

**FILED**

APR 12 2011

1 Department of Real Estate  
2 320 West 4th Street, Suite 350  
3 Los Angeles, California 90013-1105

DEPARTMENT OF REAL ESTATE  
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7

8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 \* \* \* \*

11 To:	)	No. H-37199-LA
	)	
12 MLR, LLC, d.b.a. Multi Media	)	<u>ORDER TO DESIST</u>
13 American, FRIENDLY HOUSING	)	<u>AND REFRAIN</u>
14 SOLUTIONS, INC and MIGUEL	)	
15 ARAIZA RAMIREZ.	)	(B&P Code Section 10086)

16 The Commissioner ("Commissioner") of the California Department of Real Estate  
17 ("Department") caused an investigation to be made of the activities of MLR, LLC ("MLR"),  
18 d.b.a. Multi Media American, ("MMA") FRIENDLY HOUSING SOLUTIONS, INC  
19 ("FRIENDLY") and MIGUEL ARAIZA RAMIREZ ("RAMIREZ"). Based on that investigation  
20 the Commissioner has determined that MLR, MMA, FRIENDLY and RAMIREZ have engaged  
21 in, or are engaging in, acts, or are attempting to engage in the business of, acting in the capacity  
22 of, and/or advertising or assuming to act as real estate brokers in the State of California within  
23 the meaning of Business and Professions Code Sections 10131(d) (negotiating loans or  
24 performing services for borrowers in connection with loans secured by real property) and  
25 10131.2 (advance fee handling).

26 In addition, based on that investigation, the Commissioner has determined that  
27 MLR, MMA, FRIENDLY and RAMIREZ have engaged in, or are engaging in, acts, or are

1 attempting to engage in practices constituting violations of the California Business and  
2 Professions Code (“Code”) and/or Title 10, California Code of Regulations (“Regulations”).

3 Based on the findings of that investigation, set forth below, the Commissioner hereby issues the  
4 following Findings of Fact, Conclusions of Law, and Desist and Refrain Order under the  
5 authority of Section 10086 of the Code.

6 FINDINGS OF FACT

7 1. MLR is not now, nor has it ever been, licensed by the Department in any  
8 capacity. On June 26, 2007, MMA was registered as a fictitious business name for MLR with  
9 the Los Angeles County Recorder’s Office.

10 2. MMA is not now, nor has it ever been, licensed by the Department in any  
11 capacity.

12 3. FRIENDLY is not now, nor has it ever been, licensed by the Department  
13 in any capacity.

14 4. RAMIREZ is not now, nor has he ever been, licensed by the Department  
15 in any capacity. On June 26, 2007, RAMIREZ signed the fictitious business name statement  
16 filed for MMA with the Los Angeles County Recorder’s Office, as the President and CEO of  
17 MLR.

18 5. At the times set forth below, MLR, MMA, FRIENDLY and RAMIREZ  
19 negotiated to do one or more of the following acts for another or others, for or in expectation of  
20 compensation: engaged in the business of, acted in the capacity of, or advertised a loan  
21 modification and negotiation service and advance fee brokerage with respect to loans which were  
22 secured by liens on real property for compensation or in expectation of compensation and for  
23 fees collected in advance of the transaction.

24 Abraham & Maria A. Transaction

25 6. In or about December 2008, Abraham A. contacted MMA in response to a  
26 radio advertisement. Abraham A. talked to RAMIREZ, who offered to provide loan modification  
27 services for Abraham A. On December 29, 2008, Abraham & Maria A. signed an agreement on

1 MMA letterhead, authorizing FRIENDLY to obtain necessary information regarding the home  
2 loan of Abraham A. On December 29, 2008, Abraham & Maria A. also submitted a \$2,500  
3 check addressed to MMA as an advance fee for a loan modification.

4 CONCLUSIONS OF LAW

5 7. Based on the information contained in Paragraphs 1 through 6 above, MLR.  
6 MMA, FRIENDLY and RAMIREZ violated Code Section 10130 by engaging in activities  
7 requiring a broker license without first obtaining a broker license from the Department.

8  
9 DESIST AND REFRAIN ORDER

10 Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW stated  
11 herein, it is hereby ordered that:

12 MLR, LLC, d.b.a. Multi Media American, FRIENDLY HOUSING SOLUTIONS,  
13 INC and MIGUEL ARAIZA RAMIREZ immediately desist and refrain from: performing any  
14 acts within the State of California for which a real estate broker license is required, unless MLR,  
15 LLC, d.b.a. Multi Media American, FRIENDLY HOUSING SOLUTIONS, INC and MIGUEL  
16 ARAIZA RAMIREZ are so licensed.

17 IT IS FURTHER ORDERED THAT MLR, LLC, d.b.a. Multi Media American,  
18 FRIENDLY HOUSING SOLUTIONS, INC and MIGUEL ARAIZA RAMIREZ immediately  
19 desist 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  
22 conditions, with respect to the performance of loan modification or any other  
23 form of mortgage loan forbearance services in connection with loans on  
24 residential property containing four or fewer dwelling units.
- 25 2. Charging, demanding, claiming, collecting and/or receiving advance fees, as  
26 that term is defined in Section 10026 of the Code, for any of the other real  
27 estate related services offered to others, unless and until they demonstrate and

1 provide evidence satisfactory to the Commissioner that they:

- 2 (a) have an advance fee agreement which has been submitted to the Department  
3 and which is in compliance with Section 10085 of the Code and Section 2970  
4 of the Regulations;
- 5 (b) have placed all previously collected advance fees into a trust account for that  
6 purpose and is in compliance with Section 10146 of the Code; and
- 7 (c) have provided an accounting to trust fund owner-beneficiaries from whom  
8 advance fees have previously been collected in compliance with Section  
9 10146 of the Code and Section 2972 of the Regulations.

10  
11 DATED: 3/22/2011

12  
13 JEFF DAVI  
14 Real Estate Commissioner  
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17 **Notice:** Business and Professions Code Section 10139 provides that "Any person acting as a  
18 real estate broker or real estate salesperson without a license or who advertises using words  
19 indicating that he or she is a real estate broker without being so licensed shall be guilty of a  
20 public offense punishable by a fine not exceeding twenty thousand dollars (\$20,000), or by  
21 imprisonment in the county jail for a term not to exceed six months, or by both fine and  
22 imprisonment; or if a corporation, be punished by a fine not exceeding sixty thousand dollars  
23 (\$60,000)."

24  
25 cc: MLR, LLC, MULTI MEDIA AMERICAN, FRIENDLY HOUSING SOLUTIONS and  
26 MIGUEL ARAIZA RAMIREZ  
27 800 West 1<sup>st</sup> Street, Unit 1610  
Los Angeles, CA 90012