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DEPARTMENT OF REAL ESTATE
320 West 4th Street, Suite 350
Los Angeles, California 90013-1105
Telephone: (213) 576-6982

FILED
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DEPARTMENT OF REAL ESTATE
By

STATE OF CALIFORNIA

DEPARTMENT OF REAL ESTATE

To:	
AMERICA INVESTORS, LLC., RUBEN FLORES SANTILLAN, JUAN ROBERTO ROMERO ASCENSION, and ALBERTO A. ROMERO.	NO. H-36804 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 AMERICA INVESTORS, LLC, RUBEN FLORES SANTILLAN, JUAN ROBERTO ROMERO ASCENSION, and ALBERTO A. ROMERO. Based on that investigation, the Commissioner has determined that AMERICA INVESTORS, LLC, JUAN ROBERTO ROMERO ASCENSION, and ALBERTO A. ROMERO have engaged in, are engaging in, or are attempting to engage in acts or practices as real estate brokers in the State of California within the meaning of Business and Professions Code Sections 10131(d) (performing services for borrowers in connection with loans secured by real property) and Section 10131.2 (advance fee handling).

In addition, based on that investigation, the Commissioner has determined that AMERICA INVESTORS, LLC, RUBEN FLORES SANTILLAN, JUAN ROBERTO ROMERO ASCENSION, and ALBERTO A. ROMERO have engaged in or are engaging in acts or are

attempting to engage practices constituting violations of the California Business and Professions Code ("Code") and/or Title 10, California Code of Regulations ("Regulations"). Based on the findings of that investigation, set forth below, 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 AMERICA INVESTORS, LLC, those acts are alleged to have been done by AMERICA INVESTORS, LLC, acting by and/or through one or more agents, associates, affiliates, and/or co-conspirators including, but not limited to, RUBEN SANTILLAN, JUAN ROBERTO ROMERO ASCENCIO and ALBERTO A. ROMERO, and any other persons unknown at this time.

FINDINGS OF FACT

1. AMERICA INVESTORS, LLC is not now, and has never been licensed by the Department in any capacity. AMERICA INVESTORS, LLC is registered as a corporation with the California Secretary of State. JUAN ROBERTO ROMERO ASCENCIO is a managing member of AMERICA INVESTORS, LLC.

2. RUBEN FLORES SANTILLAN is presently licensed or has license rights under the Real Estate Law, Part 1 of Division 4 of the Code, as a real estate broker. During all times mentioned herein, RUBEN FLORES SANTILLAN was not licensed by the Department to do business as AMERICAN INVESTORS, LLC.

3. JUAN ROBERTO ROMERO ASCENCIO is presently licensed or has license rights under the Real Estate Law, Part 1 of Division 4 of the Code, as a real estate salesperson.

4. ALBERTO A. ROMERO is presently licensed or has license rights under the Real Estate Law, Part 1 of Division 4 of the Code, as a real estate salesperson.

5. For an unknown period of time beginning no later than June, 2008, and continuing through January 31, 2009, AMERICA INVESTORS, LLC solicited borrowers and negotiated 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.

6. For an unknown period of time beginning no later than June, 2008, and continuing through January 31, 2009, AMERICA INVESTORS, LLC advertised loan modification services on the website URL address: http://www.americaloanmodification.com and operated out of the same main office address located at 15718 Paramount Blvd., Paramount, California 90723.

7. At all times mentioned herein, in the State of California, AMERICA INVESTORS, LLC engaged in the business of claiming, demanding, charging receiving, collecting or contracting for the collection of advance fees, within the meaning of Section 10026 of the Code including, but not limited to, the following loan activities with respect to loans which were secured by liens on real property:

a. On or about June 20, 2008, Martin G. M. paid an advance fee of $2,500 to AMERICA INVESTORS, LLC. The advance fee was collected pursuant to the provisions of an agreement pertaining to loan solicitation, negotiation, and modification services to be provided by AMERICA INVESTORS, LLC with respect to a loan secured by the real property located in the city of Ventura, California.

b. On or about November 1, 2008, Jose P. paid an advance fee of $2,500 to AMERICA INVESTORS, LLC. The advance fee was collected pursuant to the provisions of an agreement pertaining to loan solicitation, negotiation, and modification services to be provided by AMERICA INVESTORS, LLC with respect to a loan secured by the real property located in the city of Bell Gardens, California.

CONCLUSIONS OF LAW

8. Based on the findings of fact contained in Paragraphs 1 through 7, AMERICA INVESTORS, LLC, acting by and/or through one or more agents, associates, representatives, and/or co-conspirators including, but not limited to, RUBEN FLORES SANTILLAN, JUAN

ROBERTO ROMERO ASCENCIO and ALBERTO A. ROMERO, 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 AMERICA INVESTORS, LLC, JUAN ROBERTO ROMERO ASCENCIO and ALBERTO A. ROMERO 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:

(A) AMERICA INVESTORS, LLC immediately desist and refrain from performing any acts within the State of California for which a real estate broker license is required, unless AMERICA INVESTORS, LLC is so licensed.

(B) JUAN ROBERTO ROMERO ASCENCIO, whether doing business under AMERICAN INVESTORS, LLC, or any other unlicensed fictitious name(s), immediately desist and refrain from performing any acts within the State of California for which a real estate broker license is required, unless JUAN ROBERTO ROMERO ASCENCIO is so licensed.

(C) ALBERTO A. ROMERO, whether doing business under AMERICAN INVESTORS, LLC, or any other unlicensed fictitious name(s), immediately desist and refrain from performing any acts within the State of California for which a real estate broker license is required, unless ALBERTO A. ROMERO is so licensed.

IT IS FURTHER ORDERED THAT AMERICA INVESTORS LLC, JUAN ROBERTO ROMERO ASCENCIO and ALBERTO A. ROMERO immediately 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 (Section 10085.6 of the Code).

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.

Based on the Findings of Fact and Conclusions of Law stated herein, you, RUBEN FLORES SANTILLAN, whether doing business under AMERICA INVESTORS LLC, or any other unlicensed fictitious business name, ARE HEREBY ORDERED to:

1. Immediately desist and refrain from 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 modification or any other form of mortgage loan forbearance services in connection with loans on residential property containing four or fewer dwelling units (Section 10085.6 of the Code).

2. Immediately desist and refrain from charging, demanding, claiming, collecting and/or receiving advance fees, as that term is defined in Section 10026 of the Code, for any of the other real estate related services you offer to others, unless and until you demonstrate and provide evidence satisfactory that:

   (1) you have an advance fee agreement which has been submitted to the Department and which is in compliance with Section 10085 of the Code and Section 2970 of the Regulations;

   (2) you have placed all previously collected advance fees into a trust account for that purpose and are in compliance with Section 10146 of the Code; and

   (3) you have provided an accounting to trust fund owner-beneficiaries pursuant to Section 2972 of the Regulations.

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3. Immediately desist and refrain from performing any and all acts requiring a real estate license in California unless and until such time as you are no longer in violation of Section 10159.5 (fictitious name) of the Code and Section 2731 of the Regulations.

DATED: 9/-7, 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)."

cc: America Investors, LLC
Nancy Su
Legalzoom.com, Inc.
7083 Hollywood Blvd., Ste. 180
Los Angeles, CA 90028

c/o Roberto Romero
18002 Arline Avenue
Artesia, CA 90701

Ruben Flores Santillan
15718 Paramount Blvd.
Paramount, CA 90723

Juan Roberto Romero Ascension
15718 Paramount Blvd.
Paramount, CA 90723

Alberto A. Romero
7913 Madison
Paramount, CA 90723