DEPARTMENT OF REAL ESTATE
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DEPARTMENT OF REAL ESTATE
By C.

STATE OF CALIFORNIA

DEPARTMENT OF REAL ESTATE

To: DIRECT HOME SAVERS, IMLA CORPORATION, ROBERT VELASQUEZ, and DAVID LARREA.	NO. H-36761 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 DIRECT HOME SAVERS, IMLA CORPORATION, ROBERT VELASQUEZ, and DAVID LARREA. Based on that investigation, the Commissioner has determined that, DIRECT HOME SAVERS, IMLA CORPORATION, ROBERT VELASQUEZ, and DAVID LARREA, have engaged in, are engaging in, or are attempting to engage in, acts or practices constituting violations of the California Business and Professions Code ("Code") and/or Title 10, Chapter 6, California Code of Regulations ("Regulations"), including the business of, acting in the capacity of, and/or advertising or assuming to act as, a real estate broker in the State of California within the meaning of Section 10131(d) (performing services for borrowers in connection with loans secured by real property) and Section 10131.2 (advance fee handling) of the Code. 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.

Whenever acts referred to below are attributed to DIRECT HOME SAVERS or IMLA CORPORATION, those acts are alleged to have been done by DIRECT HOME SAVERS or IMLA CORPORATION, acting by and/or through one or more agents, associates, affiliates, and/or co-conspirators, including but not limited to, ROBERT VELASQUEZ, DAVID LARREA, Robert Alan Krasney, and any other persons unknown at this time.

FINDINGS OF FACT

1. Robert Alan Krasney has been licensed by the Department as a real estate broker since November 16, 1981.

2. DAVID LARREA was initially licensed by the Department as a real estate salesperson on October 18, 2005. DAVID LARREA's salesperson license expired on October 17, 2009. DAVID LARREA was licensed as a real estate salesperson under the employment of Mortgages, Incorporated from June 11, 2007 through December 3, 2008.

3. During all times mentioned herein, DIRECT HOME SAVERS was not licensed by the Department in any capacity.

4. During all times mentioned herein, DIRECT HOME SAVERS was a fictitious business name registered to Robert Alan Krasney in San Bernardino County, California. Robert Alan Krasney was not listed as doing business under any fictitious business name under his real estate broker license.

5. During all times mentioned herein, IMLA CORPORATION was not licensed by the Department in any capacity.

6. During all times mentioned herein, ROBERT VELASQUEZ was not licensed by the Department in any capacity.

7. During all times mentioned herein, IMLA CORPORATION conducted mortgage lending and other activities that require a real estate license within the State of California. ROBERT VELASQUEZ is the Chief Executive Officer, Secretary, Chief Financial

Officer, and agent for service of process for IMLA CORPORATION. IMLA CORPORATION's corporate status was suspended on March 3, 2008 by the California Franchise Tax Board.

8. For an unknown period of time beginning no later than September, 2008, and continuing through June 2009, DIRECT HOME SAVERS, IMLA CORPORATION, ROBERT VELASQUEZ, and DAVID LARREA, solicited borrowers and offered to do one or more of the following acts for another or others, for or in expectation of compensation: negotiate the purchase, sale or exchange of real property; negotiate one or more loans for, or perform services for, borrowers and/or lenders in connection with loans secured directly or collaterally by one or more liens on real property; and charge, demand or collect an advance fee for any of the services offered.

9. In or around September, 2008, Isabel Meza was referred to DIRECT HOME SAVERS for loan modification services. Mrs. Meza visited the office of DIRECT HOME SAVERS located at 3333 E. Concours, Building 9, Suite 101, Ontario, California, and met with DAVID LARREA who solicited DIRECT HOME SAVERS' loan modification and negotiation services to Mrs. Meza. Mrs. Meza was charged an advance fee of $1,995 and entered into a written agreement with DIRECT HOME SAVERS for loan modification, short sale, and refinance services for Mrs. Meza's real property located at 11958 Weeping Willow Lane, Fontana, California. Mrs. Meza paid the $1,995 advance fee through a credit card charge in the sum of $1,416 paid to IMLA CORPORATION and a debit payment of $579 to IMLA CORPORATION on September 10, 2008. Mrs. Meza believed DAVID LARREA would be handling her file.

10. Mrs. Meza waited several months for DAVID LARREA to give her the status on DIRECT HOME SAVERS' modification of her mortgage loan with her lender. Mrs. Meza's repeated telephone calls to DAVID LARREA were not returned. In or around June, 2009, ROBERT VELASQUEZ contacted Mrs. Meza and claimed to be the president of DIRECT HOME SAVERS. ROBERT VELASQUEZ demanded an additional $1,500 to continue

assisting Mrs. Meza with the modification of her mortgage. Mrs. Meza objected to the additional sum that DIRECT HOME SAVERS was charging and was subsequently told by ROBERT VELASQUEZ that her file with DIRECT HOME SAVERS was closed.

CONCLUSIONS OF LAW

11. Based on the findings of fact contained in Paragraphs 1 through 10, DIRECT HOME SAVERS and IMLA CORPORATION, acting by and/or through one or more agents, associates, representatives, and/or co-conspirators, including but not limited to, ROBERT VELASQUEZ, DAVID LARREA, and Robert Alan Krasney, or any other persons unknown at this time, solicited borrowers and performed services for those borrowers and/or those borrowers' lenders in connection with loans secured directly or collaterally by one or more liens on real property, and charged, demanded or collected advance fees for the services to be provided, which acts require a real estate broker license under Sections 10131(d) and 10131.2 of the Code, during a period of time when DIRECT HOME SAVERS, IMLA CORPORATION, ROBERT VELASQUEZ and DAVID LARREA were not licensed by the Department as real estate brokers, in violation of Section 10130 of the Code.

DESIST AND REFRAIN ORDER

Based upon the FINDINGS OF FACT AND CONCLUSIONS OF LAW stated herein, it is ordered that you, DIRECT HOME SAVERS, IMLA CORPORATION, ROBERT VELASQUEZ, and DAVID LARREA, whether doing business under their own names, or any other fictitious names, ARE HEREBY ORDERED to immediately desist and refrain from performing any acts within the State of California for which a real estate broker license is required. In particular each of them is ORDERED TO DESIST AND REFRAIN from:

1. charging, demanding, claiming, collecting and/or receiving advance fees, as that term is defined in Section 10026 of the Code, in any form, and under any conditions, with respect to the performance of loan modifications or any other form of mortgage loan forbearance service in connection with loans on residential property containing four or fewer dwelling units (Code Section 10085.6).

2. charging, demanding, claiming, collecting and/or receiving advance fees, as that term is defined in Section 10026 of the Code, for any other real estate related services offered by you to others, unless and until you demonstrate and provide evidence satisfactory to the Commissioner that you are properly licensed by the Department as a real estate broker.

DATED: 7/22, 2010.

JEFF DAVI
Real Estate Commissioner

Notice: Business and Professions Code Section 10139 provides that "Any person acting as a real estate broker or real estate salesperson without a license or who advertises using words indicating that he or she is a real estate broker without being so licensed shall be guilty of a public offense punishable by a fine not exceeding twenty thousand dollars ($20,000), or by imprisonment in the county jail for a term not to exceed six months, or by both fine and imprisonment; or if a corporation, be punished by a fine not exceeding sixty thousand dollars ($60,000)."

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