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**FILED**

APR 17 2012

DEPARTMENT OF REAL ESTATE  
BY: Quintya Valencia

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8  
9 BEFORE THE DEPARTMENT OF REAL ESTATE

10 STATE OF CALIFORNIA

11 \* \* \*

12 In the Matter of the Accusation of )  
13 )  
14 FIRST FEDERAL LOAN SERVICES INC )  
15 and ORLANDO GUBA UNGOS, )  
16 individually, and formerly as )  
17 designated officer of )  
18 First Federal Loan Services Inc, )  
19 Respondents. )

No. H-38054 LA

A C C U S A T I O N

20 The Complainant, Robin Trujillo, a Deputy Real Estate  
21 Commissioner of the State of California, for cause of  
22 Accusation against FIRST FEDERAL LOAN SERVICES INC and ORLANDO  
23 GUBA UNGOS, individually, and formerly as designated officer of  
24 First Federal Loan Services Inc, is informed and alleges as  
25 follows:

26 1.

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

1 for the payment of an advance fee. On August 3, 2009, Salvador  
2 V. paid an advance fee of \$2,499.25 to FFLSI. On September 11,  
3 2009, Salvador V. paid an advance fee of \$1,200 to FFLSI.

4 6.

5 Apolinar G. Transaction

6 On or about September 2, 2009, FFLSI entered into an  
7 agreement with Apolinar G., in which FFLSI agreed to negotiate  
8 a modification of Apolinar G.'s home mortgage loan, in exchange  
9 for the payment of an advance fee. On September 2, 2009,  
10 Apolinar G. paid an advance fee of \$3,885 to FFLSI.

11 7.

12 Manuel G. Transaction

13 On or about September 18, 2009, FFLSI entered into an  
14 agreement with Manuel G., in which FFLSI agreed to negotiate a  
15 modification of Manuel G.'s home mortgage loan, in exchange for  
16 the payment of an advance fee. On September 18, 2009, Manuel  
17 G. paid an advance fee of \$3,600 to FFLSI.

18 8.

19 Ricardo L. Transaction

20 On or about October 20, 2009, FFLSI entered into an  
21 agreement with Ricardo L., in which FFLSI agreed to negotiate a  
22 modification of Ricardo L.'s home mortgage loan, in exchange  
23 for the payment of an advance fee. On October 20, 2009,  
24 Ricardo L. paid an advance fee of \$4,000 to FFLSI.

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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 the licenses and license rights of  
5 Respondents FIRST FEDERAL LOAN SERVICES INC and ORLANDO GUBA  
6 UNGOS under the Real Estate Law, that Complainant be awarded  
7 its costs of investigation and prosecution of this case, and  
8 for such other and further relief as may be proper under other  
9 applicable provisions of law.

10 Dated at Los Angeles, California

11 this 3 day of April, 2012

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15 Robin Trujillo  
16 Deputy Real Estate Commissioner  
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25 cc: FIRST FEDERAL LOAN SERVICES INC  
26 Orlando Guba Ungos  
27 Robin Trujillo  
Sacto.