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| | My the | FILED |
| | | AMELIA V. VETRONE, Counsel (SBN# 134612) SEP 202011 |
| | 2 | Department of Real Estate 320 West Fourth St. #350 DEPARTMENT OF REAL ESTATE |
| | 3 | Los Angeles, CA 90013 BY: K. Fledella |
| | 4 | (213) 576-6982 (213) 576-6940 (Direct) |
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| | 8 | BEFORE THE DEPARTMENT OF REAL ESTATE |
| | 9 | STATE OF CALIFORNIA |
| | 10 | * * * |
| | . 11 | In the Matter of the Accusation of) No. H-37540 LA |
| | 12 | SOLUTION ONE FINANCIAL INC.;) $\underline{A} \subseteq \underline{C} \sqcup \underline{S} \underline{A} \underline{T} \amalg \underline{O} \underline{N}$ |
| | 13 | JEFF BARTON, individually and) as former designated officer) |
| | 14 | of Solution One Financial Inc.;) and JERRY ALLEN JONES,) |
| | 15 |) |
| | . 16 | Respondents.) |
| | 17 | · · · · · · · · · · · · · · · · · · · |
| | 18 | The Complainant, Robin Trujillo, a Deputy Real Estate |
| | 19 | Commissioner, for cause of Accusation against SOLUTION ONE |
| | 20 | FINANCIAL INC.; JEFF BARTON, individually and as former |
| | 21 | designated officer of Solution One Financial Inc.; and JERRY |
| | 22 | ALLEN JONES is informed and alleges as follows: |
| • | 23 | 1. |
| | . 24 | The Complainant, Robin Trujillo, a Deputy Real Estate |
| | 25 | Commissioner of the State of California, makes this Accusation in |
| | 26 | her official capacity. |
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Respondent SOLUTION ONE FINANCIAL INC. ("SOFI") is a
California corporation. Respondent JERRY ALLEN JONES is the
President of SOFI. The corporate status of SOFI is currently
stated as "suspended" according to the California Secretary of
State.

3.

Respondent SOFI is licensed by the Department of Real 8 Estate ("Department") as a corporate real estate broker. SOFI 9 was originally licensed by the Department on March 11, 2006, and 10 expired March 10, 2010. Pursuant to Code Section 10201, 11 Respondent has a two-year right of renewal. Pursuant to Code 12 Section 10103, the Department of Real Estate retains 13 jurisdiction. Respondent JEFF BARTON was the broker-officer 14 designated pursuant to Business and Professions Code ("Code") 15 Section 10159.2 to be responsible for ensuring SOFI's compliance 16 with the Real Estate Law until the corporation's license expired 17 18 on March 10, 2010.

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4.

Respondent JEFF BARTON ("BARTON") is licensed by the 20 Department as a real estate broker. BARTON was originally 21 licensed by the Department as a broker on September 6, 2000. 22 Between March 11, 2006 and March 10, 2010, Respondent BARTON was 23 the designated broker-officer of SOFI. BARTON's main office 24 address of record with the Department is 6901 Topanga Canyon 25 Blvd., Suite 205, Canoga Park, CA 91303. From March 7, 2006, to 26 the present, BARTON's main office address of record with the 27

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2.

Department has been 6901 Topanga Canyon Blvd., Suite 205, Canoga 1 Park, CA 91303. SOFI's main office address with the Department 2 from June 2, 2007, to March 10, 2010, was 23890 Copper Hill 3 Drive, #227, Valencia, CA 91354. At all times herein relevant, 4 BARTON has been the Vice President of SOFI. 5 6 5 Respondent JERRY ALLEN JONES, ("JONES"), is licensed by 7 the Department as a restricted real estate salesperson. JONES 8 was originally licensed by the Department on April 14, 2007, and 9 his license expires August 23, 2013. Respondent BARTON was 10 JONES's employing broker from May 24, 2007, to September 13, 11 2009. Since September 13, 2009, JONES has not been affiliated 12 13 with any broker. б. 14 15 Respondent JONES is the President, and Treasurer of SOFI. JONES's address of record with the Department is 27548 16 17 Sunny Creek Drive, Valencia, CA 91354. 7. 18 At all times relevant herein, Respondents engaged in 19 the business of, acted in the capacity of, advertised or assumed 20 21 to act as real estate brokers in the State of California within the meaning of Code Sections 10131(d) and 10131.2. Their 22 activities included soliciting borrowers or lenders for and/or 23 negotiating loans, collecting payments and/or performing services 24 25 for borrowers or lenders in connection with loans secured by lien on real property. Their activities also included claiming, 26 demanding, charging, receiving, collecting or contracting for the 27

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1 collection of advance fees within the meaning of Code Sections
2 10026 and 10085.
3 FIRST CAUSE OF ACCUSATION

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(Advance Fee Violations)

8.

At all times herein relevant, Respondents'solicited, advertised and collected advance fees from mortgage loan clients in connection with loan modification services. At no time have Respondents ever submitted any advance fee agreements or other materials to the Department for review and approval as required by Code Section 10085 and Regulation 2970 of Title 10, Chapter 6, California Code of Regulations ("Regulation").

9.

On or about October 4, 2008, Respondent JONES 14 solicited, and collected an advance fee of \$2995 for loan 15 modification services from homeowner and borrower Amy Calderon 16 17 ("Calderon") which services included adjustments to the terms and conditions of her home loans including, but not limited to, 18 repayment plans, forbearance plans, partial claims, and reduction 19 in principal or interest, extenuations, and/or foreclosure 20 prevention. 21

10.

Respondents failed to obtain any loan modification for
 Calderon, failed to refund any portion of the advance fee
 collected, and has since refused to communicate with Calderon.

11.

The conduct, acts and omissions of Respondents as set

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| 1 | forth above, are cause for the suspension or revocation of the |
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| 2 | licenses and license rights of Respondents pursuant to Code |
| 3 | Sections 10176(a), 10176(b), 10176(i), 10177(d), and/or 10177(g). |
| 4 | SECOND CAUSE OF ACCUSATION |
| 5 | (Failure to Supervise) |
| 6 | 12. |
| 7 | Based on the conduct alleged in paragraphs 8, 9, and |
| 8 | 10, above, Respondent BARTON failed to exercise reasonable |
| 9 | supervision over the activities of his corporation and his |
| 10 | employee JONES, to ensure compliance with the Real Estate Law and |
| 11 | the Commissioner's Regulations in violation of Code Section |
| 12 | 10159.2 and Regulation 2725. |
| 13 | 13. |
| 14 | The conduct, acts and omissions of Respondent BARTON as |
| 15 | set forth in paragraph 12, above, are cause for the suspension or |
| 16 | revocation of the licenses and license rights of Respondent |
| 17 | BARTON pursuant to Code Sections 10177(d), 10177(g), and/or |
| 18 | 10177(h). |
| 19 | 14. |
| 20 | Respondents' activities constitute a course of conduct |
| 21 | which includes the homeowner-borrowers alleged above by way of |
| 22 | example, but is by no means limited to that named consumer and |
| 23 | her real property. |
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| 1 | WHEREFORE, Complainant prays that a hearing be |
| 2 | conducted on the allegations of this Accusation and that upon |
| 3 | proof thereof, a decision be rendered imposing disciplinary |
| 4 | action against all licenses and/or license rights of Respondents |
| 5 | SOLUTION ONE FINANCIAL INC.; JEFF BARTON, individually and as |
| 6 | former designated officer of Solution One Financial Inc.; and |
| 7 | JERRY ALLEN JONES under the Real Estate Law and for such other |
| 8 | and further relief as may be proper under other applicable |
| 9 | provisions of law, including restitution of advanced fees paid |
| 10 | for loan modifications. |
| 11 | Dated at Los Angeles, California, <u>Munust 1</u> , 2011. |
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| 13 | Kei rusillo |
| 14 | Robin Trujillo |
| 15 | Deputy Real Estate Commissioner |
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| 24 | cc: Solution One Financial Inc. Jeff Barton |
| 25 | Jeffrey Allen Jones Robin Trujillo |
| 26 | Sacto. |
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