

1 Department of Real Estate  
2 320 West 4th Street, Suite 350  
3 Los Angeles, California 90013-1105  
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**FILED**  
JAN 19 2012  
DEPARTMENT OF REAL ESTATE

By *[Signature]*

8 BEFORE THE DEPARTMENT OF REAL ESTATE  
9 STATE OF CALIFORNIA

10 \* \* \* \*

11 To: ) No. H-37796 LA  
12 )  
13 VERONICA HUESO, doing business as ) ORDER TO DESIST  
14 Paramount Financial Services. ) AND REFRAIN  
15 ) (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 VERONICA HUESO  
18 ("HUESO"), doing business as Paramount Financial Services. Based on that investigation the  
19 Commissioner has determined that HUESO has engaged in, is engaging in acts, attempting to  
20 engage in the business of, acting in the capacity of, and/or advertising or assuming to act as a real  
21 estate broker in the State of California within the meaning of Business and Professions Code  
22 Sections 10131(d) (solicit borrowers for or negotiate loans or perform services for borrowers in  
23 connection with loans secured by liens on real property) and 10131.2 (engage in the business of  
24 claiming, demanding, charging, receiving, collecting or contracting for the collection of an  
25 advance fee in connection with offering to obtain a loan real property).

26 In addition, based on that investigation, the Commissioner has determined that  
27 HUESO has engaged in or is engaging in acts or is attempting to engage practices constituting

1 violations of the California Business and Professions Code (“Code”) and/or Title 10, California  
2 Code of Regulations (“Regulations”). Based on the findings of that investigation, set forth  
3 below, the Commissioner hereby issues the following Findings of Fact, Conclusions of Law, and  
4 Desist and Refrain Order under the authority of Section 10086 of the Code.

5 All further references to Paramount Financial Services include HUESO as well as  
6 the officers, agents and employees of Paramount Financial Services. HUESO engaged in the  
7 activities set forth below while doing business as Paramount Financial Services and any other  
8 fictitious business name(s) not known at this time.

9 FINDINGS OF FACT

10 1. At no time have Paramount Financial Services or HUESO ever been licensed  
11 by the Department in any capacity.

12 2. On August 17, 2008, HUESO filed a fictitious business name statement for  
13 Paramount Financial Services with the Los Angeles County Registrar-Recorder/County Clerk.

14 3. At all times mentioned herein, in the County of Los Angeles, HUESO engaged  
15 in the business of a real estate broker conducting activities requiring a real estate license within  
16 the meaning of Code Sections 10131(d) and 10131.2. For compensation or in expectation of  
17 compensation and for fees often collected in advance, HUESO solicited borrowers by offering to  
18 conduct negotiations and modifications in connection with loans secured by real property.

19 4. On or around April 30, 2009, HUESO solicited loan modification and  
20 negotiation services in connection with a loan secured by liens on real property to Sandra B.  
21 Sandra B. paid \$2,500 in advance fees to Paramount Financial Services for loan negotiation and  
22 modification services. Sandra B. did not obtain a loan modification through Paramount  
23 Financial Services or HUESO.

24 5. On or around December 18, 2009, HUESO solicited loan modification and  
25 negotiation services in connection with a loan secured by liens on real property to Ramon S.  
26 Ramon S. paid \$2,000 in advance fees to Paramount Financial Services for loan negotiation and  
27 modification services. Ramon S. did not obtain a loan modification through Paramount

1 Financial Services or HUESO.

2 CONCLUSIONS OF LAW

3 6. Based on the information contained in Paragraphs 1 through 5, above,  
4 VERONICA HUESO, doing business as Paramount Financial Services, violated Code Section  
5 10130 by engaging in activities requiring a real estate license without first obtaining a broker  
6 license from the Department.

7 DESIST AND REFRAIN ORDER

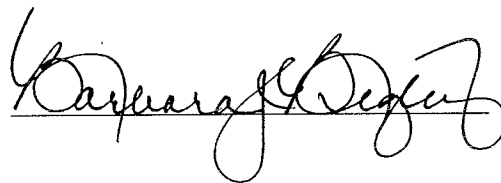
8 Based on the Findings of Fact and Conclusions of Law stated herein, you,  
9 VERONICA HUESO, whether doing business under your own name, or any other name or  
10 fictitious name, ARE HEREBY ORDERED to immediately desist and refrain from performing  
11 any acts within the State of California for which a real estate broker license is required. In  
12 particular, you are ORDERED TO DESIST AND REFRAIN FROM:

13 1. charging, demanding, claiming, collecting and/or receiving advance fees, as  
14 that term is defined in Section 10026 of the Code, in any form, and under any conditions, with  
15 respect to the performance of loan modifications or any other form of mortgage loan forbearance  
16 service in connection with loans on residential property containing four or fewer dwelling units;  
17 and

18 2. charging, demanding, claiming, collecting and/or receiving advance fees,  
19 as that term is defined in Section 10026 of the Code, for any other real estate related services  
20 offered by you to others.

21 DATED: 12/7, 2011.

22  
23 BARBARA J. BIGBY  
Acting Real Estate Commissioner

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1 **Notice:** Business and Professions Code Section 10139 provides that “Any person acting as a  
2 real estate broker or real estate salesperson without a license or who advertises using words  
3 indicating that he or she is a real estate broker without being so licensed shall be guilty of a  
4 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).”

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23 cc: Veronica Hueso/Paramount Financial Services

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