

PLS

1 Department of Real Estate  
2 320 West Fourth Street, Ste. 350  
3 Los Angeles, California 90013

**FILED**

JAN 16 2009

(213) 576-6982

DEPARTMENT OF REAL ESTATE

BY: 

DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

\* \* \* \* \*

To:

No. H-35624 LA

12 MODIFICATION SERVICES INC., )  
13 and RONALD JOHN ROBBINS, )  
14 individually, and doing )  
15 business as Classic Homes )  
16 Realty and R N B )  
17 Financial, and as designated )  
18 officer of Modification )  
19 Services Inc., )  
20 )  
21 Respondents. )

ORDER TO DESIST  
AND REFRAIN

19 The Real Estate Commissioner of the State of California  
20 has caused an investigation to be conducted of your activities as  
21 a real estate broker, and based on the findings of that  
22 investigation, is of the opinion that, you, MODIFICATION SERVICES  
23 INC., and, you, RONALD JOHN ROBBINS, individually, and doing  
24 business as Classic Homes Realty and R N B Financial, and as  
25 designated officer of Modification Services Inc., have violated  
26 Section 10085 of the Business and Professions Code (hereinafter  
27

1 "Code") and Section 2970 of Chapter 6, Title 10, California Code  
2 of Regulations (hereinafter "Regulations").

3 1.

4 At all times mentioned herein, you, MODIFICATION  
5 SERVICES INC., were licensed by the Department of Real Estate of  
6 the State of California (hereinafter "Department") as a corporate  
7 real estate broker with Respondent RONALD JOHN ROBBINS as the  
8 designated officer.

9 2.

10 At all times mentioned herein, you, RONALD JOHN  
11 ROBBINS, individually, and doing business as Classic Homes Realty  
12 and R N B Financial, and as designated officer of Modification  
13 Services Inc., were licensed by the Department as a real estate  
14 broker.

15 3.

16 At all times material herein, in the State of  
17 California, you engaged in the business of claiming, demanding,  
18 charging, receiving, collecting or contracting for the collection  
19 of advance fees, within the meaning of Code Sections 10026 and  
20 10131.2, including, but not limited to, offering to contract for  
21 the performance of loan modification services with respect to  
22 loans which are secured by liens on real property in exchange of  
23 an advance fee payment to you.

24 4.

25 You proposed to collect the above described advance  
26 fees pursuant to the provisions of documents entitled Advance Fee  
27

1 Agreement - Modification of Residential Loan and Loan  
2 Modification Service Agreement, the written agreement described  
3 in Paragraph 3, above, which document constitutes an advance fee  
4 agreement within the meaning of Code Section 10085.

5 5.

6 You failed to submit the written agreement referred to  
7 in Paragraph 3, above, to the Commissioner ten days before using  
8 it in violation of Code Section 10085 and Regulation 2970.

9 NOW, THEREFORE, YOU, MODIFICATION SERVICES INC., and,  
10 YOU, RONALD JOHN ROBBINS, ARE ORDERED TO DESIST AND REFRAIN from  
11 collecting advance fees within the meaning of Code Section 10026  
12 unless and until you are in compliance with Code Section 10085  
13 and Regulation 2970.

14  
15 DATED: 1-15 2009

16  
17 JEFF DAVI  
18 Real Estate Commissioner  
19  
20   
21  
22  
23

24 cc: Modification Services Inc.  
25 15520 Rockfield Boulevard #D  
26 Irvine, California 92618

27 Ronald John Robbins  
24921 Muirlands Boulevard Space 297  
Lake Forest, California 92630