

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

4 Telephone: (213) 576-6982

FILED

SEP 14 2012

DEPARTMENT OF REAL ESTATE
BY: *C*

8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

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11 To:)	No. H-38418 LA
)	
12 HOME SOLUTIONS INVESTMENT)	<u>ORDER TO DESIST</u>
13 GROUP, INC.,)	<u>AND REFRAIN</u>
14 MAURICE BORROWS,)	
15 MANUEL (NMN) RAMOS,)	(B&P Code Section 10086)
16 HOMERO DAVILA aka Omero Davila,)	
and NOE DAVILA.)	

17 The Commissioner ("Commissioner") of the California Department of Real Estate
18 ("Department") caused an investigation to be made of the activities of HOME SOLUTIONS
19 INVESTMENT GROUP, INC., MAURICE BORROWS, MANUEL (NMN) RAMOS,
20 HOMERO DAVILA aka Omero Davila, and NOE DAVILA (collectively "Respondents").
21 Based on that investigation the Commissioner has determined that Respondents have engaged in
22 or are engaging in acts or attempting to engage in the business of, acting in the capacity of,
23 and/or advertising or assuming to act as real estate brokers in the State of California within the
24 meaning of Business and Professions Code Sections 10131(a)(solicit prospective sellers of
25 purchasers or negotiate the purchase, sale, or exchange of real property); (b) (solicit prospective
26 tenants or negotiate the sale, purchase or exchange of leases on real property); (d) (solicit
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1 borrowers for or negotiate loans or perform services for borrowers in connection with loans
2 secured by liens on real property or on a business opportunity); and 10131.2 (engage in the
3 business of claiming, demanding, charging, receiving, collecting or contracting for the collection
4 of an advance fee in connection with offering to obtain a loan).

5 In addition, based on that investigation, the Commissioner has determined that
6 Respondents have engaged in or are engaging in acts or are attempting to engage in practices
7 constituting violations of the California Business and Professions Code ("Code"). Based on the
8 findings of that investigation, as set forth below, the Commissioner hereby issues the following
9 Findings of Fact, Conclusions of Law, and Desist and Refrain Order under the authority of
10 Section 10086 of the Code.

11 All further references to HOME SOLUTIONS INVESTMENT GROUP, INC.
12 include MAURICE BORROWS, MANUEL (NMN) RAMOS, HOMERO DAVILA aka Omero
13 Davila, and NOE DAVILA, as well as the officers, agents and employees of HOME
14 SOLUTIONS INVESTMENT GROUP, INC. Respondents engaged in the activities set forth
15 below while doing business as HOME SOLUTIONS INVESTMENT GROUP, INC. and any
16 other fictitious business names not known at this time.

17 FINDINGS OF FACT

18 1. At no time mentioned herein have HOME SOLUTIONS INVESTMENT
19 GROUP, INC., MAURICE BORROWS, MANUEL (NMN) RAMOS, HOMERO DAVILA aka
20 Omero Davila, and NOE DAVILA ever been licensed by the Department in any capacity.

21 2. Within the three year period from the filing of this Order to Desist and Refrain,
22 Respondents, while doing business as HOME SOLUTIONS INVESTMENT GROUP, INC., or
23 any other fictitious business name unknown at this time, solicited and offered to assist the
24 following borrowers with negotiating the purchase or lease of real property and charged and
25 collected advance fees for said services:

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DATE	CLIENT NAME	ADVANCE FEE PAID
02/17/2010	Angela R.	\$2,995
03/01/2010	Carlos M.	\$2,995
04/16/2010	Martin A.	\$2,995
04/17/2010	Darryl B. and Lori A.	\$2,995
06/07/2010	Daniel L.	\$2,995
09/27/2010	Dulce O.	\$2,995
Unknown	Pedro G.	Unknown

3. Respondents failed to perform the services that had been promised to the clients and refused clients' requests for refunds of the advance fees paid to Respondents.

CONCLUSIONS OF LAW

4. Based on the information contained in Paragraphs 1 through 3, above, HOME SOLUTIONS INVESTMENT GROUP, INC., MAURICE BORROWS, MANUEL (NMN) RAMOS, HOMERO DAVILA aka Omero Davila, and NOE DAVILA violated Code Section 10130 by engaging in activities requiring a real estate license without first obtaining a broker license from the Department.

DESIST AND REFRAIN ORDER

Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW stated herein, IT IS HEREBY ORDERED THAT HOME SOLUTIONS INVESTMENT GROUP, INC., MAURICE BORROWS, MANUEL (NMN) RAMOS, HOMERO DAVILA aka Omero Davila, and NOE DAVILA, whether doing business in their own name or any other fictitious business name, immediately desist and refrain from performing any acts within the State of


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1 California for which a real estate broker license is required, unless you are so licensed.

2 DATED: 9/11, 2012.

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4 Real Estate Commissioner

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7 By WAYNE S. BELL
8 Chief Counsel

9 **Notice:** Business and Professions Code Section 10139 provides that "Any person acting as a
10 real estate broker or real estate salesperson without a license or who advertises using words
11 indicating that he or she is a real estate broker without being so licensed shall be guilty of a
12 public offense punishable by a fine not exceeding twenty thousand dollars (\$20,000), or by
13 imprisonment in the county jail for a term not to exceed six months, or by both fine and
14 imprisonment; or if a corporation, be punished by a fine not exceeding sixty thousand dollars
15 (\$60,000)."

16 cc: Home Solutions Investment Group, Inc.
17 6216 Brockton Ave., Suite 211
18 Riverside, CA 92506

19 Maurice Borrows
20 14240 Almondora Way
21 Moreno Valley, CA 92555

12420 Almondora Way
Moreno Valley, CA 92555

22 Manuel (Nmn) Ramos
23 250 Cross Rail Lane
24 Norco, CA 92860

25 Homero Davila aka Omero Davila
26 24465 Stacey Ave.
27 Moreno Valley, CA 92551

Noe Davila
9928 Alpine St.
Rancho Cucamonga, CA 91730