition for voluntary  
6 surrender.

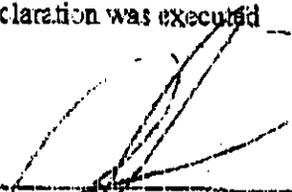
7 2. The filing of this Declaration shall also be deemed to be an understanding and  
8 agreement by GREEN CREDIT SOLUTIONS INC. that it waives all rights it has to require the  
9 Commissioner to prove the allegations contained in the Accusation filed in this matter at a  
10 hearing held in accordance with the provisions of the Administrative Procedure Act  
11 (Government Code Sections 11400 et seq.), and that it also waives other rights afforded to it in  
12 connection with the hearing such as the right to discovery, the right to present evidence in  
13 defense of the allegations in the Accusation and the right to cross-examine witnesses.

14 3. I further agree on behalf of GREEN CREDIT SOLUTIONS INC. that upon  
15 acceptance by the Commissioner, as evidenced by an appropriate order, all affidavits and all  
16 relevant evidence obtained by the Department in this matter prior to the Commissioner's  
17 acceptance, and all allegations contained in the Accusation filed in Department Case No.  
18 H-36085 LA and the Desist and Refrain Order filed in Department Case No. H-36083 LA may  
19 be considered by the Department to be true and correct for the purpose of deciding whether or  
20 not to grant relicensure or reinstatement of GREEN CREDIT SOLUTIONS INC.'s license  
21 pursuant to Government Code Section 11522.

22 4. Respondent GREEN CREDIT SOLUTIONS INC. freely and voluntarily  
23 surrenders all its licenses and license rights under the Real Estate Law.

24 I declare under penalty of perjury under the laws of the State of California that the  
25 above is true and correct and that I am acting freely and voluntarily on behalf of GREEN  
26 CREDIT SOLUTIONS INC. to surrender its license and all license rights attached thereto.  
27

I declare under penalty of perjury under the laws of the State of California that the above is true and correct and that this declaration was executed 1/19/2010, 2010, at Foothill Ranch, California.

  
\_\_\_\_\_  
Christopher Fox,  
Officer, on behalf of  
GREEN CREDIT SOLUTIONS INC.

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I declare under penalty of perjury under the laws of the State of California that the  
above is true and correct and that this declaration was executed \_\_\_\_\_, 2010, at  
\_\_\_\_\_, California.

\_\_\_\_\_  
Christopher Fox,  
Officer, on behalf of  
GREEN CREDIT SOLUTIONS INC.



1 Respondent's license certificate and pocket card shall be sent to the below listed address so that  
2 they reach the Department on or before the effective date of this Order:

3 Department of Real Estate  
4 Attn: Licensing Flag Section  
5 P.O. Box 187000  
6 Sacramento, CA 95818-7000

7 This Order shall become effective at 12 o'clock noon

8 on FEB 24 2010

9 DATED: 1/29/2010

10 JEFF DAVI  
11 Real Estate Commissioner

12   
13 BY: Barbara J. Bigby  
14 Chief Deputy Commissioner

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1 provisions of Section 11522 of the Government Code. I also understand that by so voluntarily  
2 surrendering my license, I agree to the following:

3           1. The filing of this Declaration shall be deemed as my petition for voluntary  
4 surrender.

5           2. The filing of this Declaration shall also be deemed to be an understanding and  
6 agreement that I waive all rights I have to require the Commissioner to prove the allegations  
7 contained in the Accusation filed in this matter at a hearing held in accordance with the  
8 provisions of the Administrative Procedure Act (Government Code Sections 11400 et seq.), and  
9 that I also waive other rights afforded to it in connection with the hearing, such as the right to  
10 discovery, the right to present evidence in defense of the allegations in the Accusation and the  
11 right to cross-examine witnesses.

12           3. I further agree that upon acceptance by the Commissioner, as evidenced by an  
13 appropriate order, all affidavits and all relevant evidence obtained by the Department in this  
14 matter prior to the Commissioner's acceptance, and all allegations contained in the Accusation  
15 filed in Department Case No. H-36085 LA and in the Desist and Refrain Order in Case No.  
16 H-36083 LA may be considered by the Department to be true and correct for the purpose of  
17 deciding whether or not to grant relicensure or reinstatement my license pursuant to Government  
18 Code Section 11522.

19           4. Respondent CURTIS JAMES MELONE freely and voluntarily surrenders all  
20 his licenses and license rights under the Real Estate Law.

21           I declare under penalty of perjury under the laws of the State of California that the  
22 above is true and correct and that I am acting freely and voluntarily to surrender my license and  
23 all license rights attached thereto.

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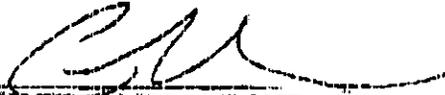
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I declare under penalty of perjury under the laws of the State of California that the above is true and correct and that this declaration was executed January 19~~th~~, 2010, at Foothill Ranch, California.

  
CURTIS JAMES MELONE

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I declare under penalty of perjury under the laws of the State of California that the  
above is true and correct and that this declaration was executed \_\_\_\_\_, 2010, at  
\_\_\_\_\_, California.

\_\_\_\_\_  
CURTIS JAMES MELONE

1 MARTHA J. ROSETT, Counsel (SBN 142072)  
2 Department of Real Estate  
3 320 West Fourth St. #350  
4 Los Angeles, CA 90013

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FILED  
JUNE 26, 2009  
DEPARTMENT OF REAL ESTATE

(213) 576-6982  
(213) 620-6430

By C. J.

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

\* \* \* \*

In the Matter of the Accusation of ) No. H- 36085 LA  
)  
GREEN CREDIT SOLUTIONS INC., a ) A C C U S A T I O N  
corporate real estate broker; )  
JEFFREY ALAN CHIUMINATTA, )  
individually and as former )  
designated officer of )  
Green Credit Solutions Inc.; )  
and CURTIS JAMES MELONE; )  
)  
Respondents. )  
)

The Complainant, Robin Trujillo, a Deputy Real Estate  
Commissioner, for cause of Accusation against GREEN CREDIT  
SOLUTIONS INC.; JEFFREY ALAN CHIUMINATTA, individually and as  
former designated officer of Green Credit Solutions Inc.; and  
CURTIS JAMES MELONE is informed and alleges as follows:

1.

The Complainant, Robin Trujillo, a Deputy Real Estate  
Commissioner of the State of California, makes this Accusation in

her official capacity.

2.

Respondent GREEN CREDIT SOLUTIONS INC. ("GREEN CREDIT") is a California corporation. Respondent CURTIS JAMES MELONE is the President of GREEN CREDIT. Christopher Fox and Brian La Ruffa are also officers of GREEN CREDIT, which has its offices at 7525 Irvine Center Drive, Suite 200, Irvine, CA 92618.

3.

Respondent GREEN CREDIT is licensed by the Department of Real Estate ("Department") as a corporate real estate broker. GREEN CREDIT was originally licensed by the Department on August 14, 2008. Respondent JEFFREY ALAN CHIUMINATTA was the broker-officer designated pursuant to Business and Professions Code ("Code") Section 10159.2 to be responsible for ensuring GREEN CREDIT's compliance with the Real Estate Law until he cancelled his designated broker status on November 10, 2008. Since November 10, 2008, GREEN CREDIT has not been broker affiliated, and its license has therefore been inactive.

4.

Respondent JEFFREY ALAN CHIUMINATTA ("CHIUMINATTA") is licensed by the Department as a real estate broker. CHIUMINATTA was originally licensed by the Department as a broker on September 14, 2007. Between August 14, 2008 and November 10, 2008, Respondent CHIUMINATTA was the designated broker-officer of GREEN CREDIT. CHIUMINATTA is currently the designated broker-

1 officer of Pacwest Funding, a corporate real estate broker with  
2 offices at the same location as GREEN CREDIT. CHIUMINATTA's  
3 address of record with the Department is 7525 Irvine Center  
4 Drive, Suite 200, Irvine, CA 92618.

5.

6 Respondent CURTIS JAMES MELONE, aka Curtis James  
7 Stanfield and aka Curtis Kubat ("MELONE"), is licensed by the  
8 Department as a real estate salesperson. MELONE was originally  
9 licensed by the Department on November 20, 2003. His license  
10 expired on November 19, 2007 and was renewed on December 19,  
11 2008. Respondent CHIUMINATTA is MELONE's current employing  
12 broker.

13  
14 6.

15 Respondent MELONE is the President, Chief Executive  
16 Officer ("CEO") and/or Chief Operating Officer ("COO") of real  
17 estate licensees GREEN CREDIT, Pacwest Funding, and Green  
18 Residential. He is also the President, CEO and/or COO of  
19 unlicensed corporation Green Credit, Inc., formerly known as Get  
20 Green Credit. MELONE's address of record with the Department is  
21 7525 Irvine Center Dr., Suite 200, Irvine, CA 92618.

22 7.

23 Christopher Fox is not now and has never been licensed  
24 by the Department in any capacity. Fox is an officer of GREEN  
25 CREDIT, Pacwest Funding and Green Residential.

26 ///  
27

8.

1  
2 Brian La Ruffa is not now and has never been licensed  
3 by the Department in any capacity. La Ruffa is an officer of  
4 GREEN CREDIT, Pacwest Funding, and Green Residential.

9.

5  
6 MELONE, Fox and La Ruffa are officers of GREEN CREDIT,  
7 Pacwest Funding, and Green Residential, licensed real estate  
8 corporate brokers which also share the same address of record:  
9 7525 Irvine Center Dr., Suite 200, Irvine, CA 92618.

10  
11 10.

12 The parties and entities listed above have also engaged  
13 in real estate activities under numerous other business names,  
14 including, but not limited to, the following unlicensed business  
15 names:

- 16 a) www.getgreencredit.com  
17 b) www.greencreditsolutions.com  
18 c) www.gogreencredit.com  
19 d) www.yournewcreditcompany.com  
20 e) Green Credit Advisors  
21 f) Green Credit Holding  
22 g) Green Credit Collections and Servicing  
23 h) Leads2Green.

24  
25 11.

26 All further references to "Respondents" include the  
27 parties listed in Paragraphs 2 through 6 above, as well as the

1 officers, agents, affiliates and employees of the parties listed  
2 in Paragraphs 2 through 6.

3 12.

4 At all times relevant herein, Respondents engaged in  
5 the business of, acted in the capacity of, advertised or assumed  
6 to act as real estate brokers in the State of California within  
7 the meaning of Code Sections 10131(d) and 10131.2. Their  
8 activities included soliciting borrowers or lenders for and/or  
9 negotiating loans, collecting payments and/or performing services  
10 for borrowers or lenders in connection with loans secured by lien  
11 on real property. Their activities also included claiming,  
12 demanding, charging, receiving, collecting or contracting for the  
13 collection of advance fees within the meaning of Code Sections  
14 10026 and 10085.

15 FIRST CAUSE OF ACCUSATION

16 Audit No. LA080159

17 13.

18 On April 29, 2009, the Department completed an audit  
19 examination of Respondent GREEN CREDIT's books and records  
20 pertaining to the mortgage lending activities described in  
21 Paragraph 12 above, covering a period from approximately March 1,  
22 2008 to February 28, 2009. The primary purpose of the  
23 examination was to determine Respondent GREEN CREDIT and  
24 Respondent CHIUMINATTA's compliance with the Real Estate Law.  
25 The examination, Audit No. LA 080159, revealed violations of the  
26  
27

1 Code and Title 10, Chapter 6 of the California Code of  
2 Regulations ("Regulations"), as set forth below, and as more  
3 specifically set forth in the Audit Report and Exhibits attached  
4 thereto.

5 14.

6 During the examination period, Respondent GREEN CREDIT,  
7 acting by and through CHIUMINATTA as its designated broker  
8 officer, did not maintain a trust account. Rather, funds,  
9 including trust funds, were deposited into and/or disbursed from  
10 the following general business account:

11 "Bank Account 1 (B/A 1)": This account, account number  
12 321-4151742, was named, "Green Credit Solutions Inc." and was  
13 maintained at Wells Fargo Bank, P.O. Box 6995, Portland, OR,  
14 97228-6995. This account was maintained for the receipts and  
15 disbursements of trust funds received in connection with GREEN  
16 CREDIT's general business operations and for the deposit of trust  
17 funds in the form of advance fees.

18 15.

19 In the course of activities described in Paragraphs 12  
20 and 14 above, and during the examination period described in  
21 Paragraph 13, Respondents acted in violation of the Code and the  
22 Regulations in that:  
23

24 a) Respondents collected advance fees from borrowers  
25 pursuant to an agreement which was not authorized by the  
26 Department, in violation of Code Section 10085 and Regulation  
27

1 2970.

2 b) Respondents did not maintain a trust account for the  
3 advance fees, in violation of Code Sections 10145 and 10146 and  
4 Regulation 2832.

5 c) The advance fees were deposited into GREEN CREDIT's  
6 general business account, which was not set up as a trust  
7 account, in violation of Code Section 10146. The following are  
8 examples of transactions in which Respondents collected advance  
9 fees, which were deposited into their general business account:

<u>Name of Borrower.</u>	<u>Date Deposited</u>	<u>Amt. Deposited</u>
Branch, Willard	9/25/08	\$ 3,495.00
Nichols, Troy	8/21/08	\$ 1,500.00
Mc Afee, Kamerin	10/17/08	\$ 2,000.00
Piliu, Tenisi	10/22/08	\$ 1,800.00
Banks, Lamarr	10/14/08	\$ 380.00
Hatter, Richard	9/04/08	\$ 2,495.00
Espinoza, Dennis	11/18/08	\$ 2,000.00
Honeycutt, Tiffany	11/13/08	\$ 1,495.00

20 d) Respondents collected trust funds, in the form of  
21 advance fees, on behalf of borrowers, which trust funds were  
22 deposited into Respondents general account, and commingled with  
23 general funds, in violation of Code Sections 10176(e).

24 e) Respondents did not maintain a columnar record of  
25 receipts and disbursements of trust funds received on behalf of  
26 borrowers, in violation of Code Section 10145 and Regulation  
27

2831.

1  
2 f) Respondents did not maintain a separate record for  
3 each beneficiary of trust funds received from borrowers in  
4 connection with its loan modification, in violation of Code  
5 Section 10145 and Regulation 2831.1.

6 g) Respondents did not maintain monthly  
7 reconciliations of receipt and disbursement records with the  
8 total balance of separate beneficiary records for the bank  
9 account that handled advance fees, in violation of Code Section  
10 10145 and Regulation 2831.2.

11 h) Respondents received advance fees from borrowers  
12 without maintaining and providing an accounting identifying the  
13 name of the agent, name of the principal, services to be  
14 rendered, identity of the trust fund account into which the  
15 advance fees were deposited, the amount of the fee collected, and  
16 the allocation of money disbursed from the advance fee to cover  
17 services, commission and overhead. This was in violation of  
18 Regulation 2972.  
19

20 i) Respondent CHIUMINATTA did not exercise adequate  
21 supervision over the activities of GREEN CREDIT to ensure  
22 compliance with the Real Estate Laws, in violation of Code  
23 Sections 10159.2 and 10177(h), and Regulation 2725.

24 j) Respondent GREEN CREDIT collected advance fees from  
25 borrowers Espinoza and Honeycutt to perform loan modification  
26 services after Respondent CHIUMINATTA resigned as designated  
27

1 broker-officer, and the corporation's license was therefore not  
2 broker-affiliated, in violation of Code Sections 10130 and  
3 Regulation 2740.

4 16.

5 The conduct, acts and/or omissions of Respondent GREEN  
6 CREDIT and CHIUMINATTA, as described in Paragraph 15, above,  
7 violated the Code and Regulations in the following ways:

8	<u>PARAGRAPH</u>	<u>PROVISIONS VIOLATED</u>
9	15(a)	Code Sections 10085, and 10 Regulation 2970.
11	15(b)	Code Sections 10145 and 10146, and Regulation 2832.
12	15(c)	Code Section 10146.
13	15(d)	Code Sections 10176(e).
14	15(e)	Code Section 10145 and 15 Regulation 2831.
16	15(f)	Code Section 10145 and 17 Regulation 2831.1.
18	15(g)	Code Section 10145 and Regulation 2831.2.
19	15(h)	Regulation 2972.
20	15(i)	Code Sections 10159.2 and 21 10177(h) and Regulation 2725.
22	15(j)	Code Sections 10130 and 23 Regulation 2740.

24 The foregoing violations constitute cause for the  
25 suspension or revocation of the real estate licenses and license  
26 rights of Respondents GREEN CREDIT and CHIUMINATTA under the  
27

1 provisions of Code Sections 10177(d), 10176(e), 10176(i),  
2 10177(g), 10177(j), 10137, 10146 and/or 10085.

3 17.

4 The violations set forth above constitute cause for the  
5 suspension or revocation of Respondent CHIUMINATTA's real estate  
6 license and/or license rights, as the broker-officer of  
7 Respondent GREEN CREDIT, for failing to supervise the activities  
8 of the corporation, in violation of Code Sections 10159.2, in  
9 conjunction with 10177(h), 10177(d) and/or 10177(g).

10 SECOND CAUSE OF ACCUSATION:

11 (Advance Fee Violations and Unlicensed Activity)

12 18.

13 Complainant incorporates by this reference into this  
14 separate cause of accusation the allegations contained above in  
15 Paragraphs 1 through 17.

16 19.

17 Beginning on or before June 6, 2008 and continuing to  
18 the present time, Respondents solicited, advertised and collected  
19 advance fees from mortgage loan clients in connection with loan  
20 modification services. As of that time, Respondents had not  
21 received approval for an advance fee agreement and related  
22 promotional materials prior to use, and Respondents GREEN CREDIT  
23 and MELONE were not otherwise licensed to advertise and conduct  
24 activities requiring a real estate license.  
25

26 ///

20.

1  
2 In July of 2008, Respondents submitted samples of a  
3 proposed advance fee and related advertising and promotional  
4 materials to the Department for review. The Department provided  
5 Respondents with written objections, setting forth specific  
6 details of the materials which were false, misleading and/or  
7 deceptive, or which were otherwise not in compliance with the  
8 Real Estate laws. Respondents submitted proposed materials  
9 several additional times, but none of the materials were approved  
10 by the Department.

11 21.

12 Despite failure to obtain approval of the proposed  
13 advance fee agreements and related promotional materials,  
14 Respondents collected advance fees in relation to loan  
15 modification services. The advance fees Respondents collected  
16 were not placed into a trust account, and trust accounting  
17 records were not maintained in compliance the Real Estate Law.

18 22.

19  
20 Prior to August 14, 2008, Respondent GREEN CREDIT was  
21 not licensed by the Department. Since November 10, 2008,  
22 Respondent GREEN CREDIT has not been affiliated with a designated  
23 broker-officer. During said periods of time, Respondent GREEN  
24 CREDIT was not authorized to conduct activities requiring a real  
25 estate license.

26 ///

27

23.

Between November 19, 2007 and December 19, 2008, Respondent MELONE's real estate salesperson license had expired and he was not licensed to conduct activities requiring a real estate license. Respondent MELONE has never been licensed as a real estate broker.

24.

Prior to August 14, 2008, Respondents solicited, advertised and/or collected advance fees, and/or entered into loan modification agreements from clients, including from Martha Rostran and Carlos Mayoral and from William and Angela Lee.

25.

Between August 14, 2008 and November 10, 2008, as set forth above in Paragraph 15(c) above, Respondents entered into advance fee agreements and collected advance fees from clients, including from Willard Branch, Troy Nichols, Kamerin Mc Afee, Tenisi Piliu, Lamarr Banks, and Richard Hatter. Additional examples of advance fees collected include the following:

Borrower	Date of Deposit	Total Amount
Purewal, Tajinder	9/2/08 and 9/30/08	\$ 3,495.00
Bell, Vickie	9/17/08	\$ 1,747.50
Fuentes, Wm.	11/03/08	\$ 3,495.00
Lee, Wm.	8/18/08 & 9/2/08	\$ 3,495.00

///

26.

1  
2 Subsequent to November 10, 2008, Respondents also  
3 collected advance fees from loan modification clients, including  
4 from Dennis Espinoza and Tiffany Honeycutt. Respondents  
5 continued to advertise loan modification services on the  
6 internet.

7 Martha Rostran and Carlos Mayoral, Jr.

8 27.

9 On or about June 6, 2008, Martha Rostran and Carlos  
10 Mayoral Jr. received a loan modification application package from  
11 Respondent GREEN CREDIT. The package included promotional  
12 material describing the loan modification process, financial  
13 worksheets for the borrowers to complete, and a form authorizing  
14 automatic deductions from the borrowers' bank account by, "Global  
15 Client Solutions". In addition, Respondents' loan modification  
16 package included documents entitled, "Limited Power of Attorney,"  
17 and "Authorization for Attorney Services," authorizing attorney  
18 Linda S. Klinger, and the Klinger Law Center to assist Respondent  
19 GREEN CREDIT in negotiating "loss mitigation solutions," on  
20 behalf of the borrowers.  
21

22 28.

23 On June 13, 2008, Rostran and Mayoral completed and  
24 signed the loan modification paperwork described in Paragraph 25  
25 above. On June 20, 2008, their bank account was debited  
26 \$1,747.50 as part of an advance fee, which was deposited into  
27

1 Respondents' account. An additional debit of \$1,747.50 was  
2 debited from Rostran and Mayoral's account on July 21, 2008 as  
3 the balance of Respondent's advance fee for the loan modification  
4 services to be performed. Respondents deposited advance fees  
5 paid by Rostran and Mayoral into a general account, not a trust  
6 account. Respondents did not maintain an accounting of the funds  
7 and /or of services provided.

8 29.

9 Respondents were not successful in obtaining a loan  
10 modification for Rostran and Mayoral.

11 William and Angela Lee

12 30.

13 In July of 2008, Respondent GREEN CREDIT solicited  
14 consumers William and Angela Lee, and offered to assist them in  
15 modifying the terms of existing mortgages on their home in  
16 Vacaville, CA. When the Lees first contacted Respondents,  
17 payments on their first and second loans were current, but they  
18 were having concerns about being able to continue to make  
19 payments. Respondents offered to assist the Lees in negotiating  
20 with the lenders to modify the terms of their mortgage loans.

21 31.

22 On August 8, 2008, the Lees completed loan modification  
23 forms provided to them by Respondents, and provided Respondents  
24 with detailed information about their finances. The Lees  
25 subsequently paid Respondents advance fees of \$3,495.00, and  
26  
27

1 signed a, "Borrower Authorization," authorizing GREEN CREDIT to  
2 negotiate loan terms and formulate settlement offers on their  
3 behalf.

4 32.

5 Although at the outset, the Lees were current on their  
6 loans, Respondents advised the Lees to stop making payments.  
7 Respondents failed to perform the services promised, or to obtain  
8 a loan for the Lees on more favorable terms. When the loans  
9 became delinquent, the Lees communicated directly with the  
10 lenders and in December of 2008, got current.

11 33.

12 Between December of 2008 and March of 2009, the Lees  
13 had email communications with Respondents about the status of  
14 their loan modification. The Lees were not able to obtain clear  
15 information from Respondents on any details of Respondents'  
16 alleged communications with lenders. On or about April 13, 2009,  
17 the Lees received an email letter from Respondent MELONE,  
18 identifying himself as "Chief Operations Officer," for GREEN  
19 CREDIT, also doing business as www.getgreencredit.com and as the  
20 Green Credit Law Center. The letter made representations  
21 designed to reassure the Lees that Respondents were still working  
22 on their loan modification. In truth and fact, no further  
23 efforts were made and the advance fees paid were not refunded.

24 ///

25 ///

Vickie Bell

34.

On August 12, 2008, Respondent GREEN CREDIT entered into a written agreement with Vickie Bell ("Bell") to provide loan modification services in relation to mortgages on her home in Hawthorne, California. On September 17, 2008, Bell paid Respondents \$1,747.50 towards a total fee of \$3495.00 called for in the agreement.

35.

In order to induce Ms. Bell to pay an advance fee for the provision of loan modification services, Respondents made material misrepresentations and/or misleading statements. Specifically, Respondents represented that they would be working in conjunction with attorney Ryan Davies, who would be performing negotiations with creditors on Ms. Bell's behalf. Towards that end, Respondents provided Ms. Bell with a "Limited Power of Attorney," form and with an "Engagement Agreement," for her signature, which purported to create an attorney-client relationship between Davies and Ms. Bell. Davies never met with or communicated directly with Ms. Bell, and did not perform loan modification or any other services on her behalf.

36.

Respondents failed to perform services, refused to provide an accounting to Ms. Bell, and refused to refund fees.

///

37.

1  
2 At all times mentioned herein, Respondents have  
3 operated without an advance fee agreement and/or advance fee  
4 advertising material approved by the Department. The Department  
5 did not approve the advance fee agreements between Respondents  
6 and the borrowers prior to use. To the contrary, beginning in  
7 July of 2008, Respondents submitted advance fee materials to the  
8 Department, and the Department objected to each and all of the  
9 submissions, setting forth in writing an analysis of violations,  
10 and objections to the use of the materials as presented.

11 38.

12 Respondents failed to place any of the advance fees  
13 they collected for loan modification services, as describe above,  
14 into trust accounts, and did not provide accountings to the  
15 consumers for disbursement of fees and/or services provided.

16 39.

17 The conduct, acts and/or omissions of Respondents GREEN  
18 CREDIT, CHIUMINATTA and MELONE, as set forth above, in collecting  
19 advance fees from prospective borrowers pursuant to an agreement  
20 which was not authorized by the Department, was in violation of  
21 Code Section 10085 and Regulation 2970, and constitutes grounds  
22 to discipline the licenses and license rights of Respondents  
23 GREEN CREDIT, CHIUMINATTA and MELONE pursuant to Code Sections  
24 10177(d), 10176(i), 10177(j) and/or 10177(g).

25  
26 ///

40.

1  
2 The conduct, acts and/or omissions of Respondent GREEN  
3 CREDIT in employing and compensating unlicensed individuals to  
4 perform acts requiring a real estate license constitutes grounds  
5 to discipline the licenses and license rights of Respondent GREEN  
6 CREDIT pursuant to Code Sections 10137, 10177(d), 10176(i),  
7 10177(j) and/or 10177(g).

8  
9 41.

10 The conduct, acts and/or omissions of Respondent GREEN  
11 CREDIT in performing activities requiring real estate broker  
12 license when it either had no real estate license and/or it was  
13 operating without a designated broker-officer affiliation was in  
14 violation of Code Section 10130 and Regulation 2740, and  
15 constitutes grounds to revoke or suspend its real estate broker  
16 license pursuant to Code Sections 10177(d), 10177(j) and/or  
17 10177(g).

18  
19 42.

20 The conduct, acts and/or omissions of Respondents GREEN  
21 CREDIT and MELONE in advertising and soliciting borrowers for  
22 loan modification services and collecting advance fees when not  
23 licensed by the Department as real estate brokers was in  
24 violation of Code Section 10130, and constitutes grounds to  
25 revoke or suspend Respondent GREEN CREDIT and Respondent MELONE's  
26 real estate licenses pursuant to Code Sections 10177(d),  
27 10177(j), and/or 10177(g).

43.

1  
2 The conduct, acts and/or omissions of Respondent  
3 CHIUMINATTA, in failing to exercise reasonable supervision over  
4 the activities of officers and employees of GREEN CREDIT for  
5 which a real estate license was required, was in violation of  
6 Code Section 10159.2 and constitutes grounds to discipline the  
7 licenses and license rights of Respondent CHIUMINATTA pursuant to  
8 Code Sections 10177(h), 10177(d) and/or 10177(g).

9 THIRD CAUSE OF ACCUSATION

10 (False advertising and dishonest dealing)

11 44.

12 Beginning at a time prior to June 1, 2008 and  
13 continuing to the present time, Respondents GREEN CREDIT,  
14 CHIUMINATTA and MELONE advertised on the internet and in print  
15 media and disseminated promotional materials pertaining to loan  
16 modification to potential customers and to other sources of  
17 referral of loan modification customers in the real estate  
18 industry. The advertisements also solicited advance fees for the  
19 performance of activities requiring a real estate license within  
20 the definition of Code Section 10131.2.

22 45.

23 Respondents' advertisements and promotional materials  
24 soliciting advance fees for loan modification services contained  
25 representations, statements and/or assurances which were  
26 misleading, deceptive and/or false. The ads and promotional  
27

1 materials implied that Respondents would be able to obtain lender  
2 approval for "solutions" to the homeowner's problems without  
3 having sufficient information about the homeowner's financial  
4 situation to make that determination. The ads and promotional  
5 materials implied that the Respondents would help avoid  
6 foreclosure without having sufficient information to determine  
7 whether the homeowner would be able to avoid foreclosure.

8 46.

9 Prior to ever submitting advance fee or advertising  
10 materials to the Department for review, and prior to Respondent  
11 GREEN CREDIT obtaining a real estate license, Respondents  
12 solicited borrowers for loan modification services on the  
13 internet, and solicited and received advance fees in relation to  
14 those services.

15 47.

16 Beginning on or before July 10, 2008, and continuing  
17 through on or about November 18, 2008, Respondents submitted  
18 advance fee agreements and related advertising materials relating  
19 to loan modification services to the Department for review. In  
20 response, the Department provided Respondents with several  
21 written reviews of the proposed materials which set forth  
22 specific objections to the materials. The Department pointed out  
23 a number of ways in which the agreement and advertising materials  
24 were misleading, deceptive or incomplete, and otherwise failed to  
25 include material information required to comply with the Real  
26  
27

1 Estate Law. Respondents continued to advertise on the internet,  
2 to obtain borrower's signatures on loan modification agreements,  
3 and to collect advance fees during this period of time.

4 48.

5 On October 30, 2008, after several other communications  
6 with Respondents, in response to sample advance fee and related  
7 advertising materials, the Department sent Respondents a letter  
8 setting forth eleven items to which it objected with specific  
9 citations to the Code Sections violated, and instructed  
10 Respondents to discontinue using the advertisements. The  
11 Department sent an additional follow-up letter on November 18,  
12 2008.

13 49.

14 On November 18, 2008, Respondent CHIUMINATTA provided  
15 the following written reply to the Department's letter of  
16 November 18, 2008:

17  
18 *"Green Credit Solutions has only submitted this*  
19 *hypothetical business model to the DRE in hopes of*  
20 *achieving it. It looks as if we will not. We*  
21 *have not accepted advanced fees up to this point*  
22 *and we have not negotiated any loans with the*  
23 *lenders up to this point. The current business*  
*model involves various law firms and levels of*  
*employment by various attorneys. I am no longer*  
*the broker of record for the company and do not*  
*[wish] to move forward."*

24 50.

25 CHIUMINATTA's written reply to the Department set forth  
26 in Paragraph 49 contained intentionally false and misleading  
27

1 statements, including that GREEN CREDIT had not accepted any  
2 advance fees. As CHIUMINATTA knew, GREEN CREDIT had in fact been  
3 engaging in the business model he characterized as  
4 "hypothetical," and had in fact been collecting advance fees for  
5 loan modification services beginning no later than June 6, 2008.

6 51.

7 GREEN CREDIT never submitted any further advance fee  
8 agreements or materials to the Department for review, and never  
9 obtained authorization to use any advance fee agreement or  
10 materials to solicit and collect advance fees from loan  
11 modification clients.

12 52.

13 GREEN CREDIT, CHIUMINATTA and MELONE continued to  
14 solicit and collect advance fees from loan modification clients,  
15 and to advertise loan modification and related financial services  
16 with misleading and deceptive advertising.

17 Soliciting other brokers and referrals

18 53.

19 Beginning at a time prior to October 31, 2008,  
20 Respondents GREEN CREDIT SOLUTIONS and JEFFREY CHIUMINATTA,  
21 solicited and advertised for real estate loan and loan  
22 modification referral business from other real estate brokers and  
23 other individuals and entities working in the real estate  
24 industry.  
25

26 ///

27

54.

1  
2 In order to induce other members of the real estate  
3 industry to make referrals of loan modification business,  
4 Respondents made false, misleading, and/or deceptive  
5 representations. Misrepresentations included falsely claiming  
6 that Respondents obtained DRE approval of an advance fee  
7 agreement, that Respondents were compliant with the law, and that  
8 Respondents reviewed customer files in advance to ensure that  
9 they would be able to assist a client prior to accepting the  
10 file.

11 55.

12 On or before October 31, 2008, Respondents solicited  
13 Allen Cofield, a broker with Cofield Lending Inc., to refer his  
14 real estate clients to Respondents for loan modification  
15 services. False, misleading, and/or deceptive representations  
16 Respondents made in the promotional materials provided to Mr.  
17 Cofield included the following:  
18

19 a) "Advance fee agreement approved by DRE." This was  
20 false. Respondents did not have acceptable agreement on file  
21 with the Department. In fact, proposed advance fee agreements  
22 and advertising materials submitted to the Department were  
23 rejected and found to have contained numerous violations of the  
24 Real Estate Law.

25 b) "Green Credit Solutions spends the money in legal  
26 fees and new contract development to remain compliant as laws  
27

1 change so our affiliate partners don't have to." This statement  
2 is deceptive and misleads potential "affiliates" to think they do  
3 not have to ensure legal compliance. In addition, the  
4 promotional materials themselves were not in compliance with the  
5 Real Estate law.

6 c) "Free file review and customer welcome call-to  
7 ensure we believe we can help a customer before we accept their  
8 file." Pursuant to the model in the promotional materials, an  
9 advance fee is paid electronically before customers provide  
10 financial information. Respondents do not pre-screen. It is not  
11 possible for them to "ensure" that they will be able to assist  
12 customers.

13 d) "Our total solution can be acquired by a client  
14 without costing them [sic] any cash flow from their [sic]  
15 existing monthly budget and actually immediately increase their  
16 [sic] cash flow." This is an inherently deceptive and misleading  
17 statement. Charging an advance fee necessarily negatively  
18 impacts a client's cash flow.  
19

20 56.

21 The conduct, acts and omissions set forth above in  
22 Paragraphs 43 through 55 constitute grounds to suspend or revoke  
23 the real estate licenses and license rights of Respondents GREEN  
24 CREDIT, CHIUMINATTA and MELONE pursuant to Code Sections 10235,  
25 10176(a), 10176(c), 10176(i) and/or 10177(j) for fraud and  
26 dishonest dealing, false advertising, and engaging in a continued  
27

1 and flagrant course of misrepresentation.

2 57.

3 The conduct, acts and omissions of Respondent  
4 CHIUMINATTA, as set forth above in Paragraphs 43 through 55,  
5 constitutes grounds to suspend or revoke his real estate license  
6 pursuant to 10177(h) and/or 10177(g).

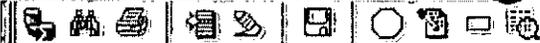
7 WHEREFORE, Complainant prays that a hearing be  
8 conducted on the allegations of this Accusation and that upon  
9 proof thereof, a decision be rendered imposing disciplinary  
10 action against all licenses and/or license rights of Respondents  
11 GREEN CREDIT SOLUTIONS INC., JEFFREY ALAN CHIUMINATTA, and CURTIS  
12 JAMES MELONE under the Real Estate Law and for such other and  
13 further relief as may be proper under other applicable provisions  
14 of law.

15 Dated at Los Angeles, California

16  
17 this 19 day of June, 2009.

18  
19   
20 \_\_\_\_\_  
21 Robin Trujillo  
22 Deputy Real Estate Commissioner  
23

24 cc: Green Credit Solutions Inc.  
25 Jeffrey Chiuminatta  
26 Curtis James Melone  
27 Robin Trujillo  
Sacto.  
Audits



Broker Change - Chiuminatta, Jeffrey Alan ( 01396761 ) - Licensed

FLAGGED Print Dup License:  02-24-2010 Lic. Doc Pend:  Chg Eff Date: 02-24-2010

Lic Status: Licensed 09-14-2007 Flag:  Restricted:  Valid Thru: Normal 09-13-2011 Exp Date: 09-13-2011

Changes | Appl | Event & Deficiency | Comments | Lic Print | Historical | Branch | DBA | Employees | Corps | Misc | Payments

Include Employees From: 02-24-2010 To: 02-24-2010 Current Employee Count: 2

Mode	License ID	Licensee Name	Start Date	End Date
	01798226	Hardwick, Kara	07-21-2009	00-00-0000
	01391794	Melone, Curtis James	12-19-2008	00-00-0000

*same'd per broker  
vol. surrendered lic*

**DEPARTMENT OF REAL ESTATE**

2201 Broadway  
 P. O. Box 187000  
 Sacramento, CA, 95818-7000  
 (916) 227-0906



August 11, 2009

RE: GREEN CREDIT SOLUTIONS, INC. - C/01850648

**\*\*\*\*HISTORY CERTIFICATION\*\*\*\***

Received Date	HISTORY
	<p>License originally issued as of 08-14-08</p> <p>Designated Officer is Jeffrey Alan Chiuminatta as of 08-14-08</p> <p>Main office and mailing address is 2 South Pointe Drive, Suite 250, Lake Forest 92630 as of 08-14-08</p>
08-27-08	<p>Main office and mailing address changed to 7525 Irvine Center Drive, Suite 200, Irvine 92618 as of 08-27-08</p>
11-10-08	<p>Designated Officer Jeffrey Alan Chiuminatta cancelled as of 11-10-08</p> <p>Main office address at 7525 Irvine Center Drive, Suite 200, Irvine 92618 cancelled as of 11-10-08</p> <p>Desist and Refrain Order in H-36083 LA filed 06-19-09</p> <p>Accusation in H-36085 LA dated 06-26-09</p> <p>Accusation in H-36085 LA for officer Chiuminatta dated 06-26-09</p> <p>License expires 08-13-12</p>

I, Debra Blizzard, the Official Custodian of Records, hereby certify the foregoing is true and correct as extracted from the record of the Department of Real Estate this 11th day of August, 2009.

\_\_\_\_\_  
 Deputy Real Estate Commissioner  
 of the State of California

**DEPARTMENT OF REAL ESTATE**

2201 Broadway  
 P. O. Box 187000  
 Sacramento, CA, 95818-7000  
 (916) 227-0906



August 11, 2009

RE: JEFFREY ALAN CHIUMINATTA - B/01396761

**\*\*\*\*HISTORY CERTIFICATION\*\*\*\***

Received Date	HISTORY
	<p>Salesperson license originally issued as of 09-18-03</p> <p>No employing broker as of 09-18-03</p> <p>Mailing address is 25 Van Gogh Way, Coto de Caza 92679 as of 09-18-03</p>
10-13-03	<p>Activated in the employ of pacwest funding, 18582 Beach Boulevard, #18, Huntington Beach 92648 as of 10-13-03</p> <p>Salesperson license terminated 09-13-07</p>
	<p>Broker license originally issued as of 09-14-07</p> <p>Main office address is 2 South Pointe, Suite 250, Lake Forest 92630 as of 09-14-07</p> <p>Mailing address is 25 Van Gogh Way, Coto de Caza 92679 as of 09-14-07</p>
10-24-07	<p>Main office address changed to 25 Van Gogh Way, Coto de Caza 92679 as of 10-24-07</p>
03-20-08	<p>Main office address changed to 2 South Pointe, Suite 250, Lake Forest 92630 as of 03-20-08</p>
10-27-08	<p>Main office and mailing address changed to 7525 Irvine Center Drive, Suite 200, Irvine 92618 as of 10-27-08</p> <p>Desist and Refrain Order in H-36083 LA filed 06-19-09</p> <p>Accusation in H-36085 LA dated 06-26-09</p> <p>Broker license expires 09-13-11</p>
	<p>Licensed as officer of pacwest funding as of 04-09-08</p> <p>Main office and mailing address is 2 South Pointe, Suite 250, Lake Forest 92630 as of 04-09-08</p>

**DEPARTMENT OF REAL ESTATE**

2201 Broadway  
 P. O. Box 187000  
 Sacramento, CA, 95818-7000  
 (916) 227-0906



August 11, 2009

RE: JEFFREY ALAN CHIUMINATTA - B/01396761

**\*\*\*\*HISTORY CERTIFICATION\*\*\*\***

Received Date	HISTORY
08-27-08	<p>Main office and mailing address changed to 7525 Irvine Center Drive, Suite 200, Irvine 92618 as of 08-27-08</p> <p>Accusation in H-36085 LA dated 06-26-09</p> <p>Officer license expires 08-18-11</p> <p>Licensed as officer of Green Credit Solutions, Inc. as of 08-14-08</p> <p>Main office and mailing address is 2 South Pointe Drive, Suite 250, Lake Forest 92630 as of 08-14-08</p>
08-27-08	<p>Main office and mailing address changed to 7525 Irvine Center Drive, Suite 200, Irvine 92618 as of 08-27-08</p>
11-10-08	<p>Officer license cancelled as of 11-10-08</p> <p>Accusation in H-36085 LA dated 06-26-09</p>

I, Debra Blizzard, the Official Custodian of Records, hereby certify the foregoing is true and correct as extracted from the record of the Department of Real Estate this 11th day of August, 2009.

\_\_\_\_\_  
 Deputy Real Estate Commissioner  
 of the State of California

**DEPARTMENT OF REAL ESTATE**

2201 Broadway  
 P. O. Box 187000  
 Sacramento, CA, 95818-7000  
 (916) 227-0906



August 11, 2009

RE: CURTIS JAMES MELONE - S/01391794

**\*\*\*\*HISTORY CERTIFICATION\*\*\*\***

Received Date	HISTORY
	<p>Salesperson license originally issued as of 11-20-03</p> <p>No employing broker as of 11-20-03</p> <p>Mailing address is 19462 Pompano Lane, #109, Huntington Beach 92648 as of 11-20-03</p>
11-24-03	<p>Activated in the employ of pacwest funding, 18582 Beach Boulevard, #18, Huntington Beach 92648 as of 11-24-03</p>
10-12-04	<p>Employing broker changed to Dana Capital Group, Inc., 24361 El Toro Road, Suite 280, Laguna Woods 92653 as of 10-12-04</p>
05-21-07	<p>Employing broker changed to pacwest funding, 18582 Beach Boulevard, #18, Huntington Beach 92648 as of 05-21-07</p> <p>Salesperson license expired 11-19-07</p>
12-01-08	<p>Salesperson license renewed late in the employ of Jeffrey Alan Chiuminatta, 7525 Irvine Center Drive, Suite 200, Irvine 92618 as of 12-19-08</p> <p>Mailing address is 7525 Irvine Center Drive, Suite 200, Irvine 92618 as of 12-19-08</p> <p>Desist and Refrain Order in H-36083 LA filed 06-19-09</p> <p>Accusation in H-36085 LA dated 06-26-09</p> <p>Salesperson license expires 12-18-12</p>

I, Debra Blizzard, the Official Custodian of Records, hereby certify the foregoing is true and correct as extracted from the record of the Department of Real Estate this 11th day of August, 2009.

Deputy Real Estate Commissioner  
 of the State of California

JUN 29 2009

STATE OF CALIFORNIA

DEPARTMENT OF REAL ESTATE  
LEGAL

CERTIFIED MATERIAL REQUEST

RE 538B (Rev. 9/98)

REQUEST DATE  
06-26-09

TO <b>Flag Section, Sacramento</b>	FROM: (COUNSEL) <b>MARTHA J. ROSETT</b>	OFFICE <input type="checkbox"/> SACRAMENTO <input checked="" type="checkbox"/> LOS ANGELES
NAME OF SUBJECT (ONE NAME PER REQUEST) <b>GREEN CREDIT SOLUTIONS INC.</b>		LICENSE ID NUMBER <b>01850648</b>
CASE NAME <b>ACC OF GREEN CREDIT SOLUTIONS INC., et al.</b>		
CASE NUMBER (IF ANY) <b>H-36085 LA</b>	SHOULD THIS RECORD BE FLAGGED? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO	

COUNSEL'S REQUEST

- 2000** to **present**; need License Certification (RE 599). (Confine to time actually needed.)
- Certified copy of subject's application for license.
- 2003 per email from Martha 1st 11/2 8-14-08**

FLAG USE ONLY

<input checked="" type="checkbox"/> Above material sent to district office	DATE <b>8-11-09</b>	INITIALS <b>BR</b>
--	------------------------	-----------------------

BA

CERTIFIED MATERIAL REQUEST

JUN 29 2009

REQUEST DATE  
06-26-09

RE 538B (Rev. 9/98)

TO <b>Flag Section, Sacramento</b>	FROM: (COUNSEL) <b>MARTHA J. ROSETT</b>	OFFICE <input type="checkbox"/> SACRAMENTO <input checked="" type="checkbox"/> LOS ANGELES
NAME OF SUBJECT (ONE NAME PER REQUEST) <b>JEFFREY ALAN CHIUMINATTA</b>		LICENSE ID NUMBER <b>B/ 01396761</b>
CASE NAME <b>ACC OF GREEN CREDIT SOLUTIONS INC., et al.</b>		<b>C/D 1397762 pac west banking C/10850648 Green Cred Sol } OA</b>
CASE NUMBER (IF ANY) <b>H-36085 LA</b>	SHOULD THIS RECORD BE FLAGGED? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO	

COUNSEL'S REQUEST

- 2000** to present ; need License Certification (RE 599). (Confine to time actually needed.)
- Certified copy of subject's application for license.
- 2003 per e-mail from Martha**  
**1st tick 9-18-03**

FLAG USE ONLY

<input checked="" type="checkbox"/> Above material sent to district office	DATE <b>8-11-09</b>	INITIALS <b>OA</b>
--	------------------------	-----------------------

OA

STATE OF CALIFORNIA

CERTIFIED MATERIAL REQUEST

RE 538B (Rev. 9/98)

RECEIVED  
Dept. of Real Estate

JUN 29 2009

DEPARTMENT OF REAL ESTATE  
LEGAL

REQUEST DATE  
06-26-09

TO <b>Flag Section, Sacramento</b>	FROM: (COUNSEL) <b>MARTHA J. ROSETT</b>	OFFICE <input type="checkbox"/> SACRAMENTO <input checked="" type="checkbox"/> LOS ANGELES
NAME OF SUBJECT (ONE NAME PER REQUEST) <b>CURTIS JAMES MELONE</b>		LICENSE ID NUMBER <b>01391794</b>
CASE NAME <b>ACC OF GREEN CREDIT SOLUTIONS INC., et al.</b>		
CASE NUMBER (IF ANY) <b>H-36085 LA</b>		
SHOULD THIS RECORD BE FLAGGED? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO		

COUNSEL'S REQUEST

- 2000 to present* ; need License Certification (RE 599). (Confine to time actually needed.)
- Certified copy of subject's application for license.

*2003 per email from Martha*

*1st filed 11-20-03*

FLAG USE ONLY

<input checked="" type="checkbox"/> Above material sent to district office	DATE <b>8-11-09</b>	INITIALS <i>[Signature]</i>
--	------------------------	--------------------------------

EA

CHIUMINATTA, JEFFREY ALAN---OFF H-36085 LA  
Pacwest Funding  
ID# 01 39 77 62

*Cancelled  
11/5/09*

FLAGGED---06-26-09  
RE OFFICER VOLUNTARILY SURRENDERED---2-24-10

MELONE, CURTIS JAMES  
ID# 01 39 17 94

H-36085 LA

FLAGGED---06-26-09  
RE SALES VOLUNTARILY SURRENDERED---2-24-10

