

**FILED**

JUN 23 2009

DEPARTMENT OF REAL ESTATE

BY: *[Signature]*

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

In the Matter of the Accusation of )  
 )  
MARION ANTHONY PERRY and )  
REBECCA SUANNE BLAKE, doing )  
business as Loss Mitigation )  
Services Inc., )  
 )  
Respondents. )

No. H-35856 LA

DECISION

This Decision is being issued in accordance with the provisions of Section 11520 of the Government Code, on evidence of compliance with Section 11505 of the Government Code and pursuant to the Order of Default filed on June 9, 2009, and the findings of fact set forth herein are based on one or more of the following: MARION ANTHONY PERRY and REBECCA SUANNE BLAKE's, express admissions; (2) affidavits; (3) Complaint/Declaration of Rachelle Adams and (4) other evidence.

FACTUAL FINDINGS

1.

On April 9, 2009, Robin Trujillo filed the Accusation in her official capacity as a Deputy Real Estate Commissioner of the State of California. The Accusation, Statement to Respondent MARION ANTHONY PERRY and REBECCA SUANNE BLAKE and Notice(s) of Defense were mailed by certified mail, to Respondents' last known mailing addresses on file with the Department on April 10, 2009.

2.

On June 9, 2009, no Notice of Defense having been filed herein within the time prescribed by Section 11506 of the Government Code, Respondent MARION ANTHONY PERRY and REBECCA SUANNE BLAKE default were entered herein.

3.

All references to the "Code" are to the California Business and Professions Code and all references to "Regulations" are to Title 10, Chapter 6, California Code of Regulations.

#### LICENSE HISTORY

4.

A. At all times herein mentioned, MARION ANTHONY PERRY (PERRY) and REBECCA SUANNE BLAKE (BLAKE) are expired salespersons. Respondent's salesperson licenses expired on December 17, 2008 and July 24, 2008, respectively. Pursuant to Code Section 10103, Respondents retain license rights until December 16, 2010 and July 23, 2010, respectively.

B. At no time herein mentioned was Loss Mitigation Services Inc., a California corporation, licensed by the Department as a real estate broker.

#### LOAN MODIFICATION BROKERAGE

5.

At all times herein mentioned, in City of Santa Ana, County of Orange, Respondents PERRY and BLAKE, were employed by and/or dba Loss Mitigation Services Inc. aka Los Mitigation Services, and acted as real estate brokers and conducted licensed activities within the meaning of:

A. During a period of time from approximately February 2008 and continuing to date, PERRY and BLAKE engaged in the business of a loan modification brokerage and an advanced fee brokerage in the State of California, within the meaning of Code Sections 10131(d) and 10131.2.

B. Respondents PERRY and BLAKE solicited distressed homeowners and charged them substantial fees in advance for purporting to obtain favorable modification of the terms of their home loans from lenders.

C. Respondents PERRY and BLAKE collected advance fees within the meaning of Code Sections 10026 and 10131.2, pursuant to written contracts with homeowners which constituted advance fee agreements within the meaning of Code Section 10085.

Respondents failed to submit these advance fee agreements to the Real Estate Commissioner before using them as required.

D. Respondents PERRY and BLAKE solicited distressed homeowners by direct mailings as well as Internet advertising by and through Loss Mitigation Services Inc.'s website [www.lmslossmit.com](http://www.lmslossmit.com).

E. Respondents PERRY and BLAKE, as mitigation representatives and loan modifications specialists, advised distressed homeowners on their loan options, negotiated with lenders on behalf of homeowners seeking principal and interest reduction, loan restructuring, foreclosure abatement, forbearance plans, extenuations, loan refinance, deed in lieu of foreclosure, and/or short sale services.

(Loan Modification Services)

Rachelle Adams

6.

On or about March 8, 2008, homeowner Rachelle Adams responded to a solicitation letter in which Luis Meyer and PERRY, an unlicensed person representing Loss Mitigation Services offered to assist her in obtaining a loan modification on her home loan for her residence located at 2603 Via Romana, Lancaster, California, in exchange for a \$4,995 fee payable in advance.

7.

Primarily seeking a reduction of her monthly mortgage payment, which Luis Meyer and PERRY agreed to obtain, Ms. Adams entered into a loan modification agreement with Loss Mitigation Services and paid the claimed \$4,995 fee.

8.

On or about November 4, 2008, homeowners Fredrick/Ginny Giordano responded to a solicitation letter from Loss Mitigation Services which offered to assist them in obtaining a loan modification on their residence located at 6991 Birds Landing Rd, California. Following upon their response to the letter, BLAKE emailed the Giordanos and offered to renegotiate with their mortgage loan on their behalf to obtain a downward adjustment of their mortgage payment, in exchange for a fee to cover the expenses incurred in loss mitigation process, including negotiation with the Giordano's mortgage lender, payable in advance.

(Loan Modification Trust Accounting)

9.

Respondents PERRY and BLAKE, conducted licensed acts including loan modification services claiming advance fees. The Real Estate Law requires PERRY and BLAKE be licensed as real estate brokers in order to claim or collect advance fees. PERRY and BLAKE actions, as described in Findings 5 through 8, were acts of a real estate broker as set forth below:

A. Code Section 10146 by claiming and collecting advance fees from homeowners Rachelle Adams and the Giordanos by failing to establish and deposit the fees into a real estate broker trust account.

B. Code Section 10085 and Regulation 2970 by failing to submit to the Commissioner not less than ten calendar days before publication or other use, all materials to be used in advertising, promoting, soliciting and negotiating an agreement calling for the payment of an advance fee including the form of advance fee agreement proposed for use.

C. Code Section 10085 and Regulation 2972 by failing to provide a complete description of the loan modification services to be rendered provided to the aforesaid homeowners in 10 point type font including an allocation and disbursement of the amount collected as advance fees.

D. Code Section 10145 and Regulation 2831 for failing to maintain a control record in the form of a columnar record in chronological order of all trust funds received, not placed in a broker's trust account, including advance fees.

E. Code Section 10145 and Regulation 2831.1 for failing to maintain a separate record for each homeowner-beneficiary of loan modification services, thereby failing to account for all trust funds in the form of advance fees collected; and

F. Code Section 10145 and Regulation 2831.2 for failing to perform a monthly reconciliation of the balance of all separate beneficiaries of loan modification services loan modification transaction records maintained pursuant to Regulation 2831.1 with the record of all trust funds collected.

DETERMINATION OF ISSUES

1.

The conduct, acts and/or omissions of Respondents PERRY and BLAKE are cause of disciplinary action as follows:

A. Code Section 10176(a) for substantial misrepresentations to the aforesaid homeowners to induce them to enter into Los Mitigation Services Inc.'s loan modification agreement.

B. Code Section 10176(b) for making false promises of a character likely to influence, persuade or induce the aforesaid homeowners, to enter into Los Mitigation Services Inc.'s loan modification agreement.

C. Code Section 10177(j) for conversion of trust funds in the form of advance fees collected from the aforesaid homeowners in connection with loan modification services, and for fraud or dishonest dealing.

D. Code Section 10177(g) for negligence in connection with loan modification services and solicitation.

E. Code Section Code Section 10130 for performing acts for which a real estate license broker license is required pursuant to Code Sections 10131(d) and 10132.1, including soliciting for prospective distressed homeowners for loan modification services in exchange for an advance fee; and

F. Code Section 10177(d) for willful disregard of or violations of the Real Estate Law, in connection with Los Mitigation Services Inc.'s loan modification scheme.

2.

Respondents PERRY and BLAKE intentionally engaged in the conduct above set forth in Findings 5 through 9. Alternatively, Respondents engaged in negligent misrepresentation to homeowners Rachelle Adams and Fredrick/Ginny Giordano, for misrepresenting Loss Mitigation Inc.s capacity and loan modification services for which real estate broker licenses are required, in violation of Code Sections 10176(a) and/or 10177(g).

3.

The overall conduct of Respondents PERRY and BLAKE, constitutes negligence or incompetence. This conduct and violation are cause for the revocation of their expired real estate licenses and license rights pursuant to Code Section 10177(g).

4.

The conduct of Respondents PERRY and BLAKE, as described hereinabove, are in violation of Code Sections 10130, 10085, 10145, 10146 and cause for discipline exits pursuant to Code Sections 10176(a), 10176(b), 10177(d), 10177(g) and 10177(j).

5.

The standard of proof applied was clear and convincing proof to a reasonable certainty.

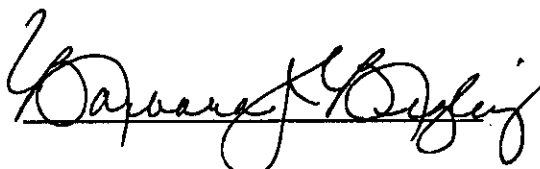
ORDER

The real estate salesperson license and license rights of Respondents MARION ANTHONY PERRY and REBECCA SUANNE BLAKE, under the provisions of Part I of Division 4 of the Business and Professions Code are revoked.

This Decision shall become effective at 12 o'clock noon on July 13, 2009

DATED: 6/22, 2009

JEFF DAVI  
Real Estate Commissioner



BY: Barbara J. Bigby  
Chief Deputy Commissioner

1 Department of Real Estate  
2 320 West 4th Street, Ste. 350  
3 Los Angeles, California 90013-1105

4 (213) 576-6982

**FILED**

JUN - 9 2009

DEPARTMENT OF REAL ESTATE

BY: *H. Bracy*

8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 \* \* \*

11 In the Matter of the Accusation of )

No. H-35856 LA

12 MARION ANTHONY PERRY and )  
13 REBECCA SUANNE BLAKE, doing )  
14 business as Loss Mitigation )  
Services Inc., )

15 Respondents, )

16 DEFAULT ORDER

17 Respondents MARION ANTHONY PERRY and REBECCA SUANNE  
18 BLAKE, having failed to file a Notice of Defense within the time  
19 required by Section 11506 of the Government Code, are now in  
20 default. It is, therefore, ordered that a default be entered on  
21 the record in this matter.

22 IT IS SO ORDERED

*June 9, 2009*  
JEFF DAVI

Real Estate Commissioner

*M. Dolores Weeks*

24 By: M. DOLORES WEEKS  
25 Regional Manager  
26  
27

1 ELLIOTT MAC LENNAN, SBN 66674  
2 Department of Real Estate  
3 320 West 4th Street, Ste. 350  
4 Los Angeles, California 90013-1105

**FILED**

APR 10 2009

5 Telephone: (213) 576-6911 (direct)  
6 -or- (213) 576-6982 (office)

DEPARTMENT OF REAL ESTATE  
BY: [Signature]

8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 \* \* \* \* \*

11 In the Matter of the Accusation of	)	No. H-35856 LA
	)	
12 MARION ANTHONY PERRY and	)	<u>A C C U S A T I O N</u>
13 REBECCA SUANNE BLAKE, doing	)	
14 business as Loss Mitigation	)	
Services Inc.,	)	
	)	
15 Respondents,	)	
	)	

16  
17 The Complainant, Robin Trujillo, a Deputy Real Estate  
18 Commissioner of the State of California, for cause of Accusation  
19 against MARION ANTHONY PERRY and REBECCA SUANNE BLAKE, doing  
20 business as or employed by Loss Mitigation Services Inc. aka Loss  
21 Mitigation Services, alleges as follows:

22 1.

23 The Complainant, Robin Trujillo, acting in her official  
24 capacity as a Deputy Real Estate Commissioner of the State of  
25 California, makes this Accusation against MARION ANTHONY PERRY  
26 aka Tony Perry and REBECCA SUANNE BLAKE.  
27



2.

1 All references to the "Code" are to the California  
2 Business and Professions Code and all references to "Regulations"  
3 are to Title 10, Chapter 6, California Code of Regulations.  
4

5 LICENSE HISTORY

6 3.

7 A. At all times herein mentioned, MARION ANTHONY PERRY  
8 (PERRY) and REBECCA SUANNE BLAKE (BLAKE) are expired licensees.  
9 Respondents salesperson licenses expired on December 17, 2008 and  
10 July 24, 2008, respectively. Pursuant to Code Section 10103,  
11 Respondents retain license rights until December 16, 2010 and  
12 July 23, 2010, respectively.

13 B. At no time herein mentioned was Loss Mitigation  
14 Services Inc., a California corporation, licensed by the  
15 Department as a real estate broker.

16 LOAN MODIFICATION BROKERAGE

17 4.

18 At all times herein mentioned, in City of Santa Ana,  
19 County of Orange, Respondents PERRY and BLAKE, were employed by  
20 and/or dba Loss Mitigation Services Inc. aka Los Mitigation  
21 Services, and acted as real estate brokers and conducted licensed  
22 activities within the meaning of:

23 A. During a period of time from approximately February  
24 2008 and continuing to date, PERRY and BLAKE engaged in the  
25 business of a loan modification brokerage and an advanced fee  
26  
27

1 brokerage in the State of California, within the meaning of Code  
2 Sections 10131(d) and 10131.2.

3 B. Respondents PERRY and BLAKE solicited distressed  
4 homeowners and charged them substantial fees in advance for  
5 purporting to obtain favorable modification of the terms of their  
6 home loans from lenders.

7 C. Respondents PERRY and BLAKE collected advance fees  
8 within the meaning of Code Sections 10026 and 10131.2, pursuant  
9 to written contracts with homeowners which constituted advance  
10 fee agreements within the meaning of Code Section 10085.  
11 Respondents failed to submit these advance fee agreements to the  
12 Real Estate Commissioner before using them as required.

13 D. Respondents PERRY and BLAKE solicited distressed  
14 homeowners by direct mailings as well as Internet advertising by  
15 and through Loss Mitigation Services Inc.'s website  
16 [www.lmslossmit.com](http://www.lmslossmit.com).

17 E. Respondents PERRY and BLAKE, as mitigation  
18 representatives and loan modifications specialists, advised  
19 distressed homeowners on their loan options, negotiated with  
20 lenders on behalf of homeowners seeking principal and interest  
21 reduction, loan restructuring, foreclosure abatement, forbearance  
22 plans, extenuations, loan refinance, deed in lieu of foreclosure,  
23 and/or short sale services.  
24

25 ///

26 ///

27

FIRST CAUSE OF ACTION  
(Loan Modification Services)

Rachelle Adams

5.

On or about March 8, 2008, homeowner Rachelle Adams responded to a solicitation letter in which Luis Meyer and PERRY, an unlicensed person representing Loss Mitigation Services offered to assist her in obtaining a loan modification on her home loan for her residence located at 2603 Via Romana, Lancaster, California, in exchange for a \$4,995 fee payable in advance.

6.

Primarily seeking a reduction of her monthly mortgage payment, which Luis Meyer and PERRY agreed to obtain, Ms. Adams entered into a loan modification agreement with Loss Mitigation Services and paid the claimed \$4,995 fee.

Fredrick/Ginny Giordano

7.

On or about November 4, 2008, homeowners Fredrick/Ginny Giordano responded to a solicitation letter from Loss Mitigation Services which offered to assist them in obtaining a loan modification on their residence located at 6991 Birds Landing Rd, California. Following upon their response to the letter, BLAKE emailed the Giordanos and offered to renegotiate with their mortgage loan on their behalf to obtain a downward adjustment of their mortgage payment, in exchange for a fee to cover the

1 expenses incurred in loss mitigation process, including  
2 negotiation with the Giordano's mortgage lender, payable in  
3 advance.

4 VIOLATIONS OF THE REAL ESTATE LAW  
5 (Loan Modification Trust Accounting)

6 8.

7 Respondents PERRY and BLAKE, conducted licensed acts  
8 including loan modification services claiming advance fees. The  
9 Real Estate Law requires PERRY and BLAKE be licensed as real  
10 estate brokers in order to claim or collect advance fees. PERRY  
11 and BLAKE actions, as described in Paragraphs 5 through 7, were  
12 acts of a real estate broker as set forth below:

13 A. Code Section 10146 by claiming and collecting  
14 advance fees from homeowners Rachelle Adams and the Giordanos by  
15 failing to establish and deposit the fees into a real estate  
16 broker trust account.

17 B. Code Section 10085 and Regulation 2970 by failing  
18 to submit to the Commissioner not less than ten calendar days  
19 before publication or other use, all materials to be used in  
20 advertising, promoting, soliciting and negotiating an agreement  
21 calling for the payment of an advance fee including the form of  
22 advance fee agreement proposed for use.

23 C. Code Section 10085 and Regulation 2972 by failing  
24 to provide a complete description of the loan modification  
25 services to be rendered provided to the aforesaid homeowners in  
26 10 point type font including an allocation and disbursement of  
27

1 the amount collected as advance fees.

2 D. Code Section 10145 and Regulation 2831 for failing  
3 to maintain a control record in the form of a columnar record in  
4 chronological order of all trust funds received, not placed in a  
5 broker's trust account, including advance fees.

6 E. Code Section 10145 and Regulation 2831.1 for  
7 failing to maintain a separate record for each homeowner-  
8 beneficiary of loan modification services, thereby failing to  
9 account for all trust funds in the form of advance fees  
10 collected; and

11 F. Code Section 10145 and Regulation 2831.2 for  
12 failing to perform a monthly reconciliation of the balance of all  
13 separate beneficiaries of loan modification services loan  
14 modification transaction records maintained pursuant to  
15 Regulation 2831.1 with the record of all trust funds collected.

16 VIOLATIONS OF THE REAL ESTATE LAW  
17 (Loan Modification Services)

18 9.

19 The conduct, acts and/or omissions of Respondents PERRY  
20 and BLACK are cause of disciplinary action as follows:

21 A. Code Section 10176(a) for substantial  
22 misrepresentations to the aforesaid homeowners to induce them to  
23 enter into Los Mitigation Services Inc.'s loan modification  
24 agreement.

25 B. Code Section 10176(b) for making false promises of  
26 a character likely to influence, persuade or induce the aforesaid  
27

1 homeowners, to enter into Los Mitigation Services, Inc.'s loan  
2 modification agreement.

3 C. Code Section 10177(j) for conversion of trust funds  
4 in the form of advance fees collected from the aforesaid  
5 homeowners in connection with loan modification services, and for  
6 fraud or dishonest dealing.

7 D. Code Section 10177(g) for negligence in connection  
8 with loan modification services and solicitation.

9 E. Code Section Code Section 10130 for performing acts  
10 for which a real estate license broker license is required  
11 pursuant to Code Sections 10131(d) and 10132.1, including  
12 soliciting for prospective distressed homeowners for loan  
13 modification services in exchange for an advance fee; and

14 F. Code Section 10177(d) for willful disregard of or  
15 violations of the Real Estate Law, in connection with Los  
16 Mitigation Services Inc.'s loan modification scheme.

17  
18 SECOND CAUSE OF ACTION  
19 (Deceit by Misrepresentation)

20 9.

21 Respondents PERRY and BLAKE intentionally engaged in  
22 the conduct above set forth in Paragraphs 5 through 7.  
23 Alternatively, Respondents engaged in negligent misrepresentation  
24 to homeowners Rachelle Adams and Fredrick/Ginny Giordano, for  
25 misrepresenting Loss Mitigation Inc.s capacity and loan  
26 modification services for which real estate broker licenses are  
27 required, in violation of Code Sections 10176(a) and/or 10177(g).

1  
2 The overall conduct of Respondents PERRY and BLAKE,  
3 constitutes negligence or incompetence. This conduct and  
4 violation are cause for the revocation of their expired real  
5 estate licenses and license rights pursuant to Code Section  
6 10177(g).

7 WHEREFORE, Complainant prays that a hearing be  
8 conducted on the allegations of this Accusation and that upon  
9 proof thereof, a decision be rendered imposing disciplinary  
10 action against the license and license rights of Respondents  
11 MARION ANTHONY PERRY and REBECCA SUANNE BLAKE, under the Real  
12 Estate Law (Part 1 of Division 4 of the Business and Professions  
13 Code) and for such other and further relief as may be proper  
14 under other applicable provisions of law, including but not  
15 limited to disgorgement of commissions and compensations paid and  
16 including restitution to distressed homeowners.

17 Dated at Los Angeles, California

18 this 9 day of April 2009.

19   
20 Deputy Real Estate Commissioner

21  
22  
23  
24 cc: Marion Anthony Perry  
25 Rebecca Suanne Blake  
26 Robin Trujillo  
27 Sacto  
Tom Poole