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1	Bureau of Real Estate 320 West 4th Street, Suite 350		
2	Los Angeles, California 90013-1105		FILED
3	Telephone: (213) 576-6982		OCT 29 2013
4			BUREAU OF REAL ESTATE
5			By Jame B. all
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8	BEFORE THE BUREAU OF REAL ESTATE		
9 10	STATE OF CALIFORNIA		
10	* * * *		
12	То:	)	No. H-04532 SD
13	AJAY RAM ARYA,	)	ORDER TO DESIST
14	UNITED SERVICES GROUP, ALEX JOHNSON,	)	AND REFRAIN
15	MCKENZIE PHILLIPS LAMONT, GREG PARAMONT	)	(B&P Code Section 10086)
16	ERIC PERRERA, and ZARA PARVIZI.	)	
17		)	
18	The Commissioner ("Commissioner") of the California Bureau of Real Estate		
19	("Bureau") caused an investigation to be made of the activities of AJAY RAM ARYA, UNITED		
20	SERVICES GROUP, ALEX JOHNSON, MCKENZIE PHILLIPS LAMONT, GREG		
21	PARAMONT aka Greg Paramore, ERIC PERRERA, and ZARA PARVIZI (collectively		
22	"Respondents"). Based on that investigation the Commissioner has determined that Respondents		
23	have engaged in or are engaging in acts or attempting to engage in the business of, acting in the		
24	capacity of, and/or advertising or assuming to act as real estate brokers in the State of California		
25	within the meaning of Business and Professions Code ("Code") Sections 10131(a) (solicit prospective sellers or purchasers of or negotiate the purchase, sale or exchange of real property),		
26	10131(d) (solicit borrowers for or negotiate loa	_	
27		no or portorm s	

1 with loans secured by liens on real property), and 10131.2 (engage in the business of claiming, 2 demanding, charging, receiving, collecting or contracting for the collection of an advance fee in 3 connection with offering to obtain a loan on real property). In addition, based on that investigation, the Commissioner has determined that 4 5 Respondents have engaged in or are engaging in acts or are attempting to engage practices 6 constituting violations of the Code. Based on the findings of that investigation, set forth below, the 7 Commissioner hereby issues the following Findings of Fact, Conclusions of Law, and Desist and 8 Refrain Order under the authority of Section 10086 of the Code. 9 FINDINGS OF FACT 10 1. At no time mentioned herein have any of the Respondents ever been licensed by 11 the Bureau in any capacity. 12 2. AJAY RAM ARYA, aka Ajay R. Arya and Ajay Ayra ("ARYA") is president and/or owner of UNITED SERVICES GROUP. ARYA is doing business as UNITED SERVICES 13 GROUP. 14 15 3. UNITED SERVICES GROUP has used the following addresses to conduct 16 activities requiring a real estate license in California: 9528 Miramar Road #220, San Diego, 17 California and 4445 Eastgate Rd. #200, San Diego, California. 18 4. Respondents ALEX JOHNSON, MCKENZIE PHILLIPS LAMONT aka 19 McKenzie Phillips and McKenzie Lamont, GREG PARAMONT aka Greg Paramore, ERIC 20 PERRERA, and ZARA PARVIZI have acted as agents, employees or representatives on behalf of 21 UNITED SERVICES GROUP in soliciting or offering to perform services for others that require a real estate license in California. 22 23 5. On or about September 1, 2011, borrowers Jose and Lupe M. were solicited by 24 ERIC PERRERA to enter into a loan modification and negotiation program with UNITED 25 SERVICES GROUP. ERIC PERRERA identified himself as a mortgage mitigation executive for 26 UNITED SERVICES GROUP. UNITED SERVICES GROUP used a website address of: 27 http://www.unitedservicesusa.com.

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6. On September 12, 2011, Jose and Lupe M. entered into an advance fee
 agreement with UNITED SERVICES GROUP. On September 12, 2011, Respondents charged and
 collected an advance fee of \$1,800 by way of a cashier's check made payable to UNITED
 SERVICE GROUP from Jose and Lupe M. for loan modification and negotiation services in
 connection with a loan secured by a lien on real property.

7. Jose and Lupe M. were informed that MCKENZIE PHILLIPS LAMONT,
GREG PARAMONT, and ALEX JOHNSON were handling or supervising their loan modification
file on behalf of UNITED SERVICES GROUP. Jose and Lupe M. were promised a full refund of
their advance fee if they were not successful in obtaining a loan modification with their lender
through UNITED SERVICES GROUP.

8. Respondents failed to provide any accounting of any services they completed for
 Jose and Lupe M. Respondents refused the borrowers' request for a refund of their advance fees.

13 9. On or about January 20, 2012, borrower Brian H. received a solicitation from 14 ZARA PARVIZI. ZARA PARVIZI claimed to be mortgage mitigation executive for UNITED 15 SERVICES GROUP. While acting on behalf of UNITED SERVICES GROUP, ZARA PARVIZI 16 offered to perform loan modification and negotiation services for borrower Brian H. ZARA 17 PARVIZI knowingly made misrepresentations and misstatements of facts to Brian H. including, 18 but not limited to, that UNITED SERVICES GROUP was exempt from the existing laws 19 prohibiting persons from charging or collecting advance fees for loan modification services, and 20 that UNITED SERVICES GROUP would provide legal services to borrowers since they had 21 access to over a dozen attorneys.

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## CONCLUSIONS OF LAW

Based on the information contained in Paragraphs 1 through 9, above, AJAY RAM
 ARYA, UNITED SERVICES GROUP, ALEX JOHNSON, MCKENZIE PHILLIPS LAMONT,
 GREG PARAMONT, ERIC PERRERA, and ZARA PARVIZI violated Code Section 10130 by
 engaging in activities requiring a real estate license without first obtaining a broker license from
 the Bureau.

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1	DESIST AND REFRAIN ORDER		
2	Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW stated		
3	herein, IT IS HEREBY ORDERED THAT AJAY RAM ARYA, UNITED SERVICES GROUP,		
4	ALEX JOHNSON, MCKENZIE PHILLIPS LAMONT, GREG PARAMONT, ERIC PERRERA,		
5	and ZARA PARVIZI whether doing business in their own name or any other fictitious business		
6	name, immediately desist and refrain from performing any acts within the State of California for		
7	which a real estate broker license is required, unless you are so licensed.		
8	DATED: 23, 2013.		
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10	REAL ESTATE COMMISSIONER By: JEFFREY MASON Chief Deputy Commissioner		
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14	Chief Deputy Commissioner		
15	<b>Notice:</b> Business and Professions Code Section 10139 provides that "Any person acting as a real		
16	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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22	cc: Ajay Ram Arya		
23			
24	United Services Group		
25	Alex Johnson Mckenzie Phillips Lamont Greg Paramont Eric Perrera Zara Parvizi		
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27			
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