

FILED

MAY 11, 2011

DEPARTMENT OF REAL ESTATE

BY: C.A.

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

Telephone: (213) 576-6982

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * * *

To:)	No. H-38128 LA
)	
LILIA MARTINI; TIM J. PISCITELLO;)	<u>ORDER TO DESIST</u>
HOME FINANCIAL SOLUTIONS, LLC;)	<u>AND REFRAIN</u>
HOME SOLUTIONS FINANCIAL, LLC;)	
IMPACT MARKETING ALLIANCE, LLC;)	(B&P Code Section 10086)
LM CASITAS REALTY;)	
LM CASITAS REAL ESTATE, INC.; and)	
MARTINI REAL ESTATE FINANCIAL)	
SERVICES.)	

The Commissioner ("Commissioner") of the California Department of Real Estate ("Department") caused an investigation to be made of the activities of LILIA MARTINI; TIM J. PISCITELLO; HOME FINANCIAL SOLUTIONS, LLC; HOME SOLUTIONS FINANCIAL, LLC; IMPACT MARKETING ALLIANCE, LLC; LM CASITAS REALTY; LM CASITAS REAL ESTATE, INC.; and MARTINI REAL ESTATE FINANCIAL SERVICES. Based on that investigation the Commissioner has determined that LILIA MARTINI; TIM J. PISCITELLO; HOME FINANCIAL SOLUTIONS, LLC; HOME SOLUTIONS FINANCIAL, LLC; IMPACT MARKETING ALLIANCE, LLC; LM CASITAS REALTY; LM CASITAS REAL ESTATE, INC.; and MARTINI REAL ESTATE FINANCIAL SERVICES have engaged

1 in or are engaging in acts or attempting to engage in the business of, acting in the capacity of,
2 and/or advertising or assuming to act as real estate brokers in the State of California within the
3 meaning of Business and Professions Code Sections 10131(a) (solicit prospective sellers or
4 purchasers of or negotiate the purchase, sale or exchange of real property) 10131(d) (solicit
5 borrowers for or negotiate loans or perform services for borrowers in connection with loans
6 secured by liens on real property), and 10131.2 (engage in the business of claiming, demanding,
7 charging, receiving, collecting or contracting for the collection of an advance fee in connection
8 with offering to obtain a loan real property).

9 In addition, based on that investigation, the Commissioner has determined that
10 LILIA MARTINI; TIM J. PISCITELLO; HOME FINANCIAL SOLUTIONS, LLC; HOME
11 SOLUTIONS FINANCIAL, LLC; IMPACT MARKETING ALLIANCE, LLC; LM CASITAS
12 REALTY; LM CASITAS REAL ESTATE, INC.; and MARTINI REAL ESTATE FINANCIAL
13 SERVICES have engaged in or are engaging in acts or are attempting to engage practices
14 constituting violations of the California Business and Professions Code ("Code"). Based on the
15 findings of that investigation, set forth below, the Commissioner hereby issues the following
16 Findings of Fact, Conclusions of Law, and Desist and Refrain Order under the authority of
17 Section 10086 of the Code.

18 FINDINGS OF FACT

19 1. From August 30, 2004, through the present, LILIA MARTINI ("MARTINI")
20 has been licensed by the Department as a real estate salesperson, license no. 01440375.

21 2. From June 17, 1997, through the present, TIM J. PISCITELLO
22 ("PISCITELLO") has been licensed by the Department as a real estate salesperson, license no.
23 01222885.

24 3. HOME FINANCIAL SOLUTIONS, LLC; HOME SOLUTIONS
25 FINANCIAL, LLC; IMPACT MARKETING ALLIANCE, LLC; LM CASITAS REALTY, LM
26 CASITAS REAL ESTATE, INC.; and MARTINI REAL ESTATE FINANCIAL SERVICES
27 have never been licensed by the Department in any capacity.

1 4. PISCITELLO is the owner or director of HOME FINANCIAL SOLUTIONS,
2 LLC; HOME SOLUTIONS FINANCIAL, LLC; and IMPACT MARKETING ALLIANCE,
3 LLC.

4 5. MARTINI is the owner or director of LM CASITAS REAL ESTATE, INC.
5 and MARTINI REAL ESTATE FINANCIAL SERVICES.

6 2023 Lakeridge Circle #202

7 6. On or about April 6, 2009, MARTINI offered to assist Enrique M. with the
8 short sale purchase of real property located at 2023 Lakeridge Circle #202, Chula Vista,
9 California ("Lakeridge property"). MARTINI instructed Enrique M. to pay a deposit of \$2,800
10 toward the purchase of the Lakeridge property. MARTINI instructed Enrique M. to make the
11 \$2,800 cashier's check payable to HOME SOLUTIONS FINANCIAL, LLC. MARTINI gave
12 Enrique M. an acknowledgement and receipt form under the letterhead of IMPACT
13 MARKETING ALLIANCE, LLC and HOME SOLUTIONS FINANCIAL, LLC. The receipt
14 form falsely indicated that the \$2,800 deposit received by MARTINI from Enrique M. was for a
15 forensic loan audit. Enrique M. received a business card from MARTINI for LM CASITAS
16 REALTY.

17 CONCLUSIONS OF LAW

18 7. Based on the information contained in Paragraphs 1 through 6, above, LILIA
19 MARTINI; TIM J. PISCITELLO; HOME FINANCIAL SOLUTIONS, LLC; HOME
20 SOLUTIONS FINANCIAL, LLC; IMPACT MARKETING ALLIANCE, LLC; LM CASITAS
21 REALTY; LM CASITAS REAL ESTATE, INC.; and MARTINI REAL ESTATE FINANCIAL
22 SERVICES violated Code Section 10130 by engaging in activities requiring a real estate license
23 without first obtaining a broker license from the 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 LILIA MARTINI; TIM J. PISCITELLO; HOME
27 FINANCIAL SOLUTIONS, LLC; HOME SOLUTIONS FINANCIAL, LLC; IMPACT

1 MARKETING ALLIANCE, LLC; LM CASITAS REALTY; LM CASITAS REAL ESTATE,
2 INC.; and MARTINI REAL ESTATE FINANCIAL SERVICES, whether doing business in their
3 own names or any other fictitious business names, immediately desist and refrain from:
4 performing any acts within the State of California for which a real estate broker license is
5 required, unless you are so licensed.

6 DATED: April 22, 2012.

8 Real Estate Commissioner

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Notice: Business and Professions Code Section 10139 provides that “Any person acting as a real estate broker or real estate salesperson without a license or who advertises using words indicating that he or she is a real estate broker without being so licensed shall be guilty of a 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).”

cc: Lilia Martini dba LM Casitas Realty, LM Casitas Real Estate, Inc., Martini Real Estate Financial Services
172 N. Del Mar Ave.
Chula Vista, CA 91910

Tim J. Piscitello dba Home Financial Solutions, LLC, Home Solutions Financial, LLC,
Impact Marketing Alliance, LLC
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