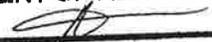


1 Department of Real Estate
2 320 West Fourth St. #350
3 Los Angeles, CA 90013

FILED

FEB 20 2013

4 (213) 576-6982

DEPARTMENT OF REAL ESTATE
BY: 

8 BEFORE THE DEPARTMENT OF REAL ESTATE
9 STATE OF CALIFORNIA

10 * * * *

11 To:) No. H-38724 LA
12)
13 ELIZABETH ANGULO,) ORDER TO DESIST
14 dba L.A. Defenders.) AND REFRAIN
15) (B&P Code Section 10086)
16)

17 The Real Estate Commissioner of the State of California ("Commissioner") has
18 caused an investigation to be made of the activities of ELIZABETH ANGULO, dba L.A.
19 Defenders. Based on that investigation, the Commissioner has determined that ELIZABETH
20 ANGULO has engaged in, is engaging in, or is attempting to engage in, acts or practices
21 constituting violations of the California Business and Professions Code ("Code"), including
22 acting in the capacity of, advertising and/or assuming to act as a real estate broker in the State of
23 California within the meaning of Code Sections 10131(d) (advertising, soliciting borrowers for,
24 and offering to perform loan modification services for distressed homeowners) and 10131.2
25 (collecting advance fees in connection with those services). Based on that investigation, the
26 Commissioner hereby issues the following Findings of Fact, Conclusions of Law, and Desist and
27

1 Refrain Order under the authority of Section 10086 of the Code.

2 Whenever acts referred to below are attributed to ELIZABETH ANGULO, those
3 acts are alleged to have been done by that individual in her own name and/or by individuals and
4 entities using the fictitious business name L.A. Defenders, acting by themselves, or by and/or
5 through one or more agents, associates, affiliates and/or co-conspirators, including but not
6 limited to the individuals herein named.

7 FINDINGS OF FACT

8
9 1. ELIZABETH ANGULO (“ANGULO”), has never been licensed by the
10 Department of Real Estate of the State of California (“Department”) in any capacity.

11 2. On December 3, 2008, ANGULO filed a fictitious business name
12 statement with the Los Angeles County Recorder’s Office indicating that as of that date, she was
13 operating a business called L.A. Defenders located at 15675 Hawthorne Blvd., Suite B,
14 Lawndale, CA 90260.

15 3. Beginning on or about December 3, 2008 and continuing through on or
16 after October 12, 2010, ANGULO, doing business in her own name and using the fictitious
17 business name L.A. Defenders, solicited consumers and offered to negotiate with lenders on their
18 behalf and to provide other loan modification services in exchange for the payment of a fee.
19

20 4. On or about September 19, 2009, ANGULO, dba L.A. Defenders, solicited
21 consumer Vilma H., and offered to provide her with assistance in negotiating with lenders to
22 obtain a modification of the terms of her mortgage loans and to avoid foreclosure.
23

24 5. On or about September 19, 2009, Vilma H. signed an agreement with
25 ANGULO and L.A. Defenders in which Vilma H. agreed to pay ANGULO \$2000.00 up front,
26 with an additional \$1,000.00 due upon completion for a loan modification services. At that time,
27 Vilma H. paid ANGULO \$2,000.00.

DESIST AND REFRAIN ORDER

1
2 Based on the Findings of Fact and Conclusions of Law stated herein,
3 ELIZABETH ANGULO, doing business as L.A. Defenders, whether doing business under her
4 own name, or any other names, or fictitious names, IS HEREBY ORDERED to immediately
5 desist and refrain from performing any acts which require a real estate broker license until she is
6 properly licensed. Such acts include, but are not limited to:

7 (i) soliciting borrowers and/or performing services for borrowers or lenders in
8 connection with loans secured directly or collaterally by one or more liens on real property, and
9

10 (ii) charging, demanding, or collecting a fee for any of the services you offer to
11 others, unless and until you obtain a real estate broker license issued by the Department, and
12 until you demonstrate and provide evidence satisfactory to the Commissioner that you are in full
13 compliance with all of the requirements of the Code and Commissioner's Regulations relating to
14 charging, collecting, and accounting for fees.
15

16 DATED: 2/6/13

17
18 Real Estate Commissioner

19 

20 By AWET P. KIDANE
21 Chief Deputy Commissioner
22

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

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27

cc: Elizabeth Angulo, dba L.A. Defenders
15675 Hawthorne Blvd., Suite B
Lawndale, CA 90260

Elizabeth Angulo
12800 Barranca Ln.
Norwalk, CA 90650-3304