

1 Department of Real Estate
2 320 West 4th Street, Suite 350
3 Los Angeles, California 90013-1105
4 Telephone: (213) 576-6982

FILED

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DEPARTMENT OF REAL ESTATE
BY: CA

8 BEFORE THE DEPARTMENT OF REAL ESTATE
9 STATE OF CALIFORNIA

10 * * * *

11 To:) No. H-38215 LA
12)
13 PREMIER MODIFICATION GROUP,) ORDER TO DESIST
14 JORGE A. CAMACHO,) AND REFRAIN
15 ALEX JOSE CAMACHO, and)
BESSIE CORONA.) (B&P Code Section 10086)

16 The Commissioner ("Commissioner") of the California Department of Real Estate
17 ("Department") caused an investigation to be made of the activities of PREMIER
18 MODIFICATION GROUP, JORGE A. CAMACHO, ALEX JOSE CAMACHO, and BESSIE
19 CORONA (collectively "Respondents"). Based on that investigation the Commissioner has
20 determined that PREMIER MODIFICATION GROUP, JORGE A. CAMACHO, ALEX JOSE
21 CAMACHO, and BESSIE CORONA have engaged in or are engaging in acts or attempting to
22 engage in the business of, acting in the capacity of, and/or advertising or assuming to act as real
23 estate brokers in the State of California within the meaning of Business and Professions Code
24 ("Code") Sections 10131(a) (solicit prospective sellers or purchasers of or negotiate the purchase,
25 sale or exchange of real property) 10131(d) (solicit borrowers for or negotiate loans or perform
26 services for borrowers in connection with loans secured by liens on real property), and 10131.2
27 (engage in the business of claiming, demanding, charging, receiving, collecting or contracting for

1 the collection of an advance fee in connection with offering to obtain a loan on real property).

2 In addition, based on that investigation, the Commissioner has determined that
3 PREMIER MODIFICATION GROUP, JORGE A. CAMACHO, ALEX JOSE CAMACHO, and
4 BESSIE CORONA have engaged in or are engaging in acts or are attempting to engage practices
5 constituting violations of the Code. Based on the findings of that investigation, set forth below, the
6 Commissioner hereby issues the following Findings of Fact, Conclusions of Law, and Desist and
7 Refrain Order under the authority of Section 10086 of the Code.

8 All further references to PREMIER MODIFICATION GROUP include JORGE A.
9 CAMACHO, ALEX JOSE CAMACHO, and BESSIE CORONA, as well as the officers, agents
10 and employees of PREMIER MODIFICATION GROUP. JORGE A. CAMACHO, ALEX JOSE
11 CAMACHO, and BESSIE CORONA engaged in the activities set forth below while doing
12 business as PREMIER MODIFICATION GROUP and any other fictitious business names not
13 known at this time.

14 FINDINGS OF FACT

15 1. From March 14, 2007, through March 13, 2011, JORGE A. CAMACHO was
16 licensed by the Department as a real estate salesperson, Department License No. 01795779.

17 JORGE A. CAMACHO's license expired on March 14, 2011.

18 2. From August 30, 2010, through the present, ALEX JOSE CAMACHO has been
19 licensed by the Department as a real estate salesperson, Department License No. 01883672.

20 3. PREMIER MODIFICATION GROUP and BESSIE CORONA have never been
21 licensed in any capacity by the Department.

22 4. PREMIER MODIFICATION GROUP is a California corporation formed on or
23 about March 9, 2009. ALEX JOSE CAMACHO is the Chief Executive Officer and a director of
24 PREMIER MODIFICATION GROUP.

25 5. For an unknown period of time beginning no later than January 27, 2010,
26 Respondents, while doing business as PREMIER MODIFICATION GROUP, solicited and offered
27 loan services to consumers, including services to assist them in negotiating with lenders,

