

1 meaning of Business and Professions Code sections 10131(d) (advertising, soliciting borrowers
2 for, and offering to negotiate loans or perform loan modification services for borrowers in
3 connection with loans secured by liens on real property) and 10131.2 (collecting advance fees in
4 connection with those services).

5 In addition, based on that investigation, the Commissioner has determined that
6 BOLANOS, INTERNATIONAL LAW CENTER, and CALIFORNIA HOMES have engaged in,
7 are engaging in acts, or are attempting to engage in practices constituting violations of the
8 California Business and Professions Code ("Code"). Based on the findings of that investigation,
9 set forth below, the Commissioner hereby issues the following Findings of Fact, Conclusions of
10 Law, and Desist and Refrain Order under the authority of Code section 10086.

11 FINDINGS OF FACT

12 1. At no time mentioned herein, have BOLANOS, INTERNATIONAL LAW
13 CENTER or CALIFORNIA HOMES, ever been licensed by the Department in any capacity.

14 2. Whenever acts referred to below are attributed to Respondents, those acts are
15 alleged to have been done by BOLANOS, acting by himself, or by and/or through one or more
16 agents, associates, affiliates, and/or co-conspirators and using the names INTERNATIONAL
17 LAW CENTER, CALIFORNIA HOMES, or any other fictitious names unknown at this time.

18 3. On or about August 18, 2010, Carlos B. paid an advance fee of \$500 to
19 Respondents on behalf of INTERNATIONAL LAW CENTER. The advance fee was collected
20 pursuant to an agreement pertaining to loan solicitation, negotiation, and modification services to
21 be provided with respect to a loan secured by the real property located in the City of Duarte,
22 California.

23 4. On October 12, 2011, the Department filed a separate Order to Desist and
24 Refrain against BOLANOS and CALIFORNIA HOME LOANS for violation of Code section
25 10130.

26 5. On or about July 24, 2010, Lydia P. paid an advance fee of \$1,500 to
27 Respondents on behalf of CALIFORNIA HOMES. The advance fee was collected pursuant to

1 an agreement pertaining to loan solicitation, negotiation, and modification services to be
2 provided with respect to a loan secured by the real property in the State of California.

3 6. On or about April 1, 2010, Carmelita L. paid an advance fee of \$1,250 to
4 Respondents on behalf of CALIFORNIA HOMES. The advance fee was collected pursuant to
5 an agreement pertaining to loan solicitation, negotiation, and modification services to be
6 provided with respect to a loan secured by the real property located in the City of Los Angeles,
7 California.

8 7. On or about March 9, 2010, Jose M. paid an advance fee of \$1,750 to
9 Respondents on behalf of CALIFORNIA HOMES. The advance fee was collected pursuant to
10 an agreement pertaining to loan solicitation, negotiation, and modification services to be
11 provided with respect to a loan secured by the real property located in the City of Canoga Park,
12 California.

13 8. On or about March 5, 2010, Manuel Estanislao B. paid an advance fee of \$800
14 to Respondents on behalf of CALIFORNIA HOMES. Thereafter, Manuel Estanislao B. paid
15 Respondents an additional \$1,700 as the final payment due under the terms of their agreement.
16 The advance fee was collected pursuant to an agreement pertaining to loan solicitation,
17 negotiation, and modification services to be provided with respect to a loan secured by the real
18 property located in the City of Los Angeles, California.

19 9. On or about December 21, 2009, Maribel A. paid an advance fee of \$3,000 to
20 Respondents on behalf of CALIFORNIA HOMES. The advance fee was collected pursuant to
21 an agreement pertaining to loan solicitation, negotiation, and modification services to be
22 provided with respect to a loan secured by the real property located in the City of Huntington
23 Park, California.

24 10. On or about November 17, 2009, Alberto M. paid an advance fee of \$500 to
25 Respondents on behalf of CALIFORNIA HOMES. The advance fee was collected pursuant to
26 an agreement pertaining to loan solicitation, negotiation, and modification services to be
27 provided with respect to a loan secured by the real property located in the City of Los Angeles,

1 California.

2 CONCLUSIONS OF LAW

3 1. Based on the information contained in Paragraphs 1 through 10, above,
4 GEORGE BOLANOS, aka Jorge Bolanos, Jorge Bolanos Santizo, J.R.B. Santizo, Jorge Rolando
5 Bolanos Santizo, Jorge R. Bolanos Santizo, and George O. Rolando Santizo, doing business as
6 INTERNATIONAL LAW CENTER and CALIFORNIA HOMES has performed and/or
7 participated in advance fee handling and loan solicitation, negotiation, and modification
8 activities which require a license under the provisions of Code sections 10131(d) and 10131.2
9 during a period of time when they were not licensed by the Department in any capacity in
10 violation of Code section 10130.

11 DESIST AND REFRAIN ORDER

12 Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW stated
13 herein, IT IS HEREBY ORDERED THAT GEORGE BOLANOS, aka Jorge Bolanos, Jorge
14 Bolanos Santizo, J.R.B. Santizo, Jorge Rolando Bolanos Santizo, Jorge R. Bolanos Santizo, and
15 George O. Rolando Santizo, whether doing business under his own name, INTERNATIONAL
16 LAW CENTER, CALIFORNIA HOMES, and/or any other fictitious business name,
17 immediately desist and refrain from: performing any acts within the State of California for which
18 a real estate broker license is required. In particular each of them is ORDERED TO DESIST
19 AND REFRAIN from:

20 1. charging, demanding, claiming, collecting and/or receiving advance fees, as
21 that term is defined in Section 10026 of the Code, in any form, and under any conditions, with
22 respect to the performance of loan modifications or any other form of mortgage loan
23 forbearance service in connection with loans on residential property containing four or fewer
24 dwelling units (Code Section 10085.6); and

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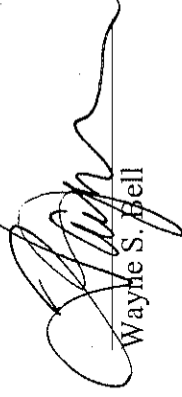
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1 2. charging, demanding, claiming, collecting and/or receiving advance fees, as
2 that term is defined in Section 10026 of the Code, for any other real estate related services
3 offered by them to others.

4 DATED: 7/12, 2013.
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6 REAL ESTATE COMMISSIONER

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8
9 Wayne S. Bell

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