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FILED
JAN 26 2012
DEPARTMENT OF REAL ESTATE

By CS

8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 * * * *

11 To:) No. H-37808 LA
12)
13 DAVID ZEPEDA,) ORDER TO DESIST
14 SUNSET BEACH TRUST,) AND REFRAIN
15 SB MANAGEMENT,) (B&P Code Section 10086)
16 FINANCIAL WELLNESS FOR)
17 HOMEOWNERS OF LOS ANGELES,)
18 FWHLA, FWHLA.ORG,)
19 HOME PROTECTION GROUP,)
20 JESUS EMANUEL JUAN LIM,)
21 TWIN BUILDERS FOUNDATION)
22 CORPORATION,)
23 RENE WILFREDO SOLIS,)
24 SALLY SAMARIS,)
25 SOLIS REALTY, INC.,)
26 SERVICE SOLUTION, INC.,)
27 TONY HASCHKE, CESAR LEON,)
NINO VERA, RAYMUNDO ROJAS,)
JOSE ALBERTO BANCES GONZALEZ,)
JOSE LUIS AGUILAR,)
JUAN A. LAZARO,)
MARCELO RAMOS,)
FRANKLIN D. MARQUEZ,)
EMILY S. VASQUEZ,)
ALEX CANJURRA,)
LUCY DELGADO,)
FLAVIO HUMBERTO LOPEZ,)
NORTHERN BLUE MASTERS, INC.,)

1 GLOBAL CREDIT MASTERS, INC.,)
2 PRINCIPAL HOME SERVICES, INC.,)
3 THE SECOND CHANCE)
4 CONSULTING, INC.,)
5 WILBER ALEXANDER OLIVA,)
6 ARMANDO MEMBRENO,)
7 OCTAVIO PONCE,)
8 JUANA CHAVEZ BOLANOS,)
9 JUAN DEMECIO JIMENEZ,)
10 AVANTGARDE HORIZON, INC. and)
11 GUSTAVO VARGAS.)
12)

13 The Commissioner (“Commissioner”) of the California Department of Real Estate
14 (“Department”) caused an investigation to be made of the activities of DAVID ZEPEDA,
15 SUNSET BEACH TRUST, SB MANAGEMENT, FINANCIAL WELLNESS FOR
16 HOMEOWNERS OF LOS ANGELES, FWHLA, FWHLA.ORG, HOME PROTECTION
17 GROUP, JESUS EMANUEL JUAN LIM, aka Jesus Lim and Jess Lim, TWIN BUILDERS
18 FOUNDATION CORPORATION, RENE WILFREDO SOLIS, SALLY SAMARIS, SOLIS
19 REALTY, INC., SERVICE SOLUTION, INC., TONY HASCHKE, CESAR LEON, NINO
20 VERA, RAYMUNDO ROJAS, JOSE ALBERTO BANCES GONZALEZ, JOSE LUIS
21 AGUILAR, JUAN A. LAZARO, MARCELO RAMOS, FRANKLIN D. MARQUEZ, EMILY S.
22 VASQUEZ, ALEX CANJURRA, LUCY DELGADO, FLAVIO HUMBERTO LOPEZ,
23 NORTHERN BLUE MASTERS, INC., GLOBAL CREDIT MASTERS, INC., PRINCIPAL
24 HOME SERVICES, INC., THE SECOND CHANCE CONSULTING, INC., WILBER
25 ALEXANDER OLIVA, ARMANDO MEMBRENO, OCTAVIO PONCE, JUANA CHAVEZ
26 BOLANOS, JUAN DEMECIO JIMENEZ, AVANTGARDE HORIZON, INC. and GUSTAVO
27 VARGAS (sometimes collectively referred to as “Respondents”).

Based on that investigation the Commissioner has determined that Respondents
have engaged in or are engaging in acts or attempting to engage in the business of, acting in the
capacity of, and/or advertising or assuming to act as real estate brokers in the State of California
within the meaning of Business and Professions Code Sections 10131(a) (solicit prospective
sellers or purchasers of, or negotiate the purchase, sale or exchange of real property), 10131(b)

1 (rent or solicit for prospective tenants, negotiate the sale, purchase or exchanges of leases on real
2 property, or collect rent from real property), 10131(d) (solicit borrowers for or negotiate loans or
3 perform services for borrowers in connection with loans secured by liens on real property),
4 10131(e) (sell, buy, exchange or offer to exchange a real property sales contract, or a promissory
5 note secured directly or collaterally by a lien on real property, and performs services for the
6 holders thereof), and 10131.1(a) (make agreements with the public for the collection of payments
7 or for the performance of services in connection with real property sales contracts or promissory
8 notes secured directly or collaterally by liens on real property).

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

15 FINDINGS OF FACT

16 1. At no time mentioned herein have DAVID ZEPEDA, SUNSET BEACH
17 TRUST, SB MANAGEMENT, FINANCIAL WELLNESS FOR HOMEOWNERS OF LOS
18 ANGELES, FWHLA, FWHLA.ORG., HOME PROTECTION GROUP, JESUS EMANUEL
19 JUAN LIM, aka Jesus Lim and Jess Lim, RENE WILFREDO SOLIS, aka Rene Solis, TONY
20 HASCHKE, CESAR LEON, aka Cesar De Leon, TWIN BUILDERS FOUNDATION
21 CORPORATION, SOLIS REALTY, INC., SERVICE SOLUTION, INC., RAYMUNDO
22 ROJAS, JOSE ALBERTO BANCES GONZALEZ, JOSE LUIS AGUILAR, JUAN A.
23 LAZARO, MARCELO RAMOS, FRANKLIN D. MARQUEZ, EMILY S. VASQUEZ, ALEX
24 CANJURRA, LUCY DELGADO, FLAVIO HUMBERTO LOPEZ, NORTHERN BLUE
25 MASTERS, INC., GLOBAL CREDIT MASTERS, INC., PRINICIPAL HOME SERVICES,
26 INC., THE SECOND CHANCE CONSULTING, INC., OCTAVIO PONCE, JUANA CHAVEZ
27 BOLANOS and AVANTGARDE HORIZON, INC. ever been licensed by the Department in any

1 capacity.

2 2. From March 4, 2006, through March 3, 2010, JUAN DEMECIO JIMENEZ,
3 aka Juan D. Jimenez, was licensed by the Department of Real Estate ("Department") as a real
4 estate salesperson, Department License No. 01734435.

5 3. From September 4, 1996, through May 3, 2005, WILBER ALEXANDER
6 OLIVA was licensed by the Department as a real estate salesperson, Department License
7 No. 01212941. The Department revoked WILBER ALEXANDER OLIVA's real estate
8 salesperson license on May 3, 2005 (Department Case No. H-32103 LA).

9 4. From January 27, 2007, through January 26, 2011, ARMANDO
10 MEMBRENO, was licensed by the Department as a real estate salesperson, Department License
11 No. 01786106.

12 5. From February 18, 1988, through the present, GUSTAVO VARGAS has been
13 licensed by the Department as a real estate salesperson, Department License No. 00983190.

14 6. From January 4, 2004, through the present, SALLY SAMARIS has been
15 licensed by the Department as a real estate salesperson, Department License No. 01412664.

16 7. From March 22, 2007, through the present, NINO VERA has been licensed by
17 the Department as a real estate salesperson, Department License No. 01756427.

18 8. At all times mentioned herein, in the State of California, Respondents, while
19 using their own names or other fictitious business names, engaged in the business of a real estate
20 broker conducting activities requiring a real estate license within the meaning of Code Sections
21 10131(a) (solicit prospective sellers or purchasers of, or negotiate the purchase, sale or exchange
22 of real property), 10131(b) (rent or solicit for prospective tenants, negotiate the sale, purchase or
23 exchanges of leases on real property, or collect rent from real property), 10131(d) (solicit
24 borrowers for or negotiate loans or perform services for borrowers in connection with loans
25 secured by liens on real property), 10131(e) (sell, buy, exchange or offer to exchange a real
26 property sales contract, or a promissory note secured directly or collaterally by a lien on real
27 property, and performs services for the holders thereof), and 10131.1(a) (make agreements with

1 the public for the collection of payments or for the performance of services in connection with
2 real property sales contracts or promissory notes secured directly or collaterally by liens on real
3 property).

4 9. For compensation or in expectation of compensation and for fees often
5 collected in advance, Respondents, while using their own names or other fictitious business
6 names, solicited borrowers by offering to conduct loan negotiations and modifications,
7 foreclosure forbearance, mitigation, or foreclosure consultant services in connection with loans
8 secured by liens on real property.

9 10. For compensation or in expectation of compensation and for fees often
10 collected in advance, Respondents engaged in a plan and scheme wherein Respondents solicited
11 and induced homeowners into signing Powers of Attorney and Quitclaim Deeds to their real
12 properties for DAVID ZEPEDA, SUNSET BEACH TRUST, SB MANAGEMENT,
13 FINANCIAL WELLNESS FOR HOMEOWNERS OF LOS ANGELES, TWIN BUILDERS
14 FOUNDATION CORPORATION, or other unknown individuals, entities, or trusts.

15 Respondents further induced homeowners to stop paying their mortgages and instead pay rents
16 or “caretaker” fees for the real properties directly to Respondents on a monthly basis.

17 Respondents made misrepresentations to homeowners including, but not limited to, that

18 Respondents would stop the foreclosure on the homeowners’ properties, that homeowners would

19 obtain more favorable terms, lowered principal or lower payments on their mortgages, that the

20 Respondents would pool the homeowners’ monies in order to purchase the notes from the

21 homeowners’ lenders and sell the real properties back to the homeowners at a lower cost.

22 Respondents offered to pay commissions for referring other homeowners to join the “caretaker”

23 plan. Respondents failed to complete the services promised to the homeowners. Several

24 homeowners subsequently lost their properties in foreclosure and were evicted from their homes

25 after joining Respondents’ “caretaker” plan.

26 11. Approximately 550 homeowners were victimized as a result of Respondents’
27 plan and scheme described in Paragraph 10 above. Said homeowners include, but are not limited

1 to, the following:

	DATE OF TRANSACTION	HOMEOWNER	AMOUNT PAID TO RESPONDENTS	
2				
3				
4				
5	1	Dec., 2008	Elia C.	\$8,500
6	2	Jan. 7, 2009	Martha A.	\$6,400
7	3	June 19, 2009	Armando R.	\$4,654
8	4	Aug. 2, 2009	Efran H.	\$3,700
9	5	Aug. 27, 2009	Milagro P.	\$2,500
10	6	Dec. 3, 2009	Arisbe C.	\$3,778
11	7	Jan. 11, 2010	Maria R.	\$5,472
12	8	Jan. 25, 2010	Fidel G.	\$6,400
13	9	Feb. 23, 2010	Jose and Juana R.	\$8,595
14	10	Feb. 26, 2010	Raul T.	\$5,653
15	11	March 3, 2010	Maria C.	\$6,297
16	12	March 6, 2010	Manuel A.	\$10,176
17	13	March 23, 2010	Cruz G.	\$8,628
18	14	April 1, 2010	Martha L.	\$5,053
19	15	April 21, 2010	Juan V.	\$7,500
20	16	April 21, 201	Gustavo C.	\$5,600
21	17	April 29, 2010	Bernardino and Maria S.	\$11,500
22	18	May 25, 2010	Eutemio C.	\$6,000
23	19	June 8, 2010	Quetsy G.	\$8,500
24	20	July 28, 201	Osiel and Adelaida Mora	\$7,792
25	21	Aug. 18, 2010	Juan S.	\$10,000
26				
27				

1 CONCLUSIONS OF LAW

2 12. Based on the information contained in Paragraphs 1 through 11, above,
3 DAVID ZEPEDA, SUNSET BEACH TRUST, SB MANAGEMENT, FINANCIAL
4 WELLNESS FOR HOMEOWNERS OF LOS ANGELES, FWHLA, FWHLA.ORG, HOME
5 PROTECTION GROUP, JESUS EMANUEL JUAN LIM, aka Jesus Lim and Jess Lim,, TWIN
6 BUILDERS FOUNDATION CORPORATION, RENE WILFREDO SOLIS, SALLY
7 SAMARIS, SOLIS REALTY, INC., SERVICE SOLUTION, INC., TONY HASCHKE, CESAR
8 LEON, NINO VERA, RAYMUNDO ROJAS, JOSE ALBERTO BANCES GONZALEZ, JOSE
9 LUIS AGUILAR, JUAN A. LAZARO, MARCELO RAMOS, FRANKLIN D. MARQUEZ,
10 EMILY S. VASQUEZ, ALEX CANJURRA, LUCY DELGADO, FLAVIO HUMBERTO
11 LOPEZ, NORTHERN BLUE MASTERS, INC., GLOBAL CREDIT MASTERS, INC.,
12 PRINICIPAL HOME SERVICES, INC., THE SECOND CHANCE CONSULTING, INC.,
13 WILBER ALEXANDER OLIVA, ARMANDO MEMBRENO, OCTAVIO PONCE, JUANA
14 CHAVEZ BOLANOS, JUAN DEMECIO JIMENEZ, AVANTGARDE HORIZON, INC. and
15 GUSTAVO VARGAS violated Code Section 10130 by engaging in activities requiring a real
16 estate license without first obtaining a broker license from the Department.

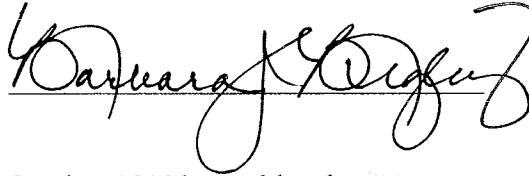
17 DESIST AND REFRAIN ORDER

18 Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW stated
19 herein, IT IS HEREBY ORDERED THAT DAVID ZEPEDA, SUNSET BEACH TRUST, SB
20 MANAGEMENT, FINANCIAL WELLNESS FOR HOMEOWNERS OF LOS ANGELES,
21 FWHLA, FWHLA.ORG, HOME PROTECTION GROUP, JESUS EMANUEL JUAN LIM, aka
22 Jesus Lim and Jess Lim,, TWIN BUILDERS FOUNDATION CORPORATION, RENE
23 WILFREDO SOLIS, SALLY SAMARIS, SOLIS REALTY, INC., SERVICE SOLUTION,
24 INC., TONY HASCHKE, CESAR LEON, NINO VERA, RAYMUNDO ROJAS, JOSE
25 ALBERTO BANCES GONZALEZ, JOSE LUIS AGUILAR, JUAN A. LAZARO, MARCELO
26 RAMOS, FRANKLIN D. MARQUEZ, EMILY S. VASQUEZ, ALEX CANJURRA, LUCY
27 DELGADO, FLAVIO HUMBERTO LOPEZ, NORTHERN BLUE MASTERS, INC., GLOBAL

1 CREDIT MASTERS, INC., PRINCIPAL HOME SERVICES, INC., THE SECOND CHANCE
2 CONSULTING, INC., WILBER ALEXANDER OLIVA, ARMANDO MEMBRENO,
3 OCTAVIO PONCE, JUANA CHAVEZ BOLANOS, JUAN DEMECIO JIMENEZ,
4 AVANTGARDE HORIZON, INC. and GUSTAVO VARGAS immediately desist and refrain
5 from performing any acts within the State of California for which a real estate broker license is
6 required, and in particular, soliciting borrowers and/or performing services for borrowers or
7 lenders in connection with loans secured directly or collaterally by one or more liens on real
8 property, unless and until you obtain a real estate broker license issued by the Department.

9 DATED: 12/21, 2011.

10 BARBARA J. BIGBY
11 Acting Real Estate Commissioner

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

21 cc: DAVID ZEPEDA/SUNSET BEACH TRUST/SB MANAGEMENT

22 1254 Waterman, Suite 21
23 San Bernardino, CA 92412

P.O. Box 5731
San Bernardino, CA 92412

24 16543 22nd Street, #100-81
25 Sunset Beach, CA 90742

P.O. Box 4249
Long Beach, CA 90804

26 FINANCIAL WELLNESS FOR HOMEOWNERS OF LOS ANGELES/FWHLA/
27 FWHLA.ORG.

20955 Pathfinder Road, Suite 200-22
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100 S. Citrus Ave., Suite 201
Covina, CA 91326

21133 Victory Blvd., Suite 209
Canoga Park, CA 91303

1 JESUS EMANUEL JUAN LIM

2 450 N. Brand Blvd., Suite 600
3 Glendale, CA 91203

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4 2150 East Nugent St.
5 Lancaster, CA 93535

P.O. Box 537
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6 9900 A Sally Ave.
7 California City, CA 93505

1610 E. Sahara Ave. #142
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8 RENE WILFREDO SOLIS / SOLIS REALTY, INC.

9 10808 Chimineas Ave.
10 Northridge, CA 91326

11 SALLY SAMARIS / SOLIS REALTY, INC.

12 21820 Marylee St., Apt. 234
13 Woodland Hills, CA 91367

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14 TONY HASCHKE

15 23705 Van Owen Street, Apt. 251
16 West Hills, CA 91307

17 CESAR LEON

18 2954 Mora Lane
19 Santa Fe, NM 87507

20 TWIN BUILDERS FOUNDATION CORPORATION

21 47 Memorial Drive
22 Shrewsbury, MA 01545

20955 Pathfinder Road, Suite 200-22
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23 450 N. Brand Blvd., Suite 600
24 Glendale, CA 91203

25 SOLIS REALTY, INC.

26 9767 Nita Ave.
27 Chatsworth, CA 91311

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JOSE ALBERTO BANCES GONZALEZ / PRINICIPAL HOME SERVICES, INC.

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Anaheim, CA 92806

121 N. State College Blvd., Suite 14
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RAYMUNDO ROJAS / SERVICE SOLUTION, INC. / NORTHERN BLUE MASTERS,

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13191 Crossroads Parkway North, Suite 505
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ARMANDO MEMBRENO

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Fontana, CA 92336

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