Department of Real Estate
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Los Angeles, California 90013

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FILED

JUL 31 2009

DEPARTMENT OF REAL ESTATE
BY: _____

DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

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To: AMERIGE MORTGAGE CORPORATION, and SON THANH LE, individually, and as designated officer for Amerige Mortgage Corporation,	No. H-36150 LA ORDER TO DESIST AND REFRAIN (B&P Code Section 10086)

The Commissioner ("Commissioner") of the California Department of Real Estate ("Department") caused an investigation to be made of the activities of AMERIGE MORTGAGE CORPORATION (hereinafter referred to as "AMERIGE"), and SON THANH LE (hereinafter referred to as "LE"), individually, and as designated officer of AMERIGE. Based on that investigation the Commissioner has determined that AMERIGE and LE have engaged in or are engaging in activities which constitute violations of the California Business and Professions Code ("Code") and/or Title 10, California Code of Regulations ("Regulations"), including

engaging in the business of charging, receiving, collecting or contracting for the performance of loan modification services with respect to loans which are secured by liens on real property in exchange for the payment of an advance fee. Furthermore, based on the investigation, the Commissioner hereby issues the following Findings of Fact, Conclusions of Law, and Desist and Refrain Order under the authority of Section 10086 of the Code.

FINDINGS OF FACT

1. AMERIGE is presently licensed and/or has license rights under the Real Estate Law (Part 1 of Division 4 of the Business and Professions Code, hereinafter "Code"), as a real estate corporation acting by and through LE as its designated broker-officer. On or about February 5, 2009, the corporate license of AMERIGE expired. The corporate powers of AMERIGE have been suspended by the California Secretary of State.

2. LE is presently licensed and/or has license rights under the Real Estate Law as a real estate broker and from February 5, 2005 to February 4, 2009, was the designated broker-officer of AMERIGE.

3. AMERIGE and LE engaged in the business of claiming, demanding, charging, receiving, collecting or contracting for the collection of an advance fee, including but not limited to the activities described in Paragraph 4, below.

4. On or about December 3, 2007, AMERIGE and LE collected an advance fee of $800 from Jasmin Laguna ("Laguna") pursuant to the provisions of a written agreement pertaining to

loan modification services to be provided with respect to a loan secured by the real property located at 14450 Clemson Court, Adelanto, California 92301. AMERIGE and LE failed to provide Laguna with loan modification services, or any services whatsoever, in exchange for her advance fee payment.

5. AMERIGE and LE collected the above described advance fee pursuant to the provisions of a document entitled "Residential Loan Modification Agreement," the written agreement described in Paragraph 4, above.

6. AMERIGE and LE failed to submit the advance fee agreement referred to in Paragraphs 4 and 5, above, to the Commissioner ten days before using it.

CONCLUSIONS OF LAW

7. Based on the information contained in Paragraphs 4 and 5, above, the "Residential Loan Modification Agreement" constitutes an advance fee agreement within the meaning of Code Section 10026.

8. Based on the information contained in Paragraphs 4-6, above, the failure by AMERIGE and LE to submit the advance fee agreement to the Commissioner ten days before using it constitutes a violation of Code Section 10085 and Section 2970 of the Regulations.

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DESIST AND REFRAIN ORDER

Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW stated herein, it is hereby ordered that AMERIGE MORTGAGE CORPORATION and SON THANH LE immediately desist and refrain from collecting advance fees, as that term in defined in Section 10026 of the Code, in any form and particularly with respect to loan modification, loan refinance, principal reduction, foreclosure abatement or short sale services, unless and until they demonstrate and provide evidence satisfactory to the Commissioner that AMERIGE MORTGAGE CORPORATION and SON THANH LE have submitted an advance fee agreement to the Commissioner in compliance with Code Section 10085 and Section 2970 of the Regulations

DATED: July 28, 2009.

JEFF DAVI
Real Estate Commissioner

cc: Amerige Mortgage Corporation
2900 S. Harbor Boulevard, Suite 225
Santa Ana, California 92704

Son Thanh Le
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