

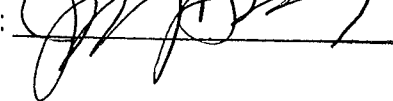
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**FILED**

APR 03 2012

DEPARTMENT OF REAL ESTATE

BY: 

DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

\* \* \* \* \*

In the Matter of the Accusation

No. H-38017 LA

ERNESTINE CREWS,

)

A C C U S A T I O N

)

)

Respondent.

)

)

17 The Complainant, Robin Trujillo, a Deputy Real Estate  
18 Commissioner of the State of California, for cause of Accusation  
19 against ERNESTINE CREWS ("Respondent") alleges as follows:

20 1.

21 The Complainant, Robin Trujillo, a Deputy Real Estate  
22 Commissioner of the State of California, makes this Accusation in  
23 her official capacity.

24 2.

25 Respondent CREWS is presently licensed and/or has  
26 license rights under the Real Estate Law (Part 1 of Division 4 of  
27

1 the Business and Professions Code, hereinafter the "Code") as a  
2 real estate broker.

3 3.

4 At no time relevant herein has Ecrews Enterprises, Inc.  
5 ("Ecrews") been licensed by the Department in any capacity.

6 4.

7 Respondent CREWS ordered, caused, authorized or  
8 participated in the conduct of Ecrews, as is alleged in this  
9 Accusation,

10 FIRST CAUSE OF ACCUSATION  
11 (Advance Fee Violation)

12 5.

13 At all times mentioned herein, Respondent CREWS engaged  
14 in the business of a real estate broker in the State of  
15 California within the meaning of Code Sections 10131(d) and  
16 10131.2 including brokering mortgage loans and performing loan  
17 modification activities and claiming, demanding, charging,  
18 receiving, collecting or contracting for the collection of an  
19 advance fee, within the meaning of Code Section 10026, including,  
20 but not limited to, the following loan modification activity with  
21 respect to loans which were secured by liens on real property:

22 a. On or about June 2, 2009, Jeane K. paid CREWS,  
23 doing business as Ecrews, an advance fee of \$500. The advance  
24 fee was collected pursuant to the provisions of an agreement  
25 executed on May 29, 2009, and pertaining to loan solicitation,  
26 negotiation, and modification services to be provided by CREWS,  
27

1 doing business as Ecrews, with respect to a loan secured by the  
2 real property located at 2008 Paseo Laro, San Clemente,  
3 California 92673.

4 6.

5 Respondent collected the advance fee described in  
6 Paragraph 5, above, pursuant to the provisions of a written  
7 agreement which constitutes an advance fee agreement within the  
8 meaning of Code Section 10085.

9 7.

10 Respondent CREWS failed to submit the written agreement  
11 referred to in Paragraphs 5 and 6, above, to the Commissioner ten  
12 days before using it in violation of Code Section 10085 and  
13 Section 2970, Title 10, Chapter 6, Code of Regulations  
14 ("Regulations").

15 8.

16 The conduct, acts and/or omissions of Respondent CREWS,  
17 as set forth above, are cause for the suspension or revocation of  
18 the licenses and license rights of Respondent CREWS pursuant to  
19 Code Sections 10085, 10177(d) and/or 10177(g).

20  
21 SECOND CAUSE OF ACCUSATION  
22 (Use of Unauthorized Fictitious Business Name)

23 9.

24 Complainant hereby incorporates by reference the  
25 allegations set forth in Paragraphs 1 through 8, above.

26 10.

27 Respondent CREWS acted without Department authorization

1 in using the fictitious business name "Ecrews Enterprises, Inc."  
2 to engage in activities requiring the issuance of a real estate  
3 license.

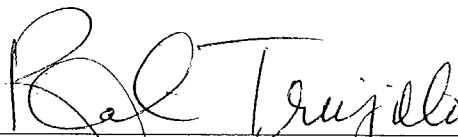
4 11.

5 The conduct, acts and/or omissions of Respondent CREWS,  
6 as set forth in Paragraph 10, above, violate Code Section 10159.5  
7 and Section 2731 of the Regulations, and are cause for the  
8 suspension or revocation of the licenses and license rights of  
9 Respondent CREWS pursuant to Code Sections 10177(d) and/or  
10 10177(g).

11 WHEREFORE, Complainant prays that a hearing be  
12 conducted on the allegations of this Accusation and that upon  
13 proof thereof, a decision be rendered imposing disciplinary  
14 action against all the licenses and license rights of Respondent  
15 ERNESTINE CREWS under the Real Estate Law, and for such other and  
16 further relief as may be proper under other applicable provisions  
17 of law.  
18

19 Dated at Los Angeles, California

20 this 29 day of March, 2012.

21  
22   
23 \_\_\_\_\_  
24 Robin Trujillo  
25 Deputy Real Estate Commissioner

26 cc: ERNESTINE CREWS  
27 Robin Trujillo  
Sacto.