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

3 (213) 576-6982

**FILED**

OCT 12 2011

DEPARTMENT OF REAL ESTATE

BY: 

8 DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 \* \* \* \* \*

11 To:

No. H-37588 LA

12 CALIFORNIA HOMES and )  
13 GEORGE BOLANOS, aka Jorge )  
Bolanos, aka Jorge Bolanos )  
14 Santizo, aka Jorge R. Bolanos )  
Santizo, aka George O. )  
15 Rolando Santizo, aka J. R. B. )  
16 Santizo )  
\_\_\_\_\_ )

ORDER TO DESIST  
AND REFRAIN

(B&P Section 10086)

17  
18 The Commissioner ("Commissioner") of the California  
19 Department of Real Estate ("Department") caused an investigation  
20 to be made of the activities of CALIFORNIA HOMES and GEORGE  
21 BOLANOS ("BOLANOS"), aka Jorge Bolanos, aka Jorge Bolanos  
22 Santizo, aka Jorge R. Bolanos Santizo, aka George O. Rolando  
23 Santizo, aka J. R. B. Santizo, and has determined that each has  
24 engaged in or are engaging in acts or practices constituting  
25 violations of the California Business and Professions Code  
26 ("Code") including engaging in the business of, acting in the  
27 capacity of, advertising, or assuming to act, as real estate

1 brokers in the State of California within the meaning of Section  
2 10131(d) (soliciting borrowers or lenders or negotiating loans)  
3 and Section 10131.2 (claiming advance fees in connection with a  
4 loan) of the Code. Based on the findings of that investigation,  
5 as set forth below, the Commissioner hereby issues the following  
6 Findings of Fact and Desist and Refrain Order pursuant to Section  
7 10086 of the Code.

8 FINDINGS OF FACT

9 1. At no time herein mentioned has CALIFORNIA HOMES  
10 or BOLANOS been licensed by the Department in any capacity.

11 2. Whenever acts referred to below are attributed to  
12 BOLANOS, those acts are alleged to have been done by BOLANOS,  
13 acting by himself, or by and/or through one or more agents,  
14 associates, affiliates, and/or co-conspirators and using the name  
15 CALIFORNIA HOMES, or any fictitious name unknown at this time.  
16

17 3. CALIFORNIA HOMES and BOLANOS engaged in the  
18 business of, acted in the capacity of, or advertised a loan  
19 solicitation, negotiation and modification service and advance  
20 fee brokerage offering to perform and performing loan  
21 solicitation, negotiation and modification services with respect  
22 to loans which were secured by liens on real property for  
23 compensation or in expectation of compensation and for fees  
24 often collected in advance as well as at the conclusion of the  
25 transaction, including but not limited to the occasions set  
26 forth below:

27 a. On or about March 9, 2010, Jose M. paid an

1 advance fee of \$1,750 to BOLANOS on behalf of CALIFORNIA HOMES.  
2 The advance fee was collected pursuant to an agreement  
3 pertaining to loan solicitation, negotiation, and modification  
4 services to be provided with respect to a loan secured by the  
5 real property at 21030 Cohasset Street, Canoga Park, California  
6 91303.

7           b. On or about March 5, 2010, Manuel Estanislao B.  
8 ("Manuel") paid an advance fee of \$800 to BOLANOS on behalf of  
9 CALIFORNIA HOMES. Thereafter, on or about April 20, 2010,  
10 Manuel paid BOLANOS an additional \$1,700 as the final payment  
11 due under the terms of their agreement. The advance fee was  
12 collected pursuant to an agreement pertaining to loan  
13 solicitation, negotiation, and modification services to be  
14 provided with respect to a loan secured by the real property at  
15 3026 Chesapeake Avenue, Los Angeles, California 90016.

16           c. On or about July 24, 2010, Lydia P. paid an  
17 advance fee of \$1,500 to BOLANOS on behalf of CALIFORNIA HOMES.  
18 The advance fee was collected pursuant to an agreement  
19 pertaining to loan solicitation, negotiation, and modification  
20 services to be provided with respect to a loan secured by real  
21 property.

22           d. On or about November 17, 2009 Alberto M. paid an  
23 advance fee totaling \$500 to CALIFORNIA HOMES. The advance fee  
24 was collected pursuant to an agreement pertaining to loan  
25 solicitation, negotiation, and modification services to be  
26 provided with respect to a loan secured by the real property at  
27

1120 E. 28<sup>th</sup> Street, Los Angeles, California 90011.

1 e. On or about April 1, 2010, Carmelita L. paid an  
2 advance fee of \$1,250 to BOLANOS on behalf of CALIFORNIA HOMES.  
3 The advance fee was collected pursuant to an agreement  
4 pertaining to loan solicitation, negotiation, and modification  
5 services to be provided with respect to a loan secured by the  
6 real property at 8305 S. San Pedro Street, Los Angeles,  
7 California 90003.  
8

9 f. On or about December 21, 2009, Maribel A. paid an  
10 advance fee of \$3,000 to CALIFORNIA HOMES. The advance fee was  
11 collected pursuant to an agreement pertaining to loan  
12 solicitation, negotiation, and modification services to be  
13 provided with respect to a loan secured by the real property at  
14 3119 Hill Street, Huntington Park, California 90255.  
15

#### 16 CONCLUSIONS OF LAW

17 4. Based on the information contained in Paragraph  
18 3, above, BOLANOS and CALIFORNIA HOMES have performed and/or  
19 participated in advance fee handling and loan solicitation,  
20 negotiation and modification activities which require a license  
21 under the provision of Code Sections 10131(d) and 10131.2 during  
22 a period of time when neither of them were licensed by the  
23 Department in any capacity, in violation of Code Section 10130.  
24

#### 25 DESIST AND REFRAIN ORDER

26 Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW  
27 stated herein, it is hereby ordered that GEORGE BOLANOS and  
CALIFORNIA HOMES, whether doing business under their own names;

1 or any other names, or any fictitious name, ARE HEREBY ORDERED  
2 to immediately desist and refrain from performing any acts  
3 within the State of California for which a real estate broker  
4 license is required. In particular each of them is ORDERED TO  
5 DESIST AND REFRAIN from:

6 1. charging, demanding, claiming, collecting and/or  
7 receiving advance fees, as that term is defined in Section 10026  
8 of the Code, in any form, and under any conditions, with respect  
9 to the performance of loan modifications or any other form of  
10 mortgage loan forbearance service in connection with loans on  
11 residential property containing four or fewer dwelling units  
12 (Code Section 10085.6); and

13 2. charging, demanding, claiming, collecting and/or  
14 receiving advance fees, as that term is defined in Section 10026  
15 of the Code, for any other real estate related services offered  
16 by them to others.  
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18 DATED: 10/7, 2011.

19  
20 BARBARA BIGBY  
Acting Real Estate Commissioner

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1 **Notice:** Business and Professions Code Section 10139 provides  
2 that "Any person acting as a real estate broker or real estate  
3 salesperson without a license or who advertises using words  
4 indicating that he or she is a real estate broker without being  
5 so licensed shall be guilty of a public offense punishable by a  
6 fine not exceeding twenty thousand dollars (\$20,000), or by  
7 imprisonment in the county jail for a term not to exceed six  
8 months, or by both fine and imprisonment; or if a corporation, be  
9 punished by a fine not exceeding sixty thousand dollars  
10 (\$60,000)."

11 cc: California Homes  
12 700 S. Flower Street, Suite 1100  
13 Los Angeles, California 90017

14 California Homes  
15 655 S. Flower Street, #189  
16 Los Angeles, California 90017

17 George Bolanos  
18 700 S. Flower Street, Suite 1100  
19 Los Angeles, California 90017  
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