

1 DEPARTMENT OF REAL ESTATE
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FILED

DEC 21 2009

DEPARTMENT OF REAL ESTATE



8 STATE OF CALIFORNIA

9 DEPARTMENT OF REAL ESTATE

11 To:)	NO. H-5319 SAC
)	
12 SBLC CONSULTANTS, LLC,)	ORDER TO DESIST AND
13 dba AMERICAN HOME CRISIS CENTER,)	REFRAIN
14 and/or any other names of fictitious names.)	(B&P Code Section 10086)

15 The Commissioner (Commissioner) of the California Department of Real Estate
16 (Department) caused an investigation to be made of the activities of SBLC CONSULTANTS,
17 LLC (SBLC) doing business as (dba) AMERICAN HOME CRISIS CENTER (AHCC). Based
18 on that investigation, the Commissioner has determined that SBLC and/or AHCC has engaged in
19 acts or practices constituting violations of the California Business and Professions Code (Code),
20 including Section 10177(d) in conjunction with Section 10130 (engaging in the business of
21 advertising or assuming to act as a real estate broker without first obtaining a real estate license).
22 Furthermore, based on the investigation, the Commissioner hereby issues the following Findings
23 of Fact, Conclusions of Law, and Desist and Refrain Order under the authority of Section 10086
24 of the Code.

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1 FINDINGS OF FACT

2 1. At no time herein mentioned has SBLC been licensed by the Department
3 in any capacity.

4 2. SBLC has done, and/or continues to do, business as AHCC, which has not
5 been licensed by the Department in any capacity.

6 3. SBLC and/or AHCC solicits homeowners for loan modification services
7 on their website, www.americanhomecrisiscenter.org. As described on the website, SBLC and/or
8 AHCC makes the following services and general claims:

- 9 • "American Home Crisis Center is dedicated to providing solutions to
10 homeowners experiencing trouble with their mortgage. Our goal is to
11 protect you and your family from losing your home."
- 12 • "At American Home Crisis Center, we set out to create an effective yet
13 affordable option for homeowner's currently facing financial hardships."
- 14 • "Our staff has over 50 years of combined experience in the mortgage and
15 real estate industry and have partnered up with law groups that for many
16 years simply specialize in helping people stay in their homes."
- 17 • "A specialized real estate attorney will negotiate with your lender to find
18 solutions that will reduce your monthly expenses and allow you to keep
19 your home. Our programs are based upon extensive research of consumer
20 credit laws, newly created federal programs and unparalleled persistence
21 on our client's behalf."

22 4. Beginning on May 1, 2009 and continuing after, Keith Lambrecht
23 (Lambrecht), who was acting on behalf on SBLC and/or AHCC, solicited Deputy Commissioner
24 Chika Sunquist, using the name Claire Davidson, for a loan modification. Lambrecht indicated
25 he was a "Senior Loan Modification Specialist" with AHCC, and provided references and
26 referrals regarding AHCC loan modification services.

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1 CONCLUSIONS OF LAW

2 5. Based on the findings of fact contained in paragraphs 1 through 4, SBLC,
3 AHCC, and/or other agents, associates, affiliates, and/or co-conspirators, using the name SBLC,
4 AHCC or other names or fictitious names unknown at this time, solicited borrowers and
5 performed services for borrowers and/or those borrowers' lenders in connection with loans
6 secured directly or collaterally by one or more liens on real property, which acts require a real
7 estate broker license under Sections 10130, and 10131(d) of the Code (engaging in the business
8 of advertising or assuming to act as a real estate broker without first obtaining a real estate
9 license), during a period of time when SBCL and ACHH were not licensed by the Department in
10 any capacity.

11 DESIST AND REFRAIN ORDER

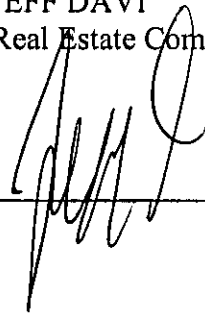
12 Based on the Findings of Fact and Conclusions of Law stated herein, you, SBLC,
13 and AHCC, whether doing business under your own names, or any other names or fictitious
14 names, ARE HEREBY ORDERED to immediately desist and refrain from performing any acts
15 within the State of California for which a real estate broker license is required. In particular, you
16 are ordered to desist and refrain from soliciting borrowers and/or performing services for
17 borrowers or lenders in connection with loans secured directly or collaterally by one or more
18 liens on real property, unless and until you obtain a real estate broker license issued by the
19 Department.

20 DATED: _____

12/15/09

JEFF DAVI
Real Estate Commissioner

21
22
23 By _____
24



25 **Notice:** Business and Professions Code Section 10139 provides that "Any person acting as a
26 real estate broker or real estate salesperson without a license or who advertises using words
27 indicating that he or she is a real estate broker without being so licensed shall be guilty of a
public offense."

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cc: SBLC Consultant, LLC
dba American Home Crisis Center
ATTN: Rahul Rametra, Agent for Service of Process
97 Marcus Boulevard
Hauppauge, NY 11788