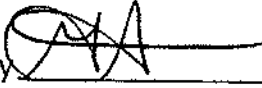


FILED

August 15, 2012

DEPARTMENT OF REAL ESTATE

By  _____

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BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of

HOME RESOLUTION AND CREDIT
SERVICES, INC.,

Respondent.

)
) No. H-10749 SF
)
) No. 508-1202-005
)

ORDER ACCEPTING VOLUNTARY SURRENDER OF REAL ESTATE LICENSE

On August 10, 2009, an Accusation was filed in this matter against Respondent
HOME RESOLUTION AND CREDIT SERVICES, INC.

Respondent HOME RESOLUTION AND CREDIT SERVICES, INC., petitioned
the Commissioner to voluntarily surrender its real estate broker license pursuant to Section
10100.2 of the Business and Professions Code.

IT IS HEREBY ORDERED that Respondent HOME RESOLUTION AND
CREDIT SERVICES, INC.'s petition for voluntary surrender of its real estate broker license is
accepted as of the effective date of this Order as set forth below, based upon the understanding
and agreement expressed in the Declaration executed by Respondent HOME RESOLUTION
AND CREDIT SERVICES, INC., on July 2, 2012, (attached as Exhibit "A" hereto).

///

1 Respondent HOME RESOLUTION AND CREDIT SERVICES, INC.'s license
2 certificate and pocket card shall be sent to the below-listed address so that they reach the
3 Department on or before the effective date of this Order:

4 DEPARTMENT OF REAL ESTATE

5 Attention: Licensing Flag Section

6 P. O. Box 187000

7 Sacramento, CA 95818-7000

8
9 This Order shall become effective at 12 o'clock noon on **SEP 10 2012**

10 DATED: 8/10/2012

11 Real Estate Commissioner

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15 By WAYNE S. BELL
16 Chief Counsel

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BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

In the Matter of the Accusation of)
)
)
HOME RESOLUTION AND CREDIT)
SERVICES, INC., a California corporation, dba)
HABLANO DE CASAS!, dba HOME)
RESOLUTION & CREDIT SERVICES, and)
MARTHA LOPEZ-CHUBB,)
)
Respondents.)

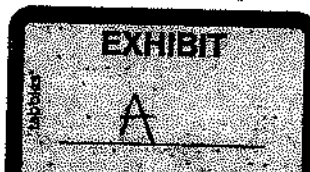
NO. H-10749 SF

DECLARATION

My name is Robert Aldana, and I am the principal officer, director, and/or stockholder of HOME RESOLUTION AND CREDIT SERVICES, INC., which is licensed as a corporate real estate broker and/or has license rights with respect to said license. I am authorized and empowered to sign this declaration on behalf of HOME RESOLUTION AND CREDIT SERVICES, INC., which is represented in this matter by Albert J. Garcia, Attorney at Law.

In lieu of proceeding in this matter in accordance with the provisions of the Administrative Procedure Act (Sections 11400 et seq., of the Government Code), HOME

H-10749 SF



HOME RESOLUTION AND CREDIT SERVICES, INC.

1 RESOLUTION AND CREDIT SERVICES, INC., wishes to voluntarily surrender its real estate
2 license(s) and/or license rights issued by the Department of Real Estate ("Department"),
3 pursuant to Business and Professions Code Section 10100.2.

4 HOME RESOLUTION AND CREDIT SERVICES, INC., understands that by so
5 voluntarily surrendering its license(s) and/or license rights, it may be relicensed as a broker only
6 by petitioning for reinstatement pursuant to Section 11522 of the Government Code. HOME
7 RESOLUTION AND CREDIT SERVICES, INC., also understands that by so voluntarily
8 surrendering its license(s) and/or license rights, it agrees to the following:

9 1. The filing of this Declaration shall be deemed as the petition of HOME
10 RESOLUTION AND CREDIT SERVICES, INC., for voluntary surrender.

11 2. It shall also be deemed to be an understanding and agreement by HOME
12 RESOLUTION AND CREDIT SERVICES, INC., that it waives all rights it has to require the
13 Commissioner to prove the allegations contained in the Accusation filed in this matter at a
14 hearing held in accordance with the provisions of the Administrative Procedure Act
15 (Government Code Sections 11400 et seq.), and that it also waives other rights afforded to it in
16 connection with the hearing such as the right to discovery, the right to present evidence in
17 defense of the allegations in the Accusation and the right to cross-examine witnesses.

18 3. HOME RESOLUTION AND CREDIT SERVICES, INC., further agrees
19 that upon acceptance by the Commissioner, as evidenced by an appropriate order, all affidavits
20 and all relevant evidence obtained by the Department in this matter prior to the Commissioner's
21 acceptance, and all allegations contained in the Accusation filed in the Department Case No. H-
22 10749 SF, may be considered by the Department to be true and correct for the purpose of
23 deciding whether to grant relicensure or reinstatement pursuant to Government Code Section
24 11522.

25 4. HOME RESOLUTION AND CREDIT SERVICES, INC., surrenders all
26 of its licenses and license rights under the Real Estate Law.

27 ///

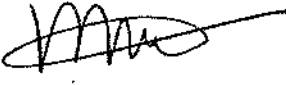
H-10749 SF

HOME RESOLUTION AND
CREDIT SERVICES, INC.

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I declare under penalty of perjury under the laws of the State of California that
the above is true and correct and that this declaration was executed
on July 2, 2012, at Scotts Valley
California.

HOME RESOLUTION AND CREDIT SERVICES, INC.

By: 

ROBERT ALDANA
President and CEO

(Title)