

**FILED**

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

DEPARTMENT OF REAL ESTATE  
BY: James B. Olson

4 Telephone: (213) 576-6982

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8 BEFORE THE DEPARTMENT OF REAL ESTATE  
9 STATE OF CALIFORNIA

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11 To: ) No. H-37172-LA  
12 )  
13 NATIONWIDE MORTGAGE ) ORDER TO DESIST  
14 SOLUTIONS, LLLP, PETER ) AND REFRAIN  
15 MEHRIAN, ROSEMARIE GUERRA )  
and FREDDIE MATIAS ) (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 NATIONWIDE  
18 MORTGAGE SOLUTIONS, LLLP ("NATIONWIDE"), PETER MEHRIAN ("MEHRIAN"),  
19 ROSEMARIE GUERRA ("GUERRA") and FREDDIE MATIAS ("MATIAS"). Based on that  
20 investigation, the Commissioner has determined that NATIONWIDE, MEHRIAN, GUERRA  
21 and MATIAS have engaged in or are engaging in acts or are attempting to engage in the business  
22 of, acting in the capacity of, and/or advertising or assuming to act as real estate brokers in the  
23 State of California within the meaning of Business and Professions Code Sections 10131(d)  
24 (soliciting, negotiating and performing services for borrowers in connection with loans secured  
25 by real property) and 10131.2 (advance fee handling).

26 In addition, based on that investigation, the Commissioner has determined that  
27 NATIONWIDE, MEHRIAN, GUERRA and MATIAS have engaged in or are engaging in acts

1 or are 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. NATIONWIDE, MEHRIAN, GUERRA and MATIAS are not now, and  
8 have never been, licensed by the Department in any capacity.

9 2. At the times set forth below NATIONWIDE, MEHRIAN, GUERRA and  
10 MATIAS negotiated to do one or more of the following acts for another or others, for or in  
11 expectation of compensation: engaged in the business of, acted in the capacity of, or solicited  
12 borrowers for a loan modification and negotiation service and advance fee brokerage with  
13 respect to loans which were secured by liens on real property for compensation or in expectation  
14 of compensation and for fees collected in advance of the transaction.

15 Lynda and David M. Transaction

16 3. In or about April 2009, MEHRIAN, GUERRA and MATIAS solicited Lynda  
17 and David M. regarding loan modification services provided by NATIONWIDE. On or about  
18 June 23, 2009, Lynda and David M. signed an agreement with NATIONWIDE in which Lynda  
19 and David M. agreed to pay \$13,350 in advance fees to NATIONWIDE for loan modification  
20 services on five homes.

21 Susan R. Transaction

22 4. On or about August 10, 2009, Susan R. signed an agreement with  
23 NATIONWIDE in which Susan R. agreed to pay \$ 3,500 in advance fees to NATIONWIDE for  
24 loan modification services. GUERRA provided advice to Susan R. regarding the negotiation of  
25 loan modifications, on behalf of NATIONWIDE.

26 Ellie C. Transaction

27 5. On or about April 1, 2009, Ellie C. signed an agreement with NATIONWIDE

1 in which Ellie C. agreed to pay \$ 11,000 in advance fees to NATIONWIDE for loan  
2 modification services on 5 properties. GUERRA and MATIAS provided advice to Ellie C.  
3 regarding the negotiation of loan modifications, on behalf of NATIONWIDE.

4 Evangeline U. Transaction

5 6. On or about June 16, 2009, Evangeline U. signed an agreement with  
6 NATIONWIDE in which Evangeline U. agreed to pay \$ 3,500 in advance fees to  
7 NATIONWIDE for loan modification services. Between June 17, 2009 and October 20, 2009,  
8 Evangeline U. submitted \$3,500 in checks to NATIONWIDE. GUERRA provided advice to  
9 Evangeline U. regarding the negotiation of loan modifications, on behalf of NATIONWIDE.

10 Raul and Maria R. Transaction

11 7. On or about December 3, 2009, Raul and Maria R. signed a loan modification  
12 agreement with NATIONWIDE. On December 18, 2009 Raul and Maria R. submitted \$1,500  
13 to NATIONWIDE as an advance fee for a loan modification.

14 CONCLUSIONS OF LAW

15 8. Based on the information contained in Paragraphs 1 through 7 above,  
16 NATIONWIDE, MEHRIAN, GUERRA and MATIAS violated Code Section 10130 by  
17 engaging in activities requiring broker licenses without first obtaining broker licenses from the  
18 Department.

19 DESIST AND REFRAIN ORDER

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

22 (A) NATIONWIDE MORTGAGE SOLUTIONS, LLLP, immediately desist  
23 and refrain from: performing any acts within the State of California for  
24 which a real estate broker license is required, unless you are so licensed.

25 (B) PETER MEHRIAN immediately desist and refrain from: performing any  
26 acts within the State of California for which a real estate broker license is  
27 required, unless you are so licensed.

1 (C) ROSEMARIE GUERRA immediately desist and refrain from:

2 performing any acts within the State of California for which a real estate  
3 broker license is required, unless you are so licensed.

4 (D) FREDDIE MATIAS immediately desist and refrain from: performing any

5 acts within the State of California for which a real estate broker license is  
6 required, unless you are so licensed.

7 IT IS FURTHER ORDERED THAT NATIONWIDE MORTGAGE

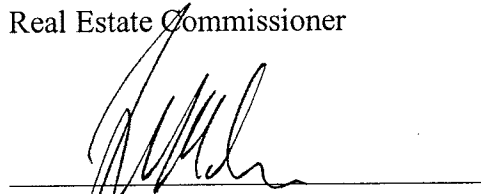
8 SOLUTIONS, LLLP, PETER MEHRIAN, ROSEMARIE GUERRA and FREDDIE MATIAS

9 immediately desist and refrain from:

- 10 1. Charging, demanding, claiming, collecting and/or receiving advance fees, as  
11 that term is defined in Section 10026 of the Code, in any form, and under any  
12 conditions, with respect to the performance of loan modification or any other  
13 form of mortgage loan forbearance services in connection with loans on  
14 residential property containing four or fewer dwelling units.
- 15 2. Charging, demanding, claiming, collecting and/or receiving advance fees, as  
16 that term is defined in Section 10026 of the Code, for any of the other real  
17 estate related services offered to others, unless and until they demonstrate and  
18 provide evidence satisfactory to the Commissioner that they:
- 19 (a) have an advance fee agreement which has been submitted to the Department  
20 and which is in compliance with Section 10085 of the Code and Section 2970  
21 of the Regulations;
- 22 (b) have placed all previously collected advance fees into a trust account for that  
23 purpose and is in compliance with Section 10146 of the Code; and
- 24 (c) have provided an accounting to trust fund owner-beneficiaries from whom  
25 advance fees have previously been collected in compliance with Section  
26 10146 of the Code and Section 2972 of the Regulations.
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1 DATED: 3/21, 2011.

2 JEFF DAVI  
3 Real Estate Commissioner

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

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23 cc: NATIONWIDE MORTGAGE SOLUTIONS, LLLP  
24 PETER MEHRAN  
25 ROSEMARIE GUERRA  
26 FREDDIE MATIAS

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