

FILED

MAR 28 2012

1 Department of Real Estate
2 320 West Fourth St. #350
3 Los Angeles, CA 90013

DEPARTMENT OF REAL ESTATE
BY: *[Signature]*

4 (213) 576-6982

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8
9 BEFORE THE DEPARTMENT OF REAL ESTATE
10 STATE OF CALIFORNIA

11 * * * *

12 To:) No. H-38005 LA
13)
14 RICARDO L. RAMIREZ,) ORDER TO
15 dba Elite Home Solutions; and) DESIST AND REFRAIN
16 ELITE HOME SOLUTIONS LLC.)
17) (B&P Code Section 10086)

18 The Real Estate Commissioner of the State of California ("Commissioner") has
19 caused an investigation to be made of the activities of RICARDO L. RAMIREZ, dba Elite Home
20 Solutions; and ELITE HOME SOLUTIONS LLC. Based on that investigation, the
21 Commissioner has determined that RICARDO L. RAMIREZ and ELITE HOME SOLUTIONS
22 LLC have engaged in, are engaging in, or are attempting to engage in, acts or practices
23 constituting violations of the California Business and Professions Code ("Code"), including
24 acting in the capacity of, advertising and/or assuming to act as a real estate broker in the State of
25 California within the meaning of Code Sections 10131(d) (advertising, soliciting borrowers for,
26 and offering to perform loan modification services for distressed homeowners) and 10131.2
27 (collecting advance fees in connection with those services). Based on that investigation, the
Commissioner hereby issues the following Findings of Fact, Conclusions of Law, and Desist and

1 Refrain Order under the authority of Section 10086 of the Code.

2 Whenever acts referred to below are attributed to RICARDO L. RAMIREZ, dba
3 Elite Home Solutions, and/or ELITE HOME SOLUTIONS LLC, those acts are alleged to have
4 been done by those individuals and entities using those fictitious business names, acting by
5 themselves, or by and /or through one or more agents, associates, affiliates and/or co-
6 conspirators, including but not limited to the individuals herein named.

7 FINDINGS OF FACT

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9 1. RICARDO L. RAMIREZ, dba Elite Home Solutions, and Elite Solutions
10 Center ("RAMIREZ"), is not now, and at all times relevant herein was not, licensed by the
11 Department of Real Estate of the State of California ("Department") as a real estate broker or as
12 a salesperson employed by a real estate broker.

13 2. ELITE HOME SOLUTIONS LLC ("ELITE HOME") is a California Limited
14 Liability Company. RAMIREZ is the owner and managing principal of ELITE HOME. ELITE
15 HOME is not now and has never been licensed by the Department in any capacity.

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17 3. Beginning on or before September 1, 2008 and continuing through the present
18 time, RAMIREZ has operated mortgage lending and related loan service business under the
19 following companies and/or fictitious business names and locations:

20 a) Elite Home Solutions
21 1022 Rosecrans Ave.
22 Bellflower, CA 90706

23 b) Elite Solutions Center
24 1022 Rosecrans Ave.
25 Bellflower, CA 90706

26 c) J&R America Home Loans
27 1022 Rosecrans Ave., Suite A
Bellflower, CA 90706

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1 - 4. On or about September 15, 2008, RAMIREZ, doing business as Elite Home
2 Solutions and J&R America Home Loans, entered into an agreement with Franklin and Maria G.
3 pursuant to which Elite Home Solutions would provide the Gs with loan modification services in
4 exchange for payment of a total fee of \$2250.00. RAMIREZ' agent, Victor Casas, signed the
5 agreement on behalf of Elite Home Solutions.

6 5. The Gs paid Elite Home Solutions \$1,800.00 up front. Over the next 17
7 months, the Gs spoke with RAMIREZ several times, but did not receive loan modification
8 assistance. On or about March 1, 2010, the loan modification agreement was cancelled.
9 RAMIREZ refused to refund the \$1,800.00 that they had paid to Elite Home Solutions and
10 RAMIREZ.
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12 6. On or about August 1, 2008, Julio M. entered into an agreement with
13 RAMIREZ, doing business as Elite Home Solution, pursuant to which Elite Home Solution
14 would provide Julio M. with loan modification services in exchange for payment of a total fee of
15 \$2,500.00. Julio M. paid the fee in full over the next few months. On January 9, 2009, Julio M.
16 went to RAMIREZ's office to inquire about the status of the loan modification. RAMIREZ
17 provided Julio M. with a written assurance that Elite Home Solutions would obtain a loan
18 modification in 30 days, or provide a full refund. An additional written assurance was provided
19 by RAMIREZ on February 11, 2009. On September 20, 2009, when no modification had been
20 obtained, RAMIREZ provided Julio M. with another written statement, this time indicating that
21 if a loan modification was not received within 15 days, Elite Home Solutions would refund Julio
22 M.'s money. Finally, on or about December 1, 2009, RAMIREZ gave Julio M. a check for
23 \$2,500.00, which was post dated to February 1, 2010. When Julio M. deposited the check in
24 February of 2010, the check was returned as RAMIREZ had placed a stop payment on it. Julio
25 M. never received loan modification services and never received a refund of his money.
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DESIST AND REFRAIN ORDER

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2 Based on the Findings of Fact and Conclusions of Law stated herein,
3 RICARDO L. RAMIREZ and ELITE HOME SOLUTIONS LLC, whether doing business
4 under your own names, or any other names, or fictitious names, ARE HEREBY ORDERED to
5 immediately desist and refrain from performing any acts which require a real estate broker
6 license until they are properly licensed. Such acts include, but are not limited to:

7 (i) soliciting borrowers and/or performing services for borrowers or lenders in
8 connection with loans secured directly or collaterally by one or more liens on real property, and
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10 (ii) charging, demanding, or collecting a fee for any of the services you offer to
11 others, unless and until you obtain a real estate broker license issued by the Department, and
12 until you demonstrate and provide evidence satisfactory to the Commissioner that you are in full
13 compliance with all of the requirements of the Code and Commissioner's Regulations relating to
14 charging, collecting, and accounting for fees.

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16 DATED: 3/1, 2012

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18 BARBARA J. BIGBY
Acting Real Estate Commissioner

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23 **Notice:** Business and Professions Code Section 10139 provides that "Any person acting as a
24 real estate broker or real estate salesperson without a license or who advertises using words
25 indicating that he or she is a real estate broker without being so licensed shall be guilty of a
26 public offense punishable by a fine not exceeding twenty thousand dollars (\$20,000), or by
27 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)."

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cc: Ricardo L. Ramirez
Elite Home Solutions LLC
10222 Rosecrans Ave., Suite A
Bellflower, CA 90706

Elite Home Solutions LLC
c/o Carlos Saltos
Agent for Service of Process
2575 Tweedy Blvd.
South Gate, CA 90280

Ricardo L. Ramirez
11340 Eloise St.
Cerritos, CA 90703