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

**FILED**  
MARCH 18, 2009  
DEPARTMENT OF REAL ESTATE

4 (213) 576-6982  
5 (213) 576-6914

By C. J. [Signature]

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7  
8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 \* \* \* \*

11 In the Matter of the Accusation of ) No. H-35789 LA  
12 )  
13 RONALD CLAUDE QUINTERO, ) A C C U S A T I O N  
14 doing business as American )  
15 Mortgage Modification, Inc.; )  
16 American Mortgage Modification; )  
and Mortgageleadersedge.com, )  
Respondent. )

17  
18 The Complainant, Robin Trujillo, a Deputy Real Estate  
19 Commissioner, for cause of Accusation against RONALD CLAUDE  
20 QUINTERO, doing business as American Mortgage Modification, Inc.,  
21 American Mortgage Modification, and Mortgageleadersedge.com, is  
22 informed and alleges as follows:

23 1.

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

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1 2.

2 At all times herein mentioned, Respondent RONALD CLAUDE  
3 QUINTERO (sometimes referred to as Respondent "QUINTERO") was  
4 licensed and/or has license rights under the Business and  
5 Professions Code as a real estate broker. Respondent QUINTERO  
6 was first licensed as a real estate broker on or about February  
7 13, 1990. Respondent QUINTERO was licensed as a salesperson  
8 prior to that time, from approximately June 1, 1984 through  
9 February 12, 1990.

10 3.

11 At all times herein mentioned, American Mortgage  
12 Modification, Inc., is and was a California corporation.  
13 Respondent QUINTERO is the CEO and CFO of American Mortgage  
14 Modification, Inc. At all times relevant herein, Respondent  
15 QUINTERO has owned or controlled more than 10% of American  
16 Mortgage Modification, Inc.'s stock. American Mortgage  
17 Modification and Mortgageleadersedge.com are fictitious business  
18 names of American Mortgage Modification, Inc.

19 4.

20 All further references to "Respondent" includes the  
21 parties listed in Paragraphs 2 and 3, as well as all the  
22 officers, directors, employees, agents and real estate licensees  
23 employed by or associated with Respondent QUINTERO and who at all  
24 times herein mentioned were engaged in the furtherance of the  
25 business or operations of Respondent QUINTERO, and who were  
26 acting within the course and scope of their authority and  
27 employment.

1 5.

2 During a period of time from approximately April 1,  
3 2008, and continuing through November 12, 2008, American Mortgage  
4 Modification, Inc. and American Mortgage Modification engaged in  
5 the business of, acted in the capacity of, advertised or assumed  
6 to act as real estate brokers in the State of California, within  
7 the meaning of Code Sections 10131(d) and 10131.2, for or in  
8 expectation of compensation. American Mortgage Modification,  
9 Inc. and American Mortgage Modification represented borrowers in  
10 negotiating and modifying terms and obtaining mortgage loans, and  
11 collected advance fees within the meaning of Code Sections 10026  
12 and 10131.2, pursuant to written agreements which constituted  
13 advance fee agreements within the meaning of Code Section 10085.  
14 Respondent QUINTERO failed to submit these advance fee agreements  
15 to the Commissioner before using them.

16 a. On or about April 1, 2008, American Mortgage  
17 Modification, Inc., contracted to collect and/or collected an  
18 advance fee of \$2,000.00 from Sandra Mendoza pursuant to the  
19 provisions of a written agreement for performance of loan  
20 modification services with respect to a loan secured by the real  
21 property located at 1119 Cimmaron Court, Vallejo, California  
22 94589. Respondent QUINTERO failed to perform the services  
23 promised or to obtain a loan for Ms. Mendoza on more favorable  
24 terms.

25 b. On or about June 12, 2008, American Mortgage  
26 Modification, Inc., contracted to collect and/or collected an  
27 advance fee of \$1,600.00 from Delia Santos pursuant to the

1 provisions of a written agreement for performance of loan  
2 modification services with respect to a loan secured by the real  
3 property located at 15776 Gilbert Court, Victorville, California  
4 92394. Respondent QUINTERO failed to perform the services  
5 promised or to obtain a loan for Ms. Santos on more favorable  
6 terms.

7 c. On or about July 11, 2008, American Mortgage  
8 Modification, Inc., contracted to collect and/or collected an  
9 advance fee of \$2,400.00 from Jaime Velasco pursuant to the  
10 provisions of a written agreement for performance of loan  
11 modification services with respect to a loan secured by the real  
12 property located at 715 S. Riverside Avenue, Rialto, California  
13 92376. Respondent QUINTERO failed to perform the services  
14 promised or to obtain a loan for Mr. Velasco on more favorable  
15 terms.

16 d. On or about September 10, 2008, American Mortgage  
17 Modification, Inc., contracted to collect and/or collected an  
18 advance fee of \$3,500.00 from Kathy M. Nunes pursuant to the  
19 provisions of a written agreement for performance of loan  
20 modification services with respect to a loan secured by the real  
21 property located at 3463 Joanne Avenue, San Jose, California  
22 95127. Respondent QUINTERO failed to perform the services  
23 promised or to obtain a loan for Ms. Nunes on more favorable  
24 terms.

25 e. On or about November 12, 2008, American Mortgage  
26 Modification, Inc., contracted to collect and/or collected an  
27 advance fee of \$2,600.00 from Robert Rodriguez pursuant to the

1 provisions of a written agreement for performance of loan  
2 modification services with respect to a loan secured by the real  
3 property located at 16545 Deodar Street, Hesperia, California  
4 92345. Respondent QUINTERO failed to perform the services  
5 promised or to obtain a loan for Mr. Rodriguez on more favorable  
6 terms.

7 6.

8 The written agreements described in Paragraph 5, above,  
9 constitute an advance fee agreement within the meaning of Code  
10 Section 10085.

11 7.

12 Respondent QUINTERO ordered, caused, authorized or  
13 participated in the conduct of American Mortgage Modification,  
14 Inc., American Mortgage Modification, and  
15 Mortgageleadersedge.com, as is alleged in this Accusation.

16 8.

17 Respondent QUINTERO failed to submit the written  
18 agreements referred to in Paragraph 5, above, to the Commissioner  
19 ten days before using them, in violation of Code Section 10085  
20 and Regulation 2970.

21 9.

22 The conduct, acts and/or omissions of Respondent  
23 QUINTERO, as set forth in Paragraphs 5 through 8 above, in  
24 collecting advance fees from prospective borrowers pursuant to a  
25 written fee agreement, which agreement was not submitted to the  
26 Department for review prior to use, was in violation of Code  
27 Section 10085 and Regulation 2970, and constitutes grounds for

1 discipline of the licenses and license rights of Respondent  
2 RONALD CLAUDE QUINTERO pursuant to Code Sections 10177(d) and/or  
3 10177(g).

4 10.

5 During a period of time from approximately April 1,  
6 2008, and continuing through November 12, 2008, Respondent  
7 QUINTERO used, caused or permitted the use of the fictitious  
8 names "American Mortgage Modification, Inc.", "American Mortgage  
9 Modification" and/or "Mortgageleadersedge.com" in the conduct of  
10 activities for which a license is required under the Real Estate  
11 Law without holding a license bearing the fictitious business  
12 names.

13 11.

14 Respondent QUINTERO's conduct, as alleged in Paragraph  
15 10, above, is in violation of Section 2731 of Chapter 6, Title  
16 10, California Code of Regulations, and constitutes grounds for  
17 discipline of the licenses and license rights of Respondent  
18 RONALD CLAUDE QUINTERO pursuant to Code Sections 10177(d) and/or  
19 10177(g).

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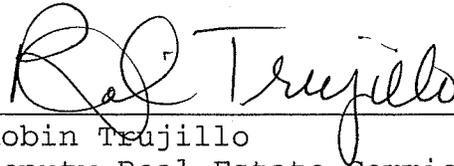
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1           WHEREFORE, Complainant prays that a hearing be  
2 conducted on the allegations of this Accusation and that upon  
3 proof thereof, a decision be rendered imposing disciplinary  
4 action against all licenses and/or license rights of Respondent,  
5 RONALD CLAUDE QUINTERO, under the Real Estate Law, and for such  
6 other and further relief as may be proper under other applicable  
7 provisions of law.

8 Dated at Los Angeles, California  
9 this 12 day of March, 2009.

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14 Robin Trujillo  
15 Deputy Real Estate Commissioner  
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24 cc: Ronald Claude Quintero  
25       26072 Red Corral  
26       Laguna Hills, CA 92653  
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