

1 BUREAU OF REAL ESTATE  
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**FILED**

JAN 21 2014

BUREAU OF REAL ESTATE

By *J. Duran*

STATE OF CALIFORNIA

BUREAU OF REAL ESTATE

11 To:	)	
12 HRS & ASSOCIATES; NOEL RAMOS,	)	NO. H- 39278 LA
13 individually and dba HRS & ASSOCIATES;	)	
14 and GERALD CASTANEDA, individually,	)	ORDER TO DESIST AND
15 and dba HRS & Associates	)	REFRAIN
	)	
	)	(B&P Code Section 10086)
	)	

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17 The Commissioner ("Commissioner") of the California Bureau of Real Estate

18 ("Bureau") caused an investigation to be made of the activities of HRS & ASSOCIATES

19 ("HRS"), NOEL RAMOS ("RAMOS"), and GERALD CASTANEDA ("CASTANEDA").

20 Based on that investigation, the Commissioner has determined that HRS, RAMOS, and

21 CASTANEDA, and/or any other fictitious business names used by HRS, RAMOS and/or

22 CASTANEDA, have engaged in, are engaging in, or are attempting to engage in, acts or

23 practices constituting violations of the California Business and Professions Code ("Code"),

24 including violating Code Section 10130 by engaging in the business of, acting in the capacity of,

25 and/or advertising or assuming to act as, a real estate broker in the State of California within the

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1 meaning of Code Section 10131(d) (solicit borrowers or lenders for or negotiate loans or collect  
2 payments or perform services for borrowers or lenders or note owners in connection with loans  
3 secured directly or collaterally by liens on real property or on a business opportunity). Based on  
4 the findings of that investigation, set forth below, the Commissioner hereby issues the following  
5 Findings of Fact, Conclusions of Law, and Desist and Refrain Order under the authority of  
6 Section 10086 of the Code.

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8 Whenever acts referred to below are attributed to HRS, those acts are alleged to have  
9 been done by HRS, acting by itself, or by and/or through one or more agents, associates,  
10 affiliates, and/or co-conspirators, including but not limited to RAMOS and/or CASTANEDA  
11 and using the names "HRS & ASSOCIATES," "Home Retention Solutions," or other names or  
12 fictitious names unknown at this time.

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14 Whenever acts referred to below are attributed to RAMOS, those acts are alleged to  
15 have been done by RAMOS, acting by himself, or by and/or through one or more agents,  
16 associates, affiliates, and/or co-conspirators, including but not limited to HRS and/or  
17 CASTANEDA and using the names "HRS & ASSOCIATES," "Home Retention Solutions," or  
18 other names or fictitious names unknown at this time.

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20 Whenever acts referred to below are attributed to CASTANEDA, those acts are alleged  
21 to have been done by CASTANEDA, acting by himself, or by and/or through one or more  
22 agents, associates, affiliates, and/or co-conspirators, including but not limited to HRS and/or  
23 RAMOS and using the names "HRS & ASSOCIATES," "Home Retention Solutions," or other  
24 names or fictitious names unknown at this time.

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FINDINGS OF FACT

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2 1. HRS & ASSOCIATES is not now, and has never been, licensed by the Bureau in any  
3 capacity. On or about January 13, 2009, HRS & ASSOCIATES filed with the Orange County  
4 Clerk-Recorder's Office a Fictitious Business Name Statement signed by Office/Manager  
5 RAMOS listing CASTANEDA and RAMOS as the registered owners and "Home Retention  
6 Solutions" as an additional fictitious business name.

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8 2. RAMOS is not not now, and has never been, licensed by the Bureau in any capacity.

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10 3. CASTANEDA is not not now, and has never been, licensed by the Bureau in any  
11 capacity.

12 4. HRS, RAMOS, and CASTANEDA solicited borrowers and negotiated to do one or  
13 more of the following acts for another or others, for or in expectation of compensation: solicit or  
14 negotiate one or more loans for, or perform services for, borrowers and/or lenders in connection  
15 with loans secured directly or collaterally by one or more liens on real property; and charge,  
16 demand or collect an advance fee for any of the services offered.

17 5. HRS advertised loan modification services under one or more business names,  
18 including, but not limited to "HRS & ASSOCIATES" through its website at  
19 <http://www.hrsaa.com>. HRS stated on its website that its team has been helping homeowners  
20 save their homes since 2007 through its network of consultants and provided loan modification,  
21 foreclosure defense, and bankruptcy services.

22 Ricardo A.'s Transaction

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24 6. On or about June 29, 2010, Ricardo A. made payment of \$1,500.00 to HRS for loan  
25 modification services on his real property located in Los Angeles, California. Three months  
26 elapsed and the bank contacted Ricardo A. to inform that he did not qualify for a loan  
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1 modification. To date, HRS has neither refunded Ricardo A. the \$1,500.00 nor obtained a loan  
2 modification for Ricardo A.'s Los Angeles property.

3 Jorge H.'s Transaction

4 7. In October 2010, Jorge H. sought the assistance of HRS to assist with a loan  
5 modification on his real property located in Los Angeles, California. CASTANEDA demanded  
6 and Jorge H. paid \$500.00 via bank transfer to an account bearing the name "HRS &  
7 Associates." Since the time of the bank transfer, Jorge H. has neither heard from HRS or  
8 Castaneda; nor has he received any assistance with the loan modification on his Los Angeles  
9 property.  
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11 Maria R.'s Transaction

12 8. In April 2011, Maria R. went to the offices of HRS upon receiving a telephone call  
13 from HRS with a promise to help lower her mortgage on her real property located in Los  
14 Angeles, California. HRS demanded and on or about April 7, 2011 Maria R. paid \$500.00 via  
15 personal check for loan modification services. To date, HRS has neither Maria R. the \$500.00  
16 nor obtained a loan modification for Maria R.'s Los Angeles property.  
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18 HRS' Continued Unlicensed Activity

19 9. On or about March 28, 2013 a representative of the Bureau visited HRS at 540 North  
20 Golden Circle, Suite 204 in Santa Ana, California and observed that HRS is still an active  
21 business.  
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23 CONCLUSIONS OF LAW

24 10. Based on the findings of fact contained in paragraphs 1 through 9, HRS, acting by  
25 itself, or by and/or through one or more agents, associates, representatives, and/or co-  
26 conspirators, including, but not limited to RAMOS and/or CASTANEDA, and using the names  
27 "HRS & ASSOCIATES" and "Home Retention Solutions," or other names or fictitious names

1 unknown at this time, solicited borrowers to negotiate loans or perform services, in connection  
2 with loans secured directly or collaterally by one or more liens on real property. These acts,  
3 which require a real estate broker license under Code Section 10131(d), were performed during a  
4 period of time when HRS was not licensed by the Bureau as a real estate broker, a violation of  
5 Code Section 10130.

6 11. Based on the findings of fact contained in paragraphs 1 through 9, RAMOS, acting by  
7 himself, or by and/or through one or more agents, associates, representatives, and/or co-  
8 conspirators, including, but not limited to HRS and/or CASTANEDA, and using the names  
9 "HRS & ASSOCIATES" and "Home Retention Solutions," or other names or fictitious names  
10 unknown at this time, solicited borrowers to negotiate loans or perform services, in connection  
11 with loans secured directly or collaterally by one or more liens on real property. These acts,  
12 which require a real estate broker license under Code Section 10131(d), were performed during a  
13 period of time when RAMOS was not licensed by the Bureau as a real estate broker, a violation  
14 of Code Section 10130.

15 12. Based on the findings of fact contained in paragraphs 1 through 9, CASTANEDA,  
16 acting by himself, or by and/or through one or more agents, associates, representatives, and/or  
17 co-conspirators, including, but not limited to HRS and/or RAMOS, and using the names "HRS &  
18 ASSOCIATES" and "Home Retention Solutions," or other names or fictitious names unknown  
19 at this time, solicited borrowers to negotiate loans or perform services, in connection with loans  
20 secured directly or collaterally by one or more liens on real property. These acts, which require a  
21 real estate broker license under Code Section 10131(d), were performed during a period of time  
22 when CASTANEDA was not licensed by the Bureau as a real estate broker, a violation of Code  
23 Section 10130.

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