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

DEC 15 2011

4 Telephone: (213) 576-6982

DEPARTMENT OF REAL ESTATE
BY: *Shirley Jensen*

8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 * * * *

11 To:)	No. H-37737 LA
)	
12 SANTA BARBARA MANAGEMENT,)	<u>ORDER TO DESIST</u>
13 GLOBAL AMERICA, GLOBAL TEAM)	<u>AND REFRAIN</u>
14 CONSULTING, USA HOME RECOVERY)	
15 SERVICE, MIKE AGUILAR, FELIPE)	
16 CARLOS SEGOVIA, DHELMY FLORES,)	(B&P Code Section 10086)
VICKY SANTOS and FRANCISCO)	
17 SANTANA.)	

18 The Commissioner ("Commissioner") of the California Department of Real Estate
19 ("Department") caused an investigation to be made of the activities of SANTA BARBARA
20 MANAGEMENT, GLOBAL AMERICA, GLOBAL TEAM CONSULTING, USA HOME
21 RECOVERY SERVICE, MIKE AGUILAR, FELIPE CARLOS SEGOVIA, DHELMY
22 FLORES, VICKY SANTOS and FRANCISCO SANTANA. Based on that investigation the
23 Commissioner has determined that SANTA BARBARA MANAGEMENT, GLOBAL
24 AMERICA, GLOBAL TEAM CONSULTING, USA HOME RECOVERY SERVICE, MIKE
25 AGUILAR, FELIPE CARLOS SEGOVIA, DHELMY FLORES, VICKY SANTOS and
26 FRANCISCO SANTANA have engaged in, or are engaging in, acts, or are attempting to engage
27 in the business of, acting in the capacity of, and/or advertising or assuming to act as real estate

1 brokers in the State of California within the meaning of Business and Professions Code Sections
2 10131(d) (soliciting or negotiating loans or collecting payments or performing services for
3 borrowers in connection with loans secured by real property) and 10131.2 (advance fee
4 handling).

5 In addition, based on that investigation, the Commissioner has determined that
6 SANTA BARBARA MANAGEMENT, GLOBAL AMERICA, GLOBAL TEAM
7 CONSULTING, USA HOME RECOVERY SERVICE, MIKE AGUILAR, FELIPE CARLOS
8 SEGOVIA, DHELMY FLORES, VICKY SANTOS and FRANCISCO SANTANA have
9 engaged in, or are engaging in, acts, or are attempting to engage in practices constituting
10 violations of the California Business and Professions Code ("Code") and/or Title 10, California
11 Code of Regulations ("Regulations"). Based on the findings of that investigation, set forth
12 below, the Commissioner hereby issues the following Findings of Fact, Conclusions of Law, and
13 Desist and Refrain Order under the authority of Section 10086 of the Code.

14 FINDINGS OF FACT

15 1. SANTA BARBARA MANAGEMENT, GLOBAL AMERICA,
16 GLOBAL TEAM CONSULTING, USA HOME RECOVERY SERVICE, MIKE AGUILAR,
17 FELIPE CARLOS SEGOVIA, DHELMY FLORES, VICKY SANTOS and FRANCISCO
18 SANTANA are not now, nor have they ever been, licensed by the Department in any capacity.

19 2. At the times set forth below SANTA BARBARA MANAGEMENT,
20 GLOBAL AMERICA, GLOBAL TEAM CONSULTING, USA HOME RECOVERY
21 SERVICE, MIKE AGUILAR, FELIPE CARLOS SEGOVIA, DHELMY FLORES, VICKY
22 SANTOS and FRANCISCO SANTANA negotiated to do one or more of the following acts for
23 another or others, for or in expectation of compensation: engaged in the business of, acted in the
24 capacity of, or advertised a loan modification and negotiation service and advance fee brokerage
25 with respect to loans which were secured by liens on real property for compensation or in
26 expectation of compensation and for fees collected in advance of the transactions:
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Miguel P.	538 Escalante Avenue, Shafter, CA 93263	4/16/10 - 5/31/10	Santa Barbara Management		\$4,840
Miguel H.	5352 Odell Street Riverside CA 92509	4/27/10 - 6/1/10	Santa Barbara Management		\$3,541.00
Carlos C.	3870 West Hazard Avenue Apt. B, Santa Ana, CA 92703	3/1/10 - 3/31/10	Santa Barbara Management	Felipe Carlos Segovia	\$4,531.65
Luz L.	2310 Jackson Street, Oxnard, CA 93033	4/30/10 - 6/9/10	Santa Barbara Management		\$9,180.00
Guadalupe M.	362 South Rancho Avenue San Bernardino, CA 92410	4/9/10 - 6/16/10	Santa Barbara Management	Dhelmy Flores	\$5,134
Francisco R.	5720 Kansas Street Houston, TX 77007	02/10 - 03/10	Santa Barbara Management		\$6,350.25
Antonio C.	13489 Bentwood Street Oak Hills, CA 92344	4/22/2010	Santa Barbara Management		\$5,123.00
Conrado M.	4855 Acacia Avenue, San Bernardino, CA 92407	9/1/10 - 9/25/10	Santa Barbara Management		\$2,560
Carlos N.	28280 Lakeview Avenue Moreno Valley ?	4/7/10 - 8/12/10	Santa Barbara Management		\$8,280
Jesus E.	8039 Pedley Road San Bernardino, CA 92410	5/17/10 - 7/2/10	Santa Barbara Management	Francisco Ramirez	\$4,295
David B.	1709 South Center Street, Santa Ana, CA 92704	4/1/2010	Santa Barbara Management	Felipe Carlos Segovia	\$2,500
Marcos A.	11058 Basye Street, El Monte, CA 91731	unknown	Santa Barbara Management	Felipe Carlos Segovia	\$3,100
Jaime S.	8835 Nogal Avenue, Whittier, CA 90606	3/24/2010	Santa Barbara Management	Felipe Carlos Segovia	\$5,800
Catarino P.	13554 Rexwood Avenue Baldwin Park, CA 91706	n/a	Santa Barbara Management	Dhelmy Flores	\$0
Abel G.	10336 Dorothy Avenue South Gate, CA 90280	4/21/09 - 6/10/10	Santa Barbara Management	Mike Aguilar	\$10,300
Jesus D.	1304 West "F" Street Ontario, CA 91762	4/26/10 - 5/3/10	Santa Barbara Management	Dhelmy Flores	\$3,000
Pablo D.	6285 Bonsallo Avenue Los Angeles, CA 90044	5/4/2009 - 5/24/10	Santa Barbara Management	Mike Aguilar	\$8,388
Isidro P.	20140 Haines Street Perris CA 92570	4/9/10 -	Santa Barbara Management	Dhelmy Flores	\$3,500
Jose D.	705 North Belden Avenue Rialto CA 92376	3/28/10 - 4/28/10	Santa Barbara Management		\$3,977
Victor C.	43-595 Brahea Court, Indio, CA 92201	n/a	Santa Barbara Management	n/a	\$0
Jose D.	1062 1st Street, Fillmore, CA 93015	5/20/2010	Santa Barbara Management		\$4,631.00
Jose S.	2755 Eucalyptus Drive Oxnard, CA 93036	9/25/2010	Santa Barbara Management	Felipe Carlos Segovia	\$11,945

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Eliseo and Rosa E.	3424 Hill Street, Huntington Park, CA 90255	1/27/2010 - 5/3/10	Santa Barbara Management	Felipe Carlos Segovia	\$5,654
Daniel and Reynalda T.	1508 East 49th Street, Los Angeles, CA 90011	6/1/2009	Santa Barbara Management	Mike Aguilar	\$9,000
Felix L.	8150 San Gabriel Avenue South Gate, CA 90280	2/16/2010	Santa Barbara Management	unknown	\$10,740.42
Martin C.	2747 South Cloverdale Los Angeles, CA 90016	unable to discern	Santa Barbara Management	Felipe Carlos Segovia	\$3,500.00
Caritina R.	1115 Indian Hill Boulevard, Pomona, CA 91767	5/10/2010	Santa Barbara Management		\$4,691.33
Tanya M.	3418 Hill Street Huntington Park, CA 90255	5/5/2010	Santa Barbara Management	Felipe Carlos Segovia	\$1,539.00
Felix M.	16478 Fontlee Lane Fontana, CA 92339	3/22/2010	Santa Barbara Management		\$6,311.51
Faviola J.	743 North Imperial Avenue Ontario, CA 91764	2/10/2010 - 6/2/10	Santa Barbara Management		\$10,000
Benito G.	7402 and 7404 Mace Place Los Angeles, CA 90001	unknown	Santa Barbara Management	Felipe Carlos Segovia	\$8,000
Sergio M.	1226 East 57th Street, Los Angeles, CA 90011	1/21/10 - 6/3/10	Santa Barbara Management	Mike Aguilar	\$9,800
Maria R.	9635 Otis Street, South Gate, CA 90280	1/26/10 - 5/5/10	Santa Barbara Management	Mike Aguilar	\$4,230.98
Felix C.	2724 Kaibab Avenue, Bakersfield, CA 93306	4/21/2010 - 6/1/10	Santa Barbara Management	Dhelmy Flores,	\$4,790
Carlos T.	11648 Villa Street Adelanto CA 92301	4/14/2010	Santa Barbara Management	Dhelmy Flores, Felipe Carlos,	\$3,092
Raul G.	904 West Award Drive, Colton, CA 92324	5/15/2010	Santa Barbara Management	Felipe Carlos Segovia	\$7,266
Vicente S.	8585 Limestone Drive, Riverside, CA 92504	5/1/2010	Santa Barbara Management		\$2,000
Mirna V.	1120 Orangewood Street Colton, CA 92324	11/16/09 - 7/1/10	Santa Barbara Management, Coast to Coast	Francisco Santana,	\$7,253
Rosa O.	1740 Junipero Avenue Long Beach, CA 90804	11/11/09 - 4/5/2010	Santa Barbara Management, Global America	Mike Aguilar	\$6,050
Maria A.	3127 East Avenue Q-14 Palmdale, CA 93065	5/14/10 - 8/4/10	Santa Barbara Management, Global Team		\$4,859
Ramon S.	2516 East 109th Street Los Angeles, CA 90059	6/2/2010	Santa Barbara Management		\$12,900
Candelaria T.	5379 Olive Avenue Long Beach, CA 90805	4/16/10 - 5/11/10	Santa Barbara Management		\$3,909

1	Gilberto C.	873 Amaya Drive Perris, CA 92571	9/4/09 - 2/1/10	Santa Barbara Management,	Francisco Santana	\$5,049.86
2				Santa Barbara Management, USA Home Recovery Service, Global Team Consulting		
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4	Jesus B.	6832 Morehouse Chino, CA 91710	2/1/10 - 4/1/10		Felipe Carlos Segovia	\$6,366
5	Felix R.	4320 Highland Avenue, Oxnard, CA 93033	5/24/10 - 7/28/10	USA Home Recovery Service	Vicky Santos, Mike Aguilar	\$5,558
6				USA Home Recovery Service / Santa Barbara Management		
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8	Alfonso V.	1368 South "G" Street Oxnard, CA 93033	11/25/09 - 1/04/10		Vicky Santos	\$2,400
9				USA Home Recovery Service, Santa Barbara Management		
10	Juan M.	P.O. Box 3378 Fontana, CA 92334	10/01/09 - 5/1/10			\$6,796
11				USA Home Recovery Service, Santa Barbara Management		
12	Rogelio T.	4280 Carpinteria Avenue, #A, Carpinteria, CA 93013	11/28/09 - 5/26/10		Vicky Santos, Felipe Carlos Segovia	\$8,777.16
13						
14	Jorge B.	23475 Shady Glen Court, Moreno Valley, CA 92557	2/22/2010 - 5/28/10	Santa Barbara Management	Dhelmy Flores	\$6,185
15	Cliserio V.	74140 Desert Star Blvd. Palm Desert, CA 92260	10/29/2008 - 4/8/2010	Santa Barbara Management,	Felipe Carlos Segovia	\$5,536

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17 CONCLUSIONS OF LAW

18 3. Based on the information contained in Paragraphs 1 and 2 above, SANTA
19 BARBARA MANAGEMENT, GLOBAL AMERICA, GLOBAL TEAM CONSULTING, USA
20 HOME RECOVERY SERVICE, MIKE AGUILAR, FELIPE CARLOS SEGOVIA, DHELMY
21 FLORES, VICKY SANTOS and FRANCISCO SANTANA violated Code Section 10130 by
22 engaging in activities requiring broker licenses without first obtaining broker licenses from the
23 Department.

24 DESIST AND REFRAIN ORDER

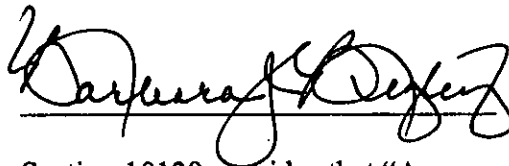
25 Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW stated
26 herein, it is hereby ordered that SANTA BARBARA MANAGEMENT, GLOBAL AMERICA,
27 GLOBAL TEAM CONSULTING, USA HOME RECOVERY SERVICE, MIKE AGUILAR,

1 FELIPE CARLOS SEGOVIA, DHELMY FLORES, VICKY SANTOS and FRANCISCO
2 SANTANA, whether doing business under their own names, or any other names, or any
3 fictitious names, are hereby ordered to immediately desist and refrain from performing any acts
4 within the State of California for which a real estate broker license is required. In particular,
5 they are ORDERED TO DESIST AND REFRAIN from:

- 6 1. charging, demanding, claiming, collecting and/or receiving advance fees, as
7 that term is defined in Section 10026 of the Code, in any form, and under any
8 conditions, with respect to the performance of loan modification or any other
9 form of mortgage loan forbearance services in connection with loans on
10 residential property containing four or fewer dwelling units; and
- 11 2. charging, demanding, claiming, collecting and/or receiving advance fees, as
12 that term is defined in Section 10026 of the Code, for any of the other real
13 estate related services offered to others.

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15 DATED: 12/7, 2011.

16
17 BARBARA J. BIGBY
Acting Real Estate Commissioner

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

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26 cc: SANTA BARBARA MANAGEMENT
3191 Temple Avenue, Suite 140
27 Pomona, CA 91768