

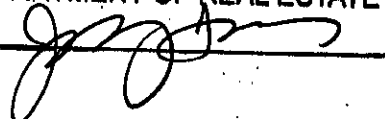
2005

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

FILED

APR 16 2009

3 (213) 576-6982

DEPARTMENT OF REAL ESTATE
BY: 

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DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

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To: No. H-35881 LA

COMMUNITY LOAN SERVICE)
CENTER, INC.; HOMESAVORS,)
INC.; AMERICAN BUSINESS)
ADVANTAGE FINANCIAL SERVICES,)
INC.; and ELLIOT BRADLEY,)
Respondents.)

ORDER TO DESIST
AND REFRAIN

The Real Estate Commissioner of the State of California (the "Commissioner") has caused an investigation to be conducted of your activities, as described herein, and based upon the findings of that investigation, is of the opinion that you, COMMUNITY LOAN SERVICE CENTER, INC. ("COMMUNITY"), you, HOMESAVORS, INC. ("HOMESAVORS"), you, AMERICAN BUSINESS ADVANTAGE FINANCIAL SERVICES, INC. ("AMERICAN"), and you, ELLIOT BRADLEY ("BRADLEY"), also known as Roscoe Elliot Bradley, have violated Section 10130 of the California Business and Professions Code ("Code").

1.

1 At no time herein mentioned, have you, COMMUNITY, been
2 licensed by the Department of Real Estate of the State of
3 California (hereinafter "Department").
4

5 2.

6 At no time herein mentioned, have you, HOMESAVORS,
7 been licensed by the Department.
8

9 3.

10 At no time herein mentioned, have you, AMERICAN, been
11 licensed by the Department.
12

13 4.

14 At no time herein mentioned, have you, BRADLEY, been
15 licensed by the Department.
16

17 5.

18 On or about May 12, 2008, you, COMMUNITY, you,
19 HOMESAVORS, and you, BRADLEY, engaged in the business of
20 charging, receiving, collecting or contracting for the collection
21 of an advance fee in the amount of \$1,500 from Merlita de Guia
22 for the performance of loan modification services with respect to
23 a loan secured by a lien on the real property located at 9266
24 North Tobias Avenue, No. 107, Panorama City, California 91402
25

26 6.

27 On or about August 5, 2008, you, COMMUNITY, and you,
BRADLEY, engaged in the business of charging, receiving,
collecting or contracting for the collection of an advance fee in
the amount of \$3,000 from Roman Saddi for the performance of loan

1 modification services with respect to a loan which is secured by
2 a lien on the real property located at 831 E. Carbas Street,
3 Carson, California 90745.

4 7.

5 On or about June 13, 2008, you, COMMUNITY, you,
6 AMERICAN, and you, BRADLEY, engaged in the business of charging,
7 receiving, collecting or contracting for the collection of an
8 advance fee in the amount of \$2,000 from Wendell Slater for the
9 performance of loan modification services with respect to a loan
10 which is secured by a lien on the real property located at 1539
11 W. 104th Street, Los Angeles, California 90047.

12 8.

13 On or about June 4, 2008, you, COMMUNITY, you,
14 AMERICAN, and you, BRADLEY, engaged in the business of charging,
15 receiving, collecting or contracting for the collection of an
16 advance fee in the amount of \$3,200 from Cesar Herrera for the
17 performance of loan modification services with respect to a loan
18 which is secured by a lien on the real property located at 1104
19 Birch Lane, Pasadena, California 91103.

20 9.

21 Your acts as described in Paragraphs 5, 6, 7 and 8,
22 above, are acts requiring a license under the provision of Code
23 Sections 10131(d) and 10131.2.

24 10.

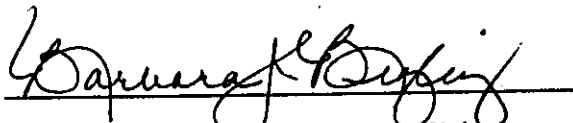
25 You violated Code Section 10130 by engaging in the
26 activities described in Paragraphs 5, 6, 7 and 8, above, when
27

1 you were not licensed as a real estate broker.

2 NOW, THEREFORE, YOU, COMMUNITY LOAN SERVICE CENTER,
3 INC., YOU, HOMESAVORS, INC., YOU, AMERICAN BUSINESS ADVANTAGE
4 FINANCIAL SERVICES, INC., AND YOU, ELLIOT BRADLEY, ARE ORDERED TO
5 DESIST AND REFRAIN from performing any and all acts requiring a
6 real estate license in the State of California until you obtain
7 the required license from the Department.

8
9 DATED: 4/14, 2009.

10
11 JEFF DAVI
12 Real Estate Commissioner

13 

14 BY: Barbara J. Bigby
15 Chief Deputy Commissioner

16 cc: Community Loan Service Center, Inc.
17 18436 Hawthorne Boulevard, Suite 102
18 Torrance, California 90504

19 Community Loan Service Center, Inc.
20 152 W. Walnut Street, Suite 201
21 Gardena, California 90248

22 Community Loan Service Center, Inc.
23 8067 Florence Avenue, Suite 310
24 Downey, California 90240

25 HomeSavors, Inc.
26 391 N. Main Street
27 Corona, California 92880

HomeSavors, Inc.
4500 Campus Drive, Suite 471
Newport Beach, California 92660

Elliot Bradley
18436 Hawthorne Boulevard, Suite 102
Torrance, California 90504

///

1 Elliot Bradley
8067 Florence Avenue, Suite 310
2 Downey, California 90240

3 American Business Advantage Financial Services, Inc.
4 18436 Hawthorne Boulevard, Suite 102
Torrance, California 90504

5 American Business Advantage Financial Services, Inc.
6 152 W. Walnut Street, Suite 201
7 Gardena, California 90248

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