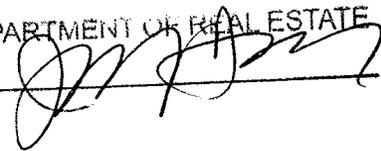


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4 Telephone: (213) 576-6982

**FILED**

MAY 03 2011

DEPARTMENT OF REAL ESTATE  
BY: 

8 DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 \* \* \* \* \*

11 To: ) No.H-37242 LA  
12 )  
13 NEW REPUBLIC MORTGAGE ) ORDER TO DESIST  
14 SOLUTIONS; PATRICIA FRANCO, ) AND REFRAIN  
15 individually, and doing ) (B&P Code Section 10086)  
16 business as New Republic )  
17 Mortgage Solutions; JORGE )  
18 ARTURO RUIZ; MAYRA MENJIVAR; )  
19 ALEX SERGUINO FERFAS; )  
20 DARLENE GOMEZ; and SALVADOR )  
21 JASSO, )  
22 )  
23 )  
24 )  
25 )  
26 )  
27 )

19 The Commissioner ("Commissioner") of the California  
20 Department of Real Estate ("Department") caused an investigation  
21 to be made of the activities of NEW REPUBLIC MORTGAGE SOLUTIONS;  
22 PATRICIA FRANCO, individually, and doing business as New Republic  
23 Mortgage Solutions; JORGE ARTURO RUIZ; MAYRA MENJIVAR; ALEX  
24 SERGUINO FERFAS; DARLENE GOMEZ; and SALVADOR JASSO, and has  
25 determined that they have each engaged in or are engaging in acts  
26 or practices constituting violations of the California Business  
27

1 and Professions Code ("Code") and/or Title 10, California Code of  
2 Regulations ("Regulations") including engaging in the business  
3 of, acting in the capacity of, engaging in the business of,  
4 acting in the capacity of, advertising, or assuming to act, as  
5 real estate broker in the State of California within the meaning  
6 of Section 10131(d) (soliciting borrowers or lenders or  
7 negotiating loans) and Section 10131.2 (advance fee handling).  
8 Based on the findings of that investigation, as set forth below,  
9 the Commissioner hereby issues the following Findings of Fact and  
10 Desist and Refrain Order pursuant to Code Section 10086.

11 FINDINGS OF FACT

12 1. At no time herein mentioned has NEW REPUBLIC  
13 MORTGAGE SOLUTIONS ("NEW REPUBLIC"); PATRICIA FRANCO ("FRANCO");  
14 MAYRA MENJIVAR ("MENJIVAR"); or DARLENE GOMEZ ("GOMEZ") been  
15 licensed by the Department in any capacity.

16 2. JORGE ARTURO RUIZ ("RUIZ") and SALVADOR JASSO  
17 ("JASSO") were formerly licensed under the Real Estate Law as  
18 real estate salespersons. RUIZ was licensed from March 11,  
19 2005, to March 10, 2009. JASSO was licensed from December 3,  
20 1996, to December 2, 2004.

21 3. ALEX SERGUINO FERFAS ("FERFAS") is presently  
22 licensed and/or have license rights under the Real Estate Law as  
23 a real estate salesperson.

24 4. Whenever acts referred to below are attributed to  
25 NEW REPUBLIC, those acts are alleged to have been done by NEW  
26 REPUBLIC, acting alone, or by and/or through one or more agents,  
27

1 associates, affiliates, and/or co-conspirators, including but  
2 not limited to each of those named herein, and using any  
3 fictitious name unknown at this time.

4 5. At the times set forth below NEW REPUBLIC, FRANCO,  
5 MENJIVAR, GOMEZ, RUIZ, FERFAS, and JASSO engaged in the business  
6 of, acted in the capacity of, or advertised a loan modification  
7 service and/or foreclosure rescue service offering to perform  
8 and performing loan modification or negotiation services with  
9 respect to loans which were secured by liens on real property  
10 for compensation or in expectation of compensation and for fees  
11 collected in advance of the transaction, including but not  
12 limited to the activities described below.

13 a. In or around April, 2009, Robert P. paid an  
14 advance fee to NEW REPUBLIC. The advance fee was collected  
15 pursuant to the provisions of an agreement pertaining to loan  
16 solicitation, negotiation, and modification services to be  
17 provided by NEW REPUBLIC with respect to a loan secured by the  
18 real property located at 25669 Dorado Drive, Valencia,  
19 California 91355.

20  
21 b. On or about January 26, 2009, Victor P. paid an  
22 advance fee of \$1,737 to NEW REPUBLIC. The advance fee was  
23 collected pursuant to the provisions of an agreement pertaining  
24 to loan solicitation, negotiation, and modification services to  
25 be provided by NEW REPUBLIC, through its agents JASSO and  
26 MENJIVAR and others, with respect to a loan secured by the real  
27 property located at 3711 Baldwin Street, Unit 101, Los Angeles,

1 California 90031.

2 c. On or about March 4, 2009, Juancho O. paid an  
3 advance fee of \$1,500 to NEW REPUBLIC. The advance fee was  
4 collected pursuant to the provisions of an agreement pertaining  
5 to loan solicitation, negotiation, and modification services to  
6 be provided by NEW REPUBLIC, through its agents FERFAS, JASSO,  
7 RUIZ, GOMEZ and others, with respect to a loan secured by the  
8 real property located at 1764 Red Bridge Way, Sacramento,  
9 California 95832.

10 CONCLUSIONS OF LAW

11 6. Based on the information contained in Paragraph  
12 5, above, NEW REPUBLIC, FRANCO, MENJIVAR, GOMEZ, RUIZ, FERFAS,  
13 and JASSO performed and/or participated in loan solicitation,  
14 negotiation and modification activities as well as advance fee  
15 handling which require a real estate broker license under the  
16 provisions of Code Sections 10131(d) and 10131.2 during a period  
17 of time when none of them licensed by the Department as a real  
18 estate broker nor employed as a real estate salesperson by the  
19 broker on whose behalf the activities were performed, in  
20 violation of Section 10130 of the Code.

21 DESIST AND REFRAIN ORDER

22  
23 IT IS HEREBY ORDERED that NEW REPUBLIC MORTGAGE  
24 SOLUTIONS; PATRICIA FRANCO; JORGE ARTURO RUIZ; MAYRA MENJIVAR;  
25 ALEX SERGUINO FERFAS; DARLENE GOMEZ; and SALVADOR JASSO, whether  
26 doing business under the name New Republic Mortgage Solutions or  
27 their own names, or any other names, or any fictitious name, ARE



1 cc: New Republic Mortgage Solutions  
2 766 E. Colorado Boulevard, Suite 108  
3 Pasadena, California 91101

4 Jorge Arturo Ruiz  
5 15454 Gale Avenue #A  
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7 Patricia Franco  
8 824-1/2 Edith Avenue  
9 Alhambra, California 91803

10 Patricia Franco  
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13 Mayra Menjivar  
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17 1773 Lloyd C. Gary Drive  
18 Tracy, California 95376

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25  
26  
27