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MAR 14 2012

DEPARTMENT OF REAL ESTATE
BY: _____

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

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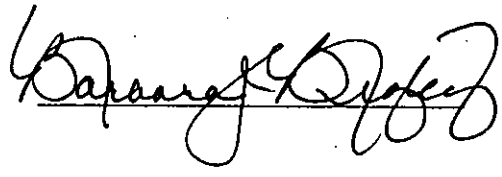
In the Matter of the Order to Desist and Refrain to: ZAP GROUP INC., dba ZAP USA; JESSE WONG; HOME SAVERS GROUP CORP.; HOME DEFENSE GROUP; VLADISLAV PHILIP VOSS, aka Steve Voss; and SERGIO SANTIBANEZ. Respondents.	DRE NO. H-37444 LA OAH NO. L-2011120406

DISMISSAL

On August 16, 2011, the Department of Real Estate filed an Order to Desist and Refrain against ZAP GROUP INC., dba ZAP USA and JESSE WONG, in Department Case No. H-37444 LA. Good cause has been shown that ZAP GROUP INC., dba ZAP USA and JESSE WONG did not commit the acts constituting violations set forth in the aforementioned Order to Desist and Refrain. Based thereon, the Order to Desist and Refrain filed on August 16, 2011, against ZAP GROUP INC., dba ZAP USA and JESSE WONG is DISMISSED as to those parties only.

IT IS SO ORDERED 3/13, 2012.

BARBARA J, BIGBY
Acting Real Estate Commissioner



Department of Real Estate
320 West Fourth St. #350
Los Angeles, CA 90013

(213) 576-6982

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AUG 16 2011
DEPARTMENT OF REAL ESTATE
By

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * * *

To: ZAP GROUP INC., dba ZAP USA; JESSE WONG; HOME SAVERS GROUP CORP.; HOME DEFENSE GROUP; VLADISLAV PHILIP VOSS, aka Steve Voss; and SERGIO SANTIBANEZ.	No. H-37444 LA ORDER TO DESIST AND REFRAIN (B&P Code Section 10086)

The Real Estate Commissioner of the State of California ("Commissioner") has caused an investigation to be made of the activities of ZAP GROUP INC., dba ZAP USA; JESSE WONG; HOME SAVERS GROUP CORP.; HOME DEFENSE GROUP; VLADISLAV PHILIP VOSS, aka Steve Voss; and SERGIO SANTIBANEZ. Based on that investigation, the Commissioner has determined that ZAP GROUP INC., dba ZAP USA; JESSE WONG; HOME SAVERS GROUP CORP.; HOME DEFENSE GROUP; VLADISLAV PHILIP VOSS; and SERGIO SANTIBANEZ 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"), including acting in the capacity of, advertising or assuming to act as real estate brokers in the

State of California within the meaning of Code Sections 10131(d) (advertising, soliciting borrowers for, and offering to perform loan modification services for distressed homeowners) and 10131.2 (collecting advance fees in connection with those services). Based on that 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 ZAP GROUP INC., dba ZAP USA; HOME SAVERS GROUP CORP.; HOME DEFENSE GROUP, those acts are alleged to have been done by ZAP GROUP INC., dba ZAP USA; HOME SAVERS GROUP CORP.; HOME DEFENSE GROUP, acting by itself, or by and /or through one or more agents, associates, affiliates and/or co-conspirators, including but not limited to the individuals herein named.

FINDINGS OF FACT

Parties and Entities

1. ZAP GROUP INC., sometimes doing business as ZAP USA ("ZAP") was a Nevada Corporation with foreign corporation status in California. ZAP's powers, rights and privileges to do business in California were forfeited as of on or about January 3, 2006. ZAP has never been licensed in any capacity by the Department of Real Estate of the State of California ("Department").

2. Beginning in or around February 2003 and continuing to the present time, JESSE WONG ("WONG") was an officer and managing agent of ZAP, and/or did business using the names "ZAP GROUP INC." and "ZAP USA".

3. WONG was licensed by the Department as a salesperson between February 20, 1999 and June 26, 2001. His salesperson license was revoked effective June 26, 2001, in

Department Case No. H-28892 LA, pursuant to Business and Professions Code Sections 490, 10177(b) and 10177(f).[1] WONG has not been licensed by the Department in any capacity since that time.

4. HOME SAVERS GROUP CORP. ("HOME SAVERS") is not currently and has never been licensed by the Department in any capacity. HOME SAVERS is a California corporation. VLADISLAV PHILIP VOSS, aka Steve Voss, is the CEO.

5. HOME DEFENSE GROUP INC. ("HOME DEFENSE") is not currently and never has been licensed by the Department in any capacity. HOME DEFENSE is a California corporation. Ismael Moyers is the CEO and John P. Gonzalez is the agent for service of process on record with the Secretary of State's office.

6. VLADISLAV PHILIP VOSS, aka Steve Voss, aka Philip Voss Vladislav, aka Philip Vladislav Voss ("VOSS") has real estate license rights as a restricted salesperson. VOSS was issued a restricted real estate salesperson license in 2005.[2] As a salesperson, he was only authorized to conduct activities requiring a real estate license when employed by a supervising broker on record with the Department. VOSS was last employed by a licensed broker on January 14, 2009, and he has not been broker affiliated since that time. His restricted license expired on or about August 16, 2009, and he retains renewal rights pursuant to Business and Professions Code Section 10201. The Department retains jurisdiction pursuant to Business and Professions Code Section 10103.

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[1] On August 17, 2000, in the Municipal Court of California, Los Angeles Judicial District, WONG was convicted of five felony counts of grand theft. He was sentenced to serve a year in jail and pay $150,783.76 in restitution. On September 7, 2000, the Acting Insurance Commissioner of the State of California summarily revoked Respondent's Fire and Casualty Broker-Agent's and Life Agent's licenses due to the conviction.

[2] In 2003, VOSS was convicted in federal court in Florida of conspiracy to commit unauthorized reception of cable services, a felony. As a result, his application for a salesperson license was denied; however, he was granted rights to, and did obtain, a restricted salesperson license in Department Case No. H-31622 LA.

7. SERGIO SANTIBANEZ is not currently and has never been licensed by the Department in any capacity.

8. All further references to the parties listed in Paragraphs 1 through 7 above, include those parties and entities themselves, as well as the officers, agents, employees, and affiliated entities and individuals.

Loan Restructuring and foreclosure prevention activities

9. For an unknown period of time prior to December 2008, through on or after May 30, 2009, WONG, SANTIBANEZ and VOSS advertised loan restructuring, foreclosure avoidance, and related loan modification services under one or more business names including ZAP GROUP INC., ZAP USA, HOME SAVERS GROUP CORP., www.HSGforeclosure.com, HSG, HOME DEFENSE GROUP, HDG, www.bailoutmyhouse.com, Law Offices of Ollie P. Manago, and The Law Offices of Freddie Vernon Vega. Those advertisements solicited, and continue to solicit, borrowers, offering "loan re-structuring" services, including, representation in foreclosure proceedings in exchange for payment of up front fees.

10. On or about December 4, 2008, WONG signed a rental agreement on behalf of ZAP to rent an office located at 3200 Guasti Road, Suite 100, Ontario, CA 91761.

1919 E. Hillcrest Dr., Thousand Oaks, CA

11. On or about January 6, 2009, consumer Jhony C. contacted SANTIBANEZ, an agent of ZAP, to discuss loan services to be provided by ZAP and its affiliated businesses. consumer Jhony C. was interested in reducing the monthly payments and principal on a loan or loans secured by real property located at 1919 E. Hillcrest Dr., Thousand Oaks, CA 91362 ("1919 E. Hillcrest Dr."). SANTIBANEZ told consumer Jhony C. that he and his associates and affiliates negotiate with the lender to lower monthly payments and principal amounts in exchange for payment of up front and monthly fees.

12. On January 6, 2009, consumer Jhony C. paid, $1,000.00 in cash to SANTIBANEZ for ZAP, as an initial deposit on the home loan restructuring fee. On February 5, 2009, consumer Jhony C. paid ZAP an additional $1,750.00 in cash through SANTIBANEZ. SANTIBANEZ gave consumer Jhony C. signed invoices on ZAP letterhead as receipts for these payments.

13. Shortly after the initial payments were made, consumer Jhony C. received correspondence from VOSS indicating that HOME DEFENSE GROUP and an affiliated lawyer would be representing the owner of 1919 Hillcrest Dr. in "Joint Venture Litigation" against lenders to prevent foreclosure on the property. Enclosed was an unsigned copy of a Joint Venture Litigation Agreement purporting to be between the owner of 1919 E. Hillcrest Dr. and HOME DEFENSE GROUP. VOSS was identified in the letter as "Certified Independent Foreclosure Consultant."

14. On or about March 10, 2009, consumer Jhony C. received an invoice from HOME SAVERS in relation to the restructuring of the loan on 1919 Hillcrest Dr. On March 15, 2009, consumer Jhony C. and his wife paid HOME SAVERS $1,900.00 by check, which check was deposited into HOME SAVERS' account at Wells Fargo Bank. On April 1, 2009, consumer Jhony C. and his wife paid an additional $700.00 by check, which also was deposited into HOME SAVERS' account at Wells Fargo.

15. On April 20, 2009, VOSS wrote the owner of 1919 E. Hillcrest Dr. a letter on HOME SAVERS letterhead indicating that HOME SAVERS was passing the case to an attorney. The attorney, Ollie P. Manago, purportedly had an office in the same building as HOME SAVERS' office at 1010 Wilshire Blvd., Suite 114, Los Angeles, CA 90017. VOSS enclosed a "Legal Retainer Agreement" to be signed. Consumer Jhony C. subsequently received an invoice dated May 1, 2009 billing for an initial "retainer" of $1,900.00 for the legal services of Ollie P. Manago & Associates.

16. No loan modification, loss mitigation or foreclosure avoidance services were ever provided to consumer Jhony C. or the owner of 1919 E. Hillcrest Dr. at that time by

SANTIBANEZ, WONG, VOSS, HOME DEFENSE, or by any lawyers or agents affiliated with those individuals or entities.

217 Almon Dr., Thousand Oaks, CA 91362

17. Beginning on or before February 24, 2009 and continuing through on or after May 1, 2009, consumer Jose E. paid SANTIBANEZ and ZAP a total of $5,000.00 in separate payments as fees for services related to home loan restructuring and foreclosure avoidance. No services were provided and the property went into foreclosure. The money was never refunded.

CONCLUSIONS OF LAW

The conduct, acts and/or omissions of ZAP GROUP INC., dba ZAP USA; JESSE WONG; HOME SAVERS GROUP CORP.; HOME DEFENSE GROUP; VLADISLAV PHILIP VOSS, aka Steve Voss; and SERGIO SANTIBANEZ, as set forth in the Findings of Fact above, acting in the capacity of real estate brokers within the meaning of Code Sections 10131(d) and 10131.2, when not licensed by the Department as real estate brokers or as salespersons employed by real estate brokers, was in violation of Code Section 10130.

DESIST AND REFRAIN ORDER

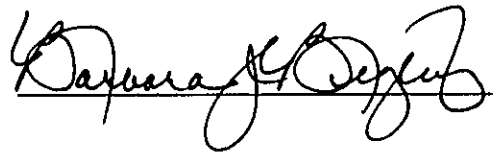
Based on the Findings of Fact and Conclusions of Law stated herein, ZAP GROUP INC., dba ZAP USA; JESSE WONG; HOME SAVERS GROUP CORP.; HOME DEFENSE GROUP; VLADISLAV PHILIP VOSS, aka Steve Voss; and SERGIO SANTIBANEZ, whether doing business under your own names, or any other names, or fictitious names, 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:

(i) 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; and

(ii) 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 them to others.

DATED: 7/28, 2011.

Barbara J. Bigby
Acting 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: ***Jesse Wong (Zap Group Inc. and Zap USA)***

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