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FILED
JUN 17 2011
DEPARTMENT OF REAL ESTATE

By *C. [Signature]*

8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 * * * *

11 To:)	No. H-37345 LA
)	
12 HOMESAVING FINANCIAL)	<u>ORDER TO DESIST</u>
13 SERVICES, INC.;)	<u>AND REFRAIN</u>
14 SANDY ANGIE BUCHELI; and)	
15 ARISBET COLIN.)	(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 HOMESAVING
18 FINANCIAL SERVICES, INC.; SANDY ANGIE BUCHELI; and ARISBET COLIN. Based on
19 that investigation the Commissioner has determined that HOMESAVING FINANCIAL
20 SERVICES, INC.; SANDY ANGIE BUCHELI; and ARISBET COLIN have engaged in or are
21 engaging in acts or attempting to engage in the business of, acting in the capacity of, and/or
22 advertising or assuming to act as real estate brokers in the State of California within the meaning
23 of Business and Professions Code Section 10131(d) (solicit borrowers for or negotiate loans or
24 perform services for borrowers in connection with loans secured by liens on real property).

25 In addition, based on that investigation, the Commissioner has determined that
26 HOMESAVING FINANCIAL SERVICES, INC.; SANDY ANGIE BUCHELI; and ARISBET
27 COLIN have engaged in or are engaging in acts or are attempting to engage practices

1 constituting violations of the California Business and Professions Code (“Code”) and/or Title 10,
2 California Code of Regulations (“Regulations”). Based on the findings of that investigation, set
3 forth below, the Commissioner hereby issues the following Findings of Fact, Conclusions of
4 Law, and Desist and Refrain Order under the authority of Section 10086 of the Code.

5 FINDINGS OF FACT

6 1. At no time mentioned herein have HOMESAVING FINANCIAL SERVICES,
7 INC., SANDY ANGIE BUCHELI and ARISBET COLIN ever been licensed by the Department
8 in any capacity.

9 2. On June 4, 2008, SANDY BUCHELI filed a fictitious business name
10 statement with the San Bernardino County Clerk’s office for use of the fictitious business name
11 HOMESAVING FINANCIAL SERVICES, INC.

12 3. HOMESAVING FINANCIAL SERVICES, INC. is a California corporation.
13 On March 1, 2010, the corporate status of HOMESAVING FINANCIAL SERVICES, INC. was
14 suspended pursuant to the provisions of the California Revenue and Taxation Code.

15 4. For an unknown period of time beginning no later than November, 2008, while
16 using the unlicensed fictitious business name HOMESAVING FINANCIAL SERVICES, INC.,
17 SANDY ANGIE BUCHELI and ARISBET COLIN engaged in the business of soliciting
18 borrowers to modify or negotiate loans secured by real property, and claimed, demanded,
19 charged, received, collected or contracted for the collection of advance fees, within the meaning
20 of Code Section 10026, including, but not limited to, borrower Maria M.

21 5. On or about December 31, 2008, Maria M. paid an advance fee of \$1,250 to
22 HOMESAVING FINANCIAL SERVICES, INC. pursuant to an advance fee agreement for loan
23 modification and negotiation services in connection with a loan secured by real property.
24 HOMESAVING FINANCIAL SERVICES, INC. failed to perform the loan modification and
25 negotiation services that had been promised to Maria M. HOMESAVING FINANCIAL
26 SERVICES, INC. failed to refund the advance fee paid by Maria M.
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