

1 the collection of an advance fee in connection with offering to obtain a loan on real property).

2 In addition, based on that investigation, the Commissioner has determined that
3 PREMIER MODIFICATION GROUP, JORGE A. CAMACHO, ALEX JOSE CAMACHO, and
4 BESSIE CORONA have engaged in or are engaging in acts or are attempting to engage practices
5 constituting violations of the Code. Based on the findings of that investigation, set forth below, the
6 Commissioner hereby issues the following Findings of Fact, Conclusions of Law, and Desist and
7 Refrain Order under the authority of Section 10086 of the Code.

8 All further references to PREMIER MODIFICATION GROUP include JORGE A.
9 CAMACHO, ALEX JOSE CAMACHO, and BESSIE CORONA, as well as the officers, agents
10 and employees of PREMIER MODIFICATION GROUP. JORGE A. CAMACHO, ALEX JOSE
11 CAMACHO, and BESSIE CORONA engaged in the activities set forth below while doing
12 business as PREMIER MODIFICATION GROUP and any other fictitious business names not
13 known at this time.

14 FINDINGS OF FACT

15 1. From March 14, 2007, through March 13, 2011, JORGE A. CAMACHO was
16 licensed by the Department as a real estate salesperson, Department License No. 01795779.
17 JORGE A. CAMACHO's license expired on March 14, 2011.

18 2. From August 30, 2010, through the present, ALEX JOSE CAMACHO has been
19 licensed by the Department as a real estate salesperson, Department License No. 01883672.

20 3. PREMIER MODIFICATION GROUP and BESSIE CORONA have never been
21 licensed in any capacity by the Department.

22 4. PREMIER MODIFICATION GROUP is a California corporation formed on or
23 about March 9, 2009. ALEX JOSE CAMACHO is the Chief Executive Officer and a director of
24 PREMIER MODIFICATION GROUP.

25 5. For an unknown period of time beginning no later than January 27, 2010,
26 Respondents, while doing business as PREMIER MODIFICATION GROUP, solicited and offered
27 loan services to consumers, including services to assist them in negotiating with lenders,

