

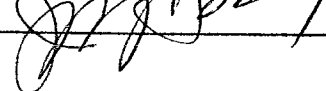
1 Department of Real Estate  
2 320 West Fourth Street, Ste. 350  
3 Los Angeles, California 90013

**FILED**

4 (213) 576-6982

AUG 04 2010

DEPARTMENT OF REAL ESTATE

BY: 

5  
6  
7  
8 DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 \* \* \* \* \*

11 To:

No. H-36745 LA

12 GUARDIAN CREDIT SERVICES )  
13 INC.; GETMYCREDITGRADE LLC; )  
14 NICOLE JOHNSON; CHRISTY )  
15 DOORBETAKIS; SARAH JUAREZ; )  
16 DENNIS COLORADO; and )  
ANITA SCHAEFFER )  
\_\_\_\_\_ )

ORDER TO DESIST  
AND REFRAIN

17  
18 The Commissioner ("Commissioner") of the California  
19 Department of Real Estate ("Department") caused an investigation  
20 to be made of the activities of GUARDIAN CREDIT SERVICES INC.;  
21 GETMYCREDITGRADE LLC; NICOLE JOHNSON; CHRISTY DOORBETAKIS; SARAH  
22 JUAREZ; DENNIS COLORADO; and ANITA SCHAEFFER, and has determined  
23 that each has engaged in or are engaging in acts or practices  
24 constituting violations of the California Business and  
25 Professions Code ("Code") and/or Title 10, California Code of  
26 Regulations ("Regulations") including engaging in the business  
27 of, acting in the capacity of, advertising, or assuming to act,

1 as real estate brokers in the State of California within the  
2 meaning of Section 10131(d) (soliciting borrowers or lenders or  
3 negotiating loans) and Section 10131.2 (claiming advance fees in  
4 connection with a loan) of the Code. Based on the findings of  
5 that investigation, as set forth below, the Commissioner hereby  
6 issues the following Findings of Fact and Desist and Refrain  
7 Order pursuant to Section 10086 of the Code.

8 FINDINGS OF FACT

9 1. At no time herein mentioned has GUARDIAN CREDIT  
10 SERVICES INC. ("GUARDIAN"); GETMYCREDITGRADE LLC ("GMCG");  
11 NICOLE JOHNSON ("JOHNSON"); CHRISTY DOORBETAKIS ("DOORBETAKIS");  
12 SARAH JUAREZ ("JUAREZ"); DENNIS COLORADO ("COLORADO"); or ANITA  
13 SCHAEFFER ("SCHAEFFER") been licensed by the Department in any  
14 capacity.

15 2. At the time set forth below GUARDIAN, GMCG,  
16 JOHNSON, DOORBETAKIS, JUAREZ, COLORADO, and SCHAEFFER engaged in  
17 the business of, acted in the capacity of, or advertised a loan  
18 modification service and advance fee brokerage offering to  
19 perform and performing solicitation, negotiation and  
20 modification services with respect to loans which were secured  
21 by liens on real property for compensation or in expectation of  
22 compensation and for fees often collected in advance as well as  
23 at the conclusion of the transaction.

24 a. On or about May 5, 2009, Mike and Martha Little  
25 (the "Littles") authorized DOORBETAKIS to withdraw an advance fee  
26 of \$3,495 from the Little's bank account. The Littles authorized  
27

1 the bank withdrawal based on representations by DOORBETAKIS that  
2 a company called Green Credit Solutions Inc. ("Green Credit")  
3 would provide loan modification services with respect to a loan  
4 secured by the Little's real property located at 2421 Sunrise  
5 Drive, Fairfield, California 94533. Thereafter, in or around  
6 August, 2009, JOHNSON represented to the Littles that GUARDIAN  
7 rather than Green Credit would provide the loan modification  
8 services, and that JOHNSON would be negotiating the loan  
9 modification on their behalf. Still later the Littles were  
10 contacted by JUAREZ who advised them that she was their new loan  
11 modification negotiator.

12           b. In or around March, 2009, Thomas Wilson ("Wilson")  
13 commenced the payment of an advance fee totaling \$6,490 to Green  
14 Credit based on an agreement that Green Credit would provide  
15 loan modification services with respect to loans secured by two  
16 real properties owned by Wilson located at 2075 Cadaleigh Lane,  
17 Roseville, California 95747 and 1585 Woodland Oaks Way,  
18 Sacramento, California 95833. In or around August, 2009,  
19 COLORADO advised Wilson that GMCG rather than Green Credit would  
20 provide loan modification services on his behalf. Thereafter,  
21 DOORBETAKIS represented to Wilson that GUARDIAN would provide  
22 the loan modification services, and that she would negotiate the  
23 loan modification on Wilson's behalf.

24           c. On or about May 15, 2009, Kathleen Ann Ramirez  
25 ("Ramirez") commenced payment of an advance fee totaling \$4,490  
26 to Green Credit based on an agreement that Green Credit would  
27

1 provide loan modification services with respect to loans secured  
2 by real property owned by Ramirez at 37370 Fox Creek Lane,  
3 Tollhouse, California 93667. Thereafter, in or around August,  
4 2009, Ramirez was advised that SCHAEFFER and COLORADO from  
5 GUARDIAN would negotiate Ramirez' loan modifications.

6 CONCLUSIONS OF LAW

7 3. Based on the information contained in Paragraph  
8 2, above, GUARDIAN, GMCG, JOHNSON, DOORBETAKIS, JUAREZ,  
9 COLORADO, and SCHAEFFER have performed and/or participated in  
10 loan modification activities which require a license under the  
11 provision of Code Sections 10131(d) and 10131.2 during a period  
12 of time when none of them were licensed by the Department in any  
13 capacity, in violation of Code Section 10130.

14 DESIST AND REFRAIN ORDER

15 Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW  
16 stated herein, it is hereby ordered that GUARDIAN CREDIT  
17 SERVICES INC., GETMYCREDITGRADE LLC, NICOLE JOHNSON, CHRISTY  
18 DOORBETAKIS, SARAH JUAREZ, DENNIS COLORADO, and ANITA SCHAEFFER,  
19 whether doing business under their own names, or any other  
20 names, or any fictitious name, ARE HEREBY ORDERED to immediately  
21 desist and refrain from performing any acts within the State of  
22 California for which a real estate broker license is required.  
23 In particular each of them is ordered to desist and refrain  
24 from:  
25


26 1. charging, demanding, claiming, collecting and/or  
27 receiving advance fees, as that term is defined in Section 10026

1 of the Code, in any form, and under any conditions, with respect  
2 to the performance of loan modifications or any other form of  
3 mortgage loan forbearance service in connection with loans on  
4 residential property containing four or fewer dwelling units  
5 (Code Section 10085.6); and

6 2. charging, demanding, claiming, collecting and/or  
7 receiving advance fees, as that term is defined in Section 10026  
8 of the Code, for any other real estate related services offered  
9 by them to others.

10  
11  
12 DATED: 7/26, 2010.

13 JEFF DAVI  
14 Real Estate Commissioner

15 

16 BY: Barbara J. Bigby  
Chief Deputy Commissioner

17 **Notice:** Business and Professions Code Section 10139 provides  
18 that "Any person acting as a real estate broker or real estate  
19 salesperson without a license or who advertises using words  
20 indicating that he or she is a real estate broker without being  
21 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)."

22 cc: Guardian Credit Services Inc.  
23 27121 Towne Center Drive, Suite 200A  
Foothill Ranch, California 92610

24 Guardian Credit Services Inc.  
25 7676 Hazard Center Drive, Suite 500  
San Diego, California 92108

26 GetMyCreditGrade LLC  
27 27121 Towne Center Drive, Suite 200A  
Foothill Ranch, California 92610

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27

Nicole Johnson  
27121 Towne Center Drive, Suite 200A  
Foothill Ranch, California 92610

Christy Doorbetakis  
27121 Towne Center Drive, Suite 200A  
Foothill Ranch, California 92610

Sarah Juarez  
27121 Towne Center Drive, Suite 200A  
Foothill Ranch, California 92610

Dennis Colorado  
27121 Towne Center Drive, Suite 200A  
Foothill Ranch, California 92610

Anita Schaeffer  
27121 Towne Center Drive, Suite 200A  
Foothill Ranch, California 92610