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FILED

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BUREAU OF REAL ESTATE

By Jane B. Olson

8 BEFORE THE BUREAU OF REAL ESTATE

9 STATE OF CALIFORNIA

10 * * * *

11 To:) No. H-04532 SD
12)
13 AJAY RAM ARYA,) ORDER TO DESIST
14 UNITED SERVICES GROUP,) AND REFRAIN
15 ALEX JOHNSON,)
16 MCKENZIE PHILLIPS LAMONT,) (B&P Code Section 10086)
17 GREG PARAMONT)
ERIC PERRERA, and)
ZARA PARVIZI.)

18 The Commissioner ("Commissioner") of the California Bureau of Real Estate
19 ("Bureau") caused an investigation to be made of the activities of AJAY RAM ARYA, UNITED
20 SERVICES GROUP, ALEX JOHNSON, MCKENZIE PHILLIPS LAMONT, GREG
21 PARAMONT aka Greg Paramore, ERIC PERRERA, and ZARA PARVIZI (collectively
22 "Respondents"). Based on that investigation the Commissioner has determined that Respondents
23 have engaged in or are engaging in acts or attempting to engage in the business of, acting in the
24 capacity of, and/or advertising or assuming to act as real estate brokers in the State of California
25 within the meaning of Business and Professions Code ("Code") Sections 10131(a) (solicit
26 prospective sellers or purchasers of or negotiate the purchase, sale or exchange of real property),
27 10131(d) (solicit borrowers for or negotiate loans or perform services for borrowers in connection

1 with loans secured by liens on real property), and 10131.2 (engage in the business of claiming,
2 demanding, charging, receiving, collecting or contracting for the collection of an advance fee in
3 connection with offering to obtain a loan on real property).

4 In addition, based on that investigation, the Commissioner has determined that
5 Respondents have engaged in or are engaging in acts or are attempting to engage practices
6 constituting violations of the Code. Based on the findings of that investigation, set forth below, the
7 Commissioner hereby issues the following Findings of Fact, Conclusions of Law, and Desist and
8 Refrain Order under the authority of Section 10086 of the Code.

9 FINDINGS OF FACT

10 1. At no time mentioned herein have any of the Respondents ever been licensed by
11 the Bureau in any capacity.

12 2. AJAY RAM ARYA, aka Ajay R. Arya and Ajay Ayra ("ARYA") is president
13 and/or owner of UNITED SERVICES GROUP. ARYA is doing business as UNITED SERVICES
14 GROUP.

15 3. UNITED SERVICES GROUP has used the following addresses to conduct
16 activities requiring a real estate license in California: 9528 Miramar Road #220, San Diego,
17 California and 4445 Eastgate Rd. #200, San Diego, California.

18 4. Respondents ALEX JOHNSON, MCKENZIE PHILLIPS LAMONT aka
19 McKenzie Phillips and McKenzie Lamont, GREG PARAMONT aka Greg Paramore, ERIC
20 PERRERA, and ZARA PARVIZI have acted as agents, employees or representatives on behalf of
21 UNITED SERVICES GROUP in soliciting or offering to perform services for others that require a
22 real estate license in California.

23 5. On or about September 1, 2011, borrowers Jose and Lupe M. were solicited by
24 ERIC PERRERA to enter into a loan modification and negotiation program with UNITED
25 SERVICES GROUP. ERIC PERRERA identified himself as a mortgage mitigation executive for
26 UNITED SERVICES GROUP. UNITED SERVICES GROUP used a website address of:
27 <http://www.unitedservicesusa.com>.

1 6. On September 12, 2011, Jose and Lupe M. entered into an advance fee
2 agreement with UNITED SERVICES GROUP. On September 12, 2011, Respondents charged and
3 collected an advance fee of \$1,800 by way of a cashier's check made payable to UNITED
4 SERVICE GROUP from Jose and Lupe M. for loan modification and negotiation services in
5 connection with a loan secured by a lien on real property.

6 7. Jose and Lupe M. were informed that MCKENZIE PHILLIPS LAMONT,
7 GREG PARAMONT, and ALEX JOHNSON were handling or supervising their loan modification
8 file on behalf of UNITED SERVICES GROUP. Jose and Lupe M. were promised a full refund of
9 their advance fee if they were not successful in obtaining a loan modification with their lender
10 through UNITED SERVICES GROUP.

11 8. Respondents failed to provide any accounting of any services they completed for
12 Jose and Lupe M. Respondents refused the borrowers' request for a refund of their advance fees.

13 9. On or about January 20, 2012, borrower Brian H. received a solicitation from
14 ZARA PARVIZI. ZARA PARVIZI claimed to be mortgage mitigation executive for UNITED
15 SERVICES GROUP. While acting on behalf of UNITED SERVICES GROUP, ZARA PARVIZI
16 offered to perform loan modification and negotiation services for borrower Brian H. ZARA
17 PARVIZI knowingly made misrepresentations and misstatements of facts to Brian H. including,
18 but not limited to, that UNITED SERVICES GROUP was exempt from the existing laws
19 prohibiting persons from charging or collecting advance fees for loan modification services, and
20 that UNITED SERVICES GROUP would provide legal services to borrowers since they had
21 access to over a dozen attorneys.

22 CONCLUSIONS OF LAW

23 Based on the information contained in Paragraphs 1 through 9, above, AJAY RAM
24 ARYA, UNITED SERVICES GROUP, ALEX JOHNSON, MCKENZIE PHILLIPS LAMONT,
25 GREG PARAMONT, ERIC PERRERA, and ZARA PARVIZI violated Code Section 10130 by
26 engaging in activities requiring a real estate license without first obtaining a broker license from
27 the Bureau.

