

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

4 (213) 576-6982

**FILED**  
AUG 16 2011  
DEPARTMENT OF REAL ESTATE

By 

8 BEFORE THE DEPARTMENT OF REAL ESTATE  
9 STATE OF CALIFORNIA

10 \* \* \* \*

11 To: ) No. H-37442 LA  
12 M&A HOME SOLUTIONS LLC and )  
13 MARIA L. ORTIZ. ) ORDER TO DESIST  
14 ) AND REFRAIN  
15 ) (B&P Code Section 10086)

16 The Real Estate Commissioner of the State of California (“Commissioner”) has  
17 caused an investigation to be made of the activities of M&A HOME SOLUTIONS LLC and  
18 MARIA L. ORTIZ. Based on that investigation, the Commissioner has determined that M&A  
19 HOME SOLUTIONS LLC and MARIA L. ORTIZ have engaged in, are engaging in, or are  
20 attempting to engage in, acts or practices constituting violations of the California Business and  
21 Professions Code (“Code”), including acting in the capacity of, advertising and/or assuming to  
22 act as real estate brokers in the State of California within the meaning of Code Sections 10131(d)  
23 (advertising, soliciting borrowers for, and offering to perform loan modification services for  
24 distressed homeowners) and 10131.2 (collecting advance fees in connection with those services).  
25 Based on that investigation, the Commissioner hereby issues the following Findings of Fact,  
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1 Conclusions of Law, and Desist and Refrain Order under the authority of Section 10086 of the  
2 Code.

3 Whenever acts referred to below are attributed to M&A HOME SOLUTIONS  
4 LLC, those acts are alleged to have been done by M&A HOME SOLUTIONS LLC acting by  
5 and/or 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

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9 1. M&A HOME SOLUTIONS LLC, also doing business as MA Home Solutions  
10 (“M&A”) is a California Limited Liability Company. M&A has never been licensed in any  
11 capacity by the Department of Real Estate of the State of California (“Department”).

12 2. MARIA L. ORTIZ (“ORTIZ”), dba M&A Home Solutions LLC, dba Home  
13 Solutions LLC, and dba MA Home Solutions (“ORTIZ”) is not now and has never been licensed  
14 by the Department as a real estate broker or as a salesperson employed by a broker.

15 3. All further references to the parties listed in Paragraphs 1 and 2 above, include  
16 those parties and entities themselves, as well as the officers, agents and employees of the parties  
17 listed in Paragraphs 1 and 2 above.

18  
19 4. Beginning at a time on or before January 9, 2009, and continuing through on  
20 or after February 8, 2011, M&A and ORTIZ advertised, solicited and offered loan modification  
21 and related foreclosure relief services to consumers in California, and collected advance fees for  
22 those services. The loan modification services offered included negotiating with lenders on  
23 behalf of borrowers to refinance or modify the terms of mortgage loans, and to prevent  
24 foreclosure.

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2 5. On or about January 9, 2009, Maria T. ("Borrower MT"), entered into an  
3 agreement with M&A and ORTIZ for loan modification and foreclosure avoidance services in  
4 connection with loans secured by property located at 1717 W. St. Andrew Place, Santa Ana, CA  
5 92704. ORTIZ solicited an advance fee of \$6,000.00, of which Borrower MT paid \$4,000.00  
6 up front.

7  
8 6. M&A and ORTIZ did not provide any services and refused to refund Borrower  
9 MT's money. The property went into foreclosure.

10 CONCLUSIONS OF LAW

11 The conduct, acts and/or omissions of M&A HOME SOLUTIONS LLC and  
12 MARIA L. ORTIZ, as set forth in the Findings of Fact above, when not licensed by the  
13 Department as real estate brokers or as salespersons employed by real estate brokers licensed  
14 by the Department, was in violation of Code Section 10130.

15 DESIST AND REFRAIN ORDER

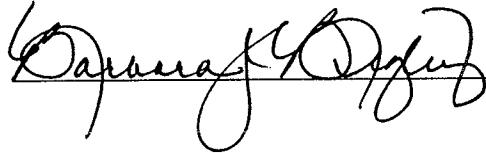
16  
17 Based on the Findings of Fact and Conclusions of Law stated herein,  
18 M&A HOME SOLUTIONS LLC and MARIA L. ORTIZ, whether doing business under your  
19 own names, or any other names, or fictitious names, ARE HEREBY ORDERED to  
20 immediately desist and refrain from:

21 (i) charging, demanding, claiming, collecting and/or receiving advance fees, as  
22 that term is defined in Section 10026 of the Code, in any form, and under any conditions, with  
23 respect to the performance of loan modifications or any other form of mortgage loan forbearance  
24 service in connection with loans on residential property containing four or fewer dwelling units;  
25 and  
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1 (ii) charging, demanding, or collecting a fee for any of the services you offer to  
2 others, unless and until you obtain a real estate broker license issued by the Department, and  
3 until you demonstrate and provide evidence satisfactory to the Commissioner that you are in full  
4 compliance with all of the requirements of the Code and Commissioner's Regulations relating to  
5 charging, collecting, and accounting for fees.  
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7 DATED: 7/28, 2011

8 BARBARA J. BIGBY  
9 Acting Real Estate Commissioner

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13 **Notice:** Business and Professions Code Section 10139 provides that "Any person acting as a  
14 real estate broker or real estate salesperson without a license or who advertises using words  
15 indicating that he or she is a real estate broker without being so licensed shall be guilty of a  
16 public offense punishable by a fine not exceeding twenty thousand dollars (\$20,000), or by  
17 imprisonment in the county jail for a term not to exceed six months, or by both fine and  
18 imprisonment; or if a corporation, be punished by a fine not exceeding sixty thousand dollars  
19 (\$60,000)."

20 cc: M&A Home Solutions LLC  
21 c/o Adelina O. Lopez, Agent for Service of Process  
22 4122 E. Chapman Ave., Suite 8  
23 Orange, CA 92869

24 Maria L. Ortiz  
25 dba M&A Home Solutions LLC  
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