

1 DEPARTMENT OF REAL ESTATE
320 West Fourth Street, Ste. 350
2 Los Angeles, California 90013

3 (213) 576-6982

FILED

MAR 15 2010

DEPARTMENT OF REAL ESTATE
BY: *[Signature]*

9 STATE OF CALIFORNIA

10 DEPARTMENT OF REAL ESTATE

11 To:)
12) NO. H-36511 LA
13 MERITAGE ENTERPRISES INC.,)
and to FELIX AISPURO.) ORDER TO DESIST AND
14) REFRAIN
15) (B&P Code Section 10086)
_____)

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17 The Commissioner (Commissioner) of the California Department of Real Estate
18 (Department) caused an investigation to be made of the activities of MERITAGE
19 ENTERPRISES INC. (MERITAGE) and FELIX AISPURO (AISPURO). Based on that
20 investigation, the Commissioner has determined that MERITAGE and AISPURO have engaged
21 in, are engaging in, or are attempting to engage in, acts or practices constituting violations of the
22 California Business and Professions Code (Code) and/or Title 10, Chapter 6, California Code of
23 Regulations (Regulations), including the business of, acting in the capacity of, and/or advertising
24 or assuming to act as, a real estate broker in the State of California within the meaning of Section
25 10131(d) (performing services for borrowers in connection with loans secured by real property)
26 of the Code. Furthermore, based on the investigation, the Commissioner hereby issues the
27

1 following Findings of Fact, Conclusions of Law, and Desist and Refrain Order under the
2 authority of Section 10086 of the Code.

3 Whenever acts referred to below are attributed to AISPURO, those acts are alleged to
4 have been done by AISPURO, acting by himself, or by and/or through one or more agents,
5 associates, affiliates, and/or co-conspirators, including, but not limited to MERITAGE, or other
6 names or fictitious names unknown at this time.

7 FINDINGS OF FACT

8 1. MERITAGE is not now, and has never been, licensed by the Department in any
9 capacity. MERITAGE is registered as a corporation with the Secretary of State for the State of
10 California.

11 2. AISPURO is not now, and has never been, licensed by the Department in any
12 capacity.

13 3. During the period of time set out below, MERITAGE and AISPURO solicited
14 borrowers and negotiated to do one or more of the following acts for another or others, for or in
15 expectation of compensation: negotiate one or more loans for, or perform services for, borrowers
16 and/or lenders in connection with loans secured directly or collaterally by one or more liens on
17 real property; and charge, demand or collect an advance fee for any of the services offered.

18 Messan Sanvee transaction

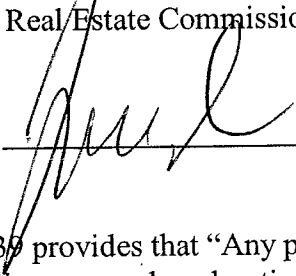
19 4. In approximately June 2008, Messan Sanvee (Sanvee) contacted MERITAGE in
20 response to a radio advertisement from MERITAGE which promised lower mortgage payments.
21 Sanvee talked to AISPURO, who guaranteed that MERITAGE could lower Sanvee's mortgage
22 payments.

23 5. In furtherance of their plan and scheme to provide loan modification services,
24 MERITAGE and AISPURO requested and received advance fees of \$2,900 from Sanvee. On
25 June 29, 2008, a \$1,500 check was issued from Sanvee to MERITAGE. This check was cashed
26 on July 1, 2008. On July 1, 2008, a \$1,400 check was issued from Sanvee to MERITAGE. This
27 check was cashed on July 29, 2008.

1 2. charging, demanding, claiming, collecting and/or receiving advance fees, as that term
2 is defined in Section 10026 of the Code, for any other real estate related services offered by them
3 to others.

4
5
6 DATED: 2/24/10

7
8 JEFF DAVI
Real Estate Commissioner

9
10 By 

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

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25 cc: FELIX AISPURO
MERITAGE ENTERPRISES INC.
26 9007 Arrow Route #150
Rancho Cucamonga, CA 91730
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