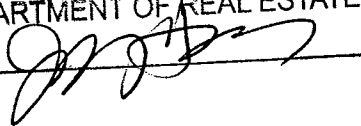


1 Department of Real Estate  
2 320 West Fourth Street, Ste. 350  
3 Los Angeles, California 90013

**FILED**

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JUL 16 2009

DEPARTMENT OF REAL ESTATE  
BY: 

8 DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 \* \* \* \* \*

|                                  |   |                          |
|----------------------------------|---|--------------------------|
| 11 To:                           | ) | No. H-36123 LA           |
|                                  | ) |                          |
| 12 US FORECLOSURE RELIEF CORPO-  | ) |                          |
| 13 RATION; GEORGE ESCALANTE;     | ) | <u>ORDER TO DESIST</u>   |
| 14 RODNEY HOLMES; TAMMY VIRGIL;  | ) | <u>AND REFRAIN</u>       |
| 15 SONIA MENDOZA, individually,  | ) | (B&P Code Section 10086) |
| 16 and doing business as H. E.   | ) |                          |
| 17 Service Company; CESAR LOPEZ, | ) |                          |
| 18 individually, and doing       | ) |                          |
| 19 business as H. E. Service     | ) |                          |
| 20 Company, and LEAH YORBA.      | ) |                          |
|                                  | ) |                          |
|                                  | ) |                          |

19 The Commissioner ("Commissioner") of the California  
20 Department of Real Estate ("Department") caused an investigation  
21 to be made of the activities of US FORECLOSURE RELIEF CORPORATION  
22 ("US FORECLOSURE"), GEORGE ESCALANTE ("ESCALANTE"), RODNEY  
23 HOLMES, TAMMY VIRGIL, SONIA MENDOZA ("MENDOZA"), individually,  
24 and doing business as H. E. Service Company, CESAR LOPEZ  
25 ("LOPEZ"), individually, and doing business as H. E. Service  
26 Company, and LEAH YORBA and has determined that these persons,  
27 and each of them, have engaged in or are engaging in acts or

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

12 FINDINGS OF FACT

13 1. At no time herein mentioned has US FORECLOSURE,  
14 ESCALANTE, RODNEY HOLMES, TAMMY VIRGIL, MENDOZA, LOPEZ or LEAH  
15 YORBA been licensed by the Department in any capacity.

16 2. On the occasions set forth below, US FORECLOSURE,  
17 ESCALANTE, RODNEY HOLMES, TAMMY VIRGIL, MENDOZA, LOPEZ and LEAH  
18 YORBA engaged in the business of, acted in the capacity of, or  
19 advertised loan modification services and an advance fee  
20 brokerage offering to perform and performing loan modification  
21 services with respect to loans which were secured by liens on  
22 real property for compensation or in expectation of compensation  
23 and for fees collected in advance including, but not limited to,  
24 the following:

25 a. On or about September 29, 2008, RODNEY HOLMES,  
26 acting on behalf of US FORECLOSURE and ESCALANTE, entered into  
27 an agreement with Bernadette Kelly to negotiate a loan

1 modification with respect to a loan secured by a lien(s) on the  
2 real property located at 7721 N. Highland, Clovis, California  
3 for an advance fee in the amount of \$500.

4           b. On or about October 22, 2008, US FORECLOSURE and  
5 ESCALANTE entered into an agreement with Leo Landa to negotiate  
6 a loan modification with respect to a loan secured by a lien(s)  
7 on the real property located at 13337 Burton Street, Van Nuys,  
8 California for an advance fee in the amount of \$1,000.

9           c. On or about November 12, 2008, TAMMY VIRGIL,  
10 acting on behalf of US FORECLOSURE and ESCALANTE, entered into  
11 an agreement with Darlene Snelling ("Snelling") to negotiate a  
12 loan modification with respect to a loan secured by a lien(s) on  
13 the real property located at 4401 Belvadere Way, Antioch,  
14 California 94509 ("Belvadere Property") for an advance fee in  
15 the amount of \$1,000. Thereafter, on or about February 9, 2009,  
16 LEAH YORBA, using the fictitious business name H. E. Service  
17 Company, demanded and received an additional advance fee in the  
18 amount of \$1,350 from Snelling, which was represented to be the  
19 balance due under Snelling's original agreement with US  
20 FORECLOSURE for loan modification services with respect to a  
21 loan secured by a lien(s) on the Belvadere Property.

22           d. On or about April 13, 2009, ESCALANTE, MENDOZA  
23 and LOPEZ, doing business under the fictitious business name H.  
24 E. Service Company, were engaged in the business of, acting in  
25 the capacity of, or advertising loan modification services  
26 offering to perform and performing those services with respect  
27 to loans secured by liens on real property for compensation or

1 provisions of Code Sections 10131(d) and 10131.2 during a period  
2 of time when neither ESCALANTE, MENDOZA, LOPEZ nor LEAH YORBA,  
3 or any of them, was licensed by the Department in any capacity.

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