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**FILED**

JAN 20 2016

BUREAU OF REAL ESTATE

By S. Blech

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STATE OF CALIFORNIA  
BUREAU OF REAL ESTATE

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11 To: )  
12 HOME TECH GROUP LLC, )  
13 LISA MARIE DOMINGUEZ, )  
14 JAMES LEE SACCO, )  
15 JENEAN TAYLOR, )  
16 dba PERFORMANCE 1 SOLUTIONS, LLC. )

NO. H-6350 SAC  
ORDER TO DESIST AND REFRAIN  
(B&P Code Section 10086)

16 The Real Estate Commissioner (Commissioner) of the California Bureau of Real  
17 Estate (Bureau) has caused an investigation to be made of the activities of HOME TECH  
18 GROUP LLC (HOME TECH), LISA MARIE DOMINGUEZ (DOMINGUEZ), JAMES LEE  
19 SACCO (SACCO) and JENEAN TAYLOR (TAYLOR) and dba PERFORMANCE 1  
20 SOLUTIONS, LLC (P1SOL). Based on that investigation, the Commissioner has determined  
21 that HOME TECH, DOMINGUEZ, SACCO, TAYLOR and P1SOL, have engaged in, are  
22 engaging in or are attempting to engage in, acts or practices constituting violations of the  
23 California Business and Professions Code (Code) including acting in the capacity of real estate  
24 brokers in the State of California within the meaning of Sections 10130 (license required),  
25 10131(a) (property sales), 10131(d) (mortgage loans) and 10026 (advance fee) of the Code.  
26 Furthermore, based on the investigation, the Commissioner hereby issues the following Findings  
27 of Fact and Desist and Refrain Order under the authority of Section 10086 of the Code.

1 FINDINGS OF FACT

2 1. At no time was HOME TECH licensed in any capacity by the Bureau.

3 2. At no time was DOMINGUEZ licensed in any capacity by the Bureau.

4 3. At no time was SACCO licensed in any capacity by the Bureau.

5 4. At no time was TAYLOR licensed in any capacity by the Bureau.

6 5. At no time was PISOL licensed in any capacity by the Bureau.

7 6. During the period of time set out below, HOME TECH, DOMINGUEZ,  
8 SACCO, TAYLOR and PISOL, who are all located in California, solicited home owners to  
9 negotiate loan modifications and short sales, or performed services for borrowers and/or lenders  
10 in connection with loans secured directly or collaterally by one or more liens on real property, for  
11 others for compensation or in expectation of compensation and charged, demanded or collected  
12 advance fees for any of the services offered.

13 7. On about August 5, 2015, HOME TECH, DOMINGUEZ and SACCO  
14 solicited property owners through their website, Home Tech Group LLC, at web address:  
15 <http://hometechgroup.net>, which offered assistance in the “modification of existing mortgages  
16 and short sale negotiations,” in violation of Sections 10130, 10131(a) and 10131(d) of the  
17 Code.

18 8. On about March 14, 2014, HOME TECH entered into a Modification  
19 Counseling and Negotiation Agreement (Agreement) with property owner Giovanna B. G.  
20 (Giovanna) for her property located on Clear Lake Drive, Simpsonville, SC 29680, wherein  
21 HOME TECH “agreed to negotiate with their [Giovanna] current lenders on real estate to  
22 restructure the current debt ...” for a fee of about \$2,100.00, in violation of Sections 10130,  
23 10131(d) and 10026 of the Code.

24 9. Between about March 14, 2014 and about December 29, 2014,  
25 DOMINGUEZ and SACCO provided negotiation and counseling services to Giovanna pursuant  
26 to the Agreement, described in Paragraph 8, above, in violation of Sections 10130 and 10131(d)  
27 of the Code.

1 10. HOME TECH, TAYLOR and P1SOL collected the following advance fees  
2 from Giovanna totaling \$2,100.00, pursuant to the Agreement, described in Paragraph 8, above,  
3 in violation of Sections 10130, 10131(d) and 10026 of the Code:

<u>Date:</u>	<u>Amount:</u>
March 27, 2014	\$700;
April 27, 2014	\$700; and
May 27, 2014	\$700.

7 CONCLUSIONS OF LAW

8 11. Based on the Findings of Fact contained in Paragraphs 1 through 10, HOME  
9 TECH, DOMINGUEZ, SACCO, TAYLOR and P1SOL solicited home owners to negotiate loan  
10 modifications and short sales and demanded and collected advance fees, which require a real  
11 estate broker license under Sections 10130, 10131(a), 10131(d) and 10026 of the Code, during a  
12 period of time when HOME TECH, DOMINGUEZ, SACCO, TAYLOR and P1SOL were not  
13 licensed by the Bureau in any capacity.

14 DESIST AND REFRAIN ORDER

15 Based upon the Findings of Fact and Conclusions of Law stated herein, HOME  
16 TECH GROUP LLC, LISA MARIE DOMINGUEZ, JAMES LEE SACCO, JENEAN TAYLOR  
17 and dba PERFORMANCE 1 SOLUTIONS, LLC ARE HEREBY ORDERED to immediately  
18 Desist and Refrain from performing any acts within the State of California for which a real estate  
19 broker license is required, and in particular, immediately Desist and Refrain from soliciting for or  
20 providing loan modifications and short sale negotiations for others for compensation or in the  
21 expectation of compensation and from collecting advance fees from others unless an appropriate  
22 license is issued by the Bureau.

23 DATED: JANUARY 6, 2016

24 WAYNE S. BELL  
25 REAL ESTATE COMMISSIONER



26 **By: JEFFREY MASON**  
27 **Chief Deputy Commissioner**

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**- 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) . . ."

ATTY MFC/kc