

1 Department of Real Estate  
2 320 West Fourth St. #350  
3 Los Angeles, CA 90013

4 (213) 576-6982

**FILED**

MAR - 7 2013

DEPARTMENT OF REAL ESTATE  
BY: C.2

8 BEFORE THE DEPARTMENT OF REAL ESTATE  
9 STATE OF CALIFORNIA

10 \* \* \* \*

11 To:	)	No. H-04467 SD
	)	
12 ROBERT CAMPOY,	)	<u>ORDER TO DESIST</u>
13 ANDRES MARTINEZ, and	)	<u>AND REFRAIN</u>
14 ONE WORLD ALLIANCE INC.,	)	
15 doing business as National Mitigation	)	(B&P Code Section 10086)
16 Services.	)	
	)	

17 The Real Estate Commissioner of the State of California ("Commissioner") has  
18 caused an investigation to be made of the activities of ROBERT CAMPOY, ANDRES  
19 MARTINEZ, and ONE WORLD ALLIANCE INC., doing business as National Mitigation  
20 Services. Based on that investigation, the Commissioner has determined that ROBERT  
21 CAMPOY, ANDRES MARTINEZ, and ONE WORLD ALLIANCE INC., individually and  
22 doing business as National Mitigation Services, have engaged in, are engaging in, or are  
23 attempting to engage in, acts or practices constituting violations of the California Business and  
24 Professions Code ("Code"), including acting in the capacity of, advertising and/or assuming to  
25 act as real estate brokers in the State of California within the meaning of Code Sections 10131(d)  
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1 (advertising, soliciting borrowers for, and offering to perform loan modification services for  
2 distressed homeowners) and 10131.2 (collecting advance fees in connection with those services).  
3 Based on that investigation, the Commissioner hereby issues the following Findings of Fact,  
4 Conclusions of Law, and Desist and Refrain Order under the authority of Section 10086 of the  
5 Code.

6 Whenever acts referred to below are attributed to ROBERT CAMPOY, ANDRES  
7 MARTINEZ, ONE WORLD ALLIANCE INC., and/or National Mitigation Services, those acts  
8 are alleged to have been done by those individuals and entities acting by and/or through one or  
9 more agents, associates, affiliates and/or co-conspirators, using the fictitious business name  
10 National Mitigation Services, including but not limited to the individuals and entities named  
11 herein.  
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#### 13 FINDINGS OF FACT

14 1. National Mitigation Services (sometimes referred to herein as "NMS") is a  
15 fictitious business name used by ROBERT CAMPOY, ANDRES MARTINEZ and ONE  
16 WORLD ALLIANCE INC. At all times relevant herein, NMS was a loan modification and loss  
17 mitigation business. NMS is not, and has never been licensed by the Department of Real Estate  
18 of the State of California ("Department") in any capacity, as a corporate real estate broker or as a  
19 registered fictitious business name of a real estate licensee.  
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21 2. On or about November 19, 2008, ROBERT CAMPOY, as Chief Executive  
22 Officer of ONE WORLD ALLIANCE INC., CAMPOY filed a fictitious name statement with  
23 the Riverside County Clerk's office indicating that he and ONE WORLD ALLIANCE INC.  
24 would be doing business as National Mitigation Services, with a principal place of business  
25 located at 200 S. Main Street, Suite 305, Corona, CA 92882.  
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1                   3. ONE WORLD ALLIANCE INC. ("OWAI") is a California Corporation.  
2 OWAI was incorporated on or about March 20, 2007. OWAI has never been licensed by the  
3 Department in any capacity.

4                   4. ROBERT CAMPOY, aka Robert G. Campoy ("CAMPOY") has never been  
5 licensed by the Department in any capacity. At all times relevant herein, CAMPOY was the  
6 Chief Executive Officer and Chief Financial Officer of OWAI.

7                   5. ANDRES MARTINEZ, aka Andres Martinez Jr. ("MARTINEZ") has never  
8 been licensed by the Department in any capacity. At all times relevant herein, MARTINEZ was  
9 an officer, director, employee and/or agent of OWAI.  
10

11                  6. All further references to the parties and entities listed in Paragraphs 1 through  
12 5 above include those parties and entities themselves, as well as the officers, agents and  
13 employees of the parties and entities listed in Paragraphs 1 through 5 above.

14                  7. Beginning at a time on or before December 5, 2008, and continuing through on  
15 or after January 20, 2010, CAMPOY, MARTINEZ, and OWAI, doing business as National  
16 Mitigation Services, advertised, solicited and offered loan modification and related foreclosure  
17 relief services to consumers in California, and collected fees for those services. The loan  
18 modification services offered included negotiating with lenders on behalf of borrowers to  
19 refinance or modify the terms of mortgage loans, and to prevent foreclosure.  
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21                   *Leonila C.*

22                  8. On or about December 5, 2008, Leonila C. entered into a written loan  
23 modification agreement with NMS. Pursuant to the terms of the written agreement, signed by  
24 MARTINEZ as agent for NMS, Leonila C. was to pay a total fee of \$3,495.00, with an up front  
25 advance fee of \$495.00. A payment plan called for 20 monthly payments of \$150.00 to  
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1 commence on January 1, 2009. Leonila C. paid the \$495.00 up front fee, plus four additional  
2 payments of \$150.00 each, through March 29, 2009.

3 9. On or about May 1, 2009, MARTINEZ, notified Leonila C. that the lender  
4 declined her loan modification proposal. At that time, Leonila C. signed a new, short sale  
5 agreement with NMS, also signed by MARTINEZ. She paid an additional \$995.00.

6 10. As of July 29, 2009, Leonila C. did not receive authorization for a short sale  
7 or any other forbearance relief. NMS, CAMPOY and MARTINEZ refused to provide any  
8 refund to Leonila C.  
9

10 *Randy, Roberta, and Susan S.*

11 11. On or about May 27, 2009, NMS, solicited borrowers Randy, Roberta and  
12 Susan S. ("RRSS"), and offered to provide loan modification services. On or about June 1,  
13 2009, RRSS paid NMS \$995.00 as an advance fee to perform a loan modification for them.

14 12. Over the next several months, RRSS paid NMS additional fees in excess of  
15 \$1,000.00. CAMPOY and MARTINEZ continued to demand additional payments and  
16 misrepresented the status of RRSS' loan modification. CAMPOY and MARINEZ refused to  
17 return RRSS' file to them, refused to refund fees paid, and continued to demand further  
18 payments.  
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#### 20 CONCLUSIONS OF LAW

21 The conduct, acts and/or omissions of ROBERT CAMPOY, ANDRES  
22 MARTINEZ, and ONE WORLD ALLIANCE INC., doing business as National Mitigation  
23 Services, in soliciting borrowers for loan modification services and collecting fees, including  
24 advance fees from them, when not licensed by the Department as real estate brokers or as  
25 salespersons employed by real estate brokers licensed by the Department, as set forth in the  
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1 Findings of Fact above, was in violation of Code Section 10130.

2 DESIST AND REFRAIN ORDER

3 Based on the Findings of Fact and Conclusions of Law stated herein, you,  
4 ROBERT CAMPOY, ANDRES MARTINEZ, and ONE WORLD ALLIANCE INC., doing  
5 business as National Mitigation Services, whether doing business under your own names, or any  
6 other names, or fictitious names, ARE HEREBY ORDERED to immediately desist and refrain  
7 from performing any acts within the State of California for which a real estate broker license is  
8 required. In particular:

9  
10 (i) charging, demanding, claiming, collecting and/or receiving advance fees, as  
11 that term is defined in Section 10026 of the Code, in any form, and under any conditions, with  
12 respect to the performance of loan modifications or any other form of mortgage loan forbearance  
13 service in connection with loans on residential property containing four or fewer dwelling units;

14 and

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1 (ii) charging, demanding, or collecting a fee for any of the services you offer to  
2 others, unless and until you obtain a real estate broker license issued by the Department, and  
3 until you demonstrate and provide evidence satisfactory to the Commissioner that you are in full  
4 compliance with all of the requirements of the Code and with Title 10, Chapter 6 of the  
5 California Code of Regulations Commissioner's Regulations relating to charging, collecting, and  
6 accounting for fees.

7  
8 DATED: 2/27, 2013.

9 REAL ESTATE COMMISSIONER

10   
11 WAYNE S. BELL

12  
13 **Notice:** Business and Professions Code Section 10139 provides that "Any person acting as a  
14 real estate broker or real estate salesperson without a license or who advertises using words  
15 indicating that he or she is a real estate broker without being so licensed shall be guilty of a  
16 public offense punishable by a fine not exceeding twenty thousand dollars (\$20,000), or by  
17 imprisonment in the county jail for a term not to exceed six months, or by both fine and  
18 imprisonment; or if a corporation, be punished by a fine not exceeding sixty thousand dollars  
19 (\$60,000)."

20 cc: One World Alliance Inc.  
21 Robert Cam G. Campoy  
22 Agent for Service of Process  
23 200 Main Street, Suite 305  
24 Cypress, CA 90630

Andres Martinez  
13171 Stallion Ave.  
Chino, CA 91710

21 One World Alliance Inc.  
22 Robert Cam G. Campoy  
23 Agent for Service of Process  
24 200 S. Main St. #300  
25 Corona, CA 92882

Robert Campoy  
13171 Stallion Ave.  
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25 Robert Campoy  
26 9311 Peach Street  
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