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FILED

OCT 29 2013

BUREAU OF REAL ESTATE

By Jane B. Olson

8 BEFORE THE BUREAU OF REAL ESTATE

9 STATE OF CALIFORNIA

10 * * * *

11 To:) No. H-04532 SD
12)
13 AJAY RAM ARYA,) ORDER TO DESIST
14 UNITED SERVICES GROUP,) AND REFRAIN
15 ALEX JOHNSON,)
16 MCKENZIE PHILLIPS LAMONT,) (B&P Code Section 10086)
17 GREG PARAMONT)
ERIC PERRERA, and)
ZARA PARVIZI.)

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
26 prospective sellers or purchasers of or negotiate the purchase, sale or exchange of real property),
27 10131(d) (solicit borrowers for or negotiate loans or perform services for borrowers in connection

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).

4 In addition, based on that investigation, the Commissioner has determined that
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
13 and/or owner of UNITED SERVICES GROUP. ARYA is doing business as UNITED SERVICES
14 GROUP.

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
22 real estate license in California.

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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DESIST AND REFRAIN ORDER

Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW stated herein, IT IS HEREBY ORDERED THAT AJAY RAM ARYA, UNITED SERVICES GROUP, ALEX JOHNSON, MCKENZIE PHILLIPS LAMONT, GREG PARAMONT, ERIC PERRERA, and ZARA PARVIZI whether doing business in their own name or any other fictitious business name, immediately desist and refrain from performing any acts within the State of California for which a real estate broker license is required, unless you are so licensed.

DATED: July 23, 2013.

REAL ESTATE COMMISSIONER



**By: JEFFREY MASON
Chief Deputy 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: Ajay Ram Arya
United Services Group
Alex Johnson
Mckenzie Phillips Lamont
Greg Paramont
Eric Perrera
Zara Parvizi