

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

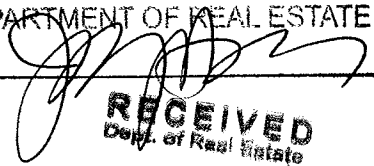
4 (213) 576-6982

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JUN 07 2012

DEPARTMENT OF REAL ESTATE

BY:



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Dept. of Real Estate

JUN 04 2012

FISCAL #2

STATE OF CALIFORNIA

DEPARTMENT OF REAL ESTATE

11 To:)	
)	NO. H- 38192 LA
12 NATIONWIDE MORTGAGE)	
13 SOLUTIONS, LLC;)	
)	ORDER TO DESIST AND
14 SHABBER RAHMAN;)	REFRAIN
)	
15 RAYMOND RIOS;)	
)	
16 JOHN MULI; and)	
)	
17 ANTHONY JOEL)	(B&P Code Section 10086)
18 _____)	

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20 The Commissioner ("Commissioner") of the California Department of Real Estate

21 ("Department") caused an investigation to be made of the activities of NATIONWIDE

22 MORTGAGE SOLUTIONS, LLC (hereinafter "NMS"), SHABBER RAHMAN (hereinafter

23 "RAHMAN"), RAYMOND RIOS (hereinafter "RIOS"), JOHN MULI (hereinafter "MULI"),

24 and ANTHONY JOEL (hereinafter "JOEL"). Based on that investigation, the Commissioner has

25 determined that NMSI, RAHMAN, R. RIOS, MULI, and JOEL have engaged in, are engaging

26 in, or are attempting to engage in, acts or practices constituting violations of the California

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1 Business and Professions Code (“Code”) and/or Title 10, California Code of Regulations
2 (“Regulations”), including the business of, acting in the capacity of, and/or advertising or
3 assuming to act as, a real estate broker or salesperson in the State of California within the
4 meaning of Code Section 10131(d) (performing services for borrowers in connection with loans
5 secured by real property) and 10131.2 (advance fee handling) of the Code. Based on the findings
6 of that investigation, set forth below, the Commissioner hereby issues the following Findings of
7 Fact, Conclusions of Law, and Desist and Refrain Order under the authority of Section 10086 of
8 the Code.

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10 Whenever acts referred to below are attributed to NMS, RAHMAN, R. RIOS, MULI, or
11 JOEL those acts are alleged to have been done by NMSI, acting by itself or by and/or through
12 one or more agents, associates, affiliates, and/or co-conspirators, including, but not limited to
13 NMSI and using the names “Nationwide Mortgage Solutions.Org,” “Nationwide Mortgage
14 Solutions,” “Nationwide Mortgage Solutions, LLC,” or other names or fictitious names
15 unknown at this time.

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17 Whenever acts referred to below are attributed to NMS or RAHMAN, those acts are
18 alleged to have been done by RAHMAN, acting by himself or by and/or through one or more
19 agents, associates, affiliates, and/or co-conspirators, including, but not limited to NMS and using
20 the names “Nationwide Mortgage Solutions.Org,” “Nationwide Mortgage Solutions,”
21 “Nationwide Mortgage Solutions, LLC,” or other names or fictitious names unknown at this
22 time.

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24 Whenever acts referred to below are attributed to NMS or RIOS, those acts are
25 alleged to have been done by RIOS, acting by himself or by and/or through one or more agents,
26 associates, affiliates, and/or co-conspirators, including, but not limited to NMS and using the
27

1 names "Nationwide Mortgage Solutions.Org," "Nationwide Mortgage Solutions," "Nationwide
2 Mortgage Solutions, LLC," or other names or fictitious names unknown at this time.

3 Whenever acts referred to below are attributed to NMS or MULI, those acts are
4 alleged to have been done by MULI acting by himself or by and/or through one or more agents,
5 associates, affiliates, and/or co-conspirators, including, but not limited to NMS and using the
6 names "Nationwide Mortgage Solutions.Org," "Nationwide Mortgage Solutions," "Nationwide
7 Mortgage Solutions, LLC," or other names or fictitious names unknown at this time.

8 Whenever acts referred to below are attributed to NMS or JOEL those acts are
9 alleged to have been done by JOEL, acting by himself or by and/or through one or more agents,
10 associates, affiliates, and/or co-conspirators, including, but not limited to NMS and using the
11 names "Nationwide Mortgage Solutions.Org," "Nationwide Mortgage Solutions," "Nationwide
12 Mortgage Solutions, LLC," or other names or fictitious names unknown at this time.
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14 FINDINGS OF FACT

15 1. NMS, LLC (hereinafter "NMS") is not now and has never been licensed by the
16 Department as a real estate corporation. NMS was a registered limited liability corporation
17 incorporated under the laws of the State of California until its conversion to a corporation on or
18 about April 7, 2009, when it filed its Articles of incorporation with the Secretary of State. On or
19 about May 26, 2009, Nationwide Mortgage Solutions, Inc. filed its Statement of Information
20 listing its corporation name as "Nationwide Mortgage Solutions," with Shabber Rahman as the
21 Chief Executive Officer and Ruby Rios as one of its Directors.
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23 2. National Mortgage Solutions Inc. (hereinafter "NMSI") is presently licensed by the
24 Department as a real estate corporation. NMSI was first licensed by the Department as a
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1 corporate real estate broker on or about September 1, 2009. Ruby Diana Rios was the designated
2 broker for NMSI responsible for NMSI's compliance with the Real Estate Law.

3 2. Ruby Diana Rios (hereinafter "R.D. Rios") is presently licensed by the Department as a
4 real estate broker. R.D. Rios was first licensed by the Department as a real estate salesperson on
5 or about August 27, 2005 and as a real estate broker on or about June 23, 2009. R.D. Rios was
6 the designated officer of NMSI until May 10, 2010.

7 3. SHABBER RAHMAN is not now and has never been licensed by the Department in any
8 capacity.
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10 4. RAYMOND RIOS is not now and has never been licensed by the Department in any
11 capacity.

12 5. JOHN MULI is not now and has never been licensed by the Department in any capacity.

13 6. ANTHONY JOEL is not now and has never been licensed by the Department in any
14 capacity
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16 7. At all times herein mentioned, NMS, RAHMAN, RIOS, MULI and JOEL acted as real
17 estate brokers and conducted licensed activities, including conducting loan modification services
18 for homeowner-borrowers. NMS, RAHMAN, RIOS, MULI and JOEL, on behalf of
19 homeowner-borrowers, for and in expectation of compensation and for fees often collected in
20 advance, engaged in the business, acted in the capacity of, advertised or assumed to act, as real
21 estate brokers in the State of California within the meaning of Code Sections 10131(d) and
22 10131.2, by providing loan solicitation, negotiation, and modification services to distressed
23 homeowners.
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8. Loan Modification Transactions

a. George and Beverly H.'s Transaction: On or about September 11, 2009, George and Beverly H. communicated with MULI regarding loan modification services to be provided by Nationwide Mortgage Solution, LLC. On or about October 2, 2009, George and Beverly H. made a payment by personal check of \$1,500 payable to "Nationwide Mortgage Solutions" as an advance fee for loan modification services to be provided by NMS with respect to a loan secured by real property located at 7502 Jaywick Avenue, Fort Washington, Maryland 20744, pursuant to a "Loan Modification Fee Agreement" between Nationwide Mortgage Solutions and George and Beverly H. After making multiple unsuccessful attempts to reach MULI regarding their loan modification, George and Beverly H. received a letter from their service provider that their mortgage had been moved to a different bank. George and Beverly H. have not heard from MULI since approximately October 12, 2009 and no refund has been received.

b. Manuel & Irene H.'s Transaction: Manuel and Irene H. communicated with JOEL who represented that NMS could provide loan modification services to lower Manuel and Irene H.'s interest rate, payments, and principal. On or about August 3, 2009, Manuel and Irene H. made a payment by personal check of \$1,300 payable to "Nationwide Mortgage Solutions" as an advance fee for loan modification services to be provided by NMS with respect to a loan secured by real property located at 7518 W. Corrina Dr., Peoria, Arizona 85381-9080, pursuant to a "Loan Modification Fee Agreement" between Nationwide Mortgage Solutions and Manuel and Irene H. On or about September 4, 2009, Manuel and Irene H. made a second payment by personal check of \$1,200 payable to "Nationwide Mortgage Sol" as their second payment of advance fees for loan modification services to be provided by NMS. After making multiple unsuccessful attempts to reach JOEL regarding their loan modification, only to learn on or about

1 November 10, 2009 that the phone line for JOEL had been disconnected. Manuel and Irene H.
2 called NMS' other office number, at which nobody knew JOEL. The last contact that Manuel
3 and Irene H. had with JOEL was on or about October 5, 2009. Nothing has been refunded to
4 Manuel and Irene H.

5 c. Heather A.D. Transaction: On or about September 25, 2008, Heather A.D. made a
6 payment by personal check of \$500 payable to "Nationwide Mortgage Solutions" as an advance
7 fee for loan modification services to be provided by NMS with respect to a loan secured by real
8 property located at 3853 Serubi Avenue, Lake Worth, Florida 33461, pursuant to a "Loan
9 Modification Fee Agreement" between Nationwide Mortgage Solution.Org and Heather A.D.
10 Two additional payments of the advance fees were made on or about November 3, 2008
11 totalling \$2,000. Heather A.D. received foreclosure papers from her lender on or about
12 November 19, 2008. RIOS contacted Heather A.D. on or about January 6, 2009 to inform he
13 would be speaking with Heather A.D.'s mortgage company the next day. Heather A.D. has not
14 heard from RIOS since the January 6, 2009 phone call, nor has she received a refund.
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17 d. Frank R. Transaction: On or about May 28,2009, Frank R. received a telephone call
18 from JOEL regarding loan modification services by NMS. On or about June 4, 2009, Frank R.
19 made a payment by personal check of \$2,500 payable to "Nationwide Mortgage Solutions" as an
20 advance fee for loan modification services to be provided by NMS with respect to a loan secured
21 by real property located at 419 N. San Gabriel Blvd., San Gabriel, CA 91775-2430, pursuant to a
22 "Loan Modification Submission" between Nationwide Mortgage Solution and Frank R. After
23 making multiple phone calls to JOEL regarding his loan modification file, Frank R. has not heard
24 from JOEL since on or about June 4, 2009, nor has a refund been received.
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1 9. Respondents performed and/or participated in loan modification, solicitation, and
2 negotiation activities which require a real estate broker license under the provisions of Code
3 Section 10131(d) and 10131.2 when none of them were licensed by the Department as a real
4 estate broker nor employed by a real estate broker on whose behalf the activities were performed.

5 CONCLUSIONS OF LAW

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7 10. Based on the findings of fact contained in paragraphs 1 through 9, NMS, acting by
8 itself, or by and/or through agents, associates, representatives, and/or co-conspirators, including,
9 but not limited to Respondents, and using the names "Nationwide Mortgage Solutions.Org,"
10 "Nationwide Mortgage Solutions," "Nationwide Mortgage Solutions, LLC," or other names or
11 fictitious names unknown at this time, solicited borrowers and performed services for those
12 borrowers and/or those borrowers' lenders in connection with loans secured directly or
13 collaterally by one or more liens on real property, and charged, demanded or collected advance
14 fees for the services to be provided, which acts require a real estate broker license under Sections
15 10131(d) and 10131.2 of the Code, during a period of time when NMS was not licensed by the
16 Department as a real estate broker, in violation of Section 10130 of the Code.

17 11. Based on the findings of fact contained in paragraphs 1 through 9, RAHMAN, acting
18 by himself or by and/or through agents, associates, representatives, and/or co-conspirators,
19 including, but not limited to Respondents, and using the names "Nationwide Mortgage
20 Solutions.Org," "Nationwide Mortgage Solutions," "Nationwide Mortgage Solutions, LLC," or
21 other names or fictitious names unknown at this time, solicited borrowers and performed services
22 for those borrowers and/or those borrowers' lenders in connection with loans secured directly or
23 collaterally by one or more liens on real property, and charged, demanded or collected advance
24 fees for the services to be provided, which acts require a real estate broker license under Sections
25 10131(d) and 10131.2 of the Code, during a period of time when RAHMAN was not licensed by
26 the Department as a real estate broker, in violation of Section 10130 of the Code.

1 12. Based on the findings of fact contained in paragraphs 1 through 9, RIOS, acting by
2 himself or by and/or through agents, associates, representatives, and/or co-conspirators,
3 including, but not limited to Respondents, and using the names “Nationwide Mortgage
4 Solutions.Org,” “Nationwide Mortgage Solutions,” “Nationwide Mortgage Solutions, LLC,” or
5 other names or fictitious names unknown at this time, solicited borrowers and performed services
6 for those borrowers and/or those borrowers’ lenders in connection with loans secured directly or
7 collaterally by one or more liens on real property, and charged, demanded or collected advance
8 fees for the services to be provided, which acts require a real estate broker license under Sections
9 10131(d) and 10131.2 of the Code, during a period of time when RIOS was not licensed by the
10 Department as a real estate broker, in violation of Section 10130 of the Code.

11 13. Based on the findings of fact contained in paragraphs 1 through 9, MULI, acting by
12 himself or by and/or through agents, associates, representatives, and/or co-conspirators,
13 including, but not limited to Respondents, and using the names “Nationwide Mortgage
14 Solutions.Org,” “Nationwide Mortgage Solutions,” “Nationwide Mortgage Solutions, LLC,” or
15 other names or fictitious names unknown at this time, solicited borrowers and performed services
16 for those borrowers and/or those borrowers’ lenders in connection with loans secured directly or
17 collaterally by one or more liens on real property, and charged, demanded or collected advance
18 fees for the services to be provided, which acts require a real estate broker license under Sections
19 10131(d) and 10131.2 of the Code, during a period of time when MULI was not licensed by the
20 Department as a real estate broker, in violation of Section 10130 of the Code.

21 14. Based on the findings of fact contained in paragraphs 1 through 9, JOEL, acting by
22 himself or by and/or through agents, associates, representatives, and/or co-conspirators,
23 including, but not limited to Respondents, and using the names “Nationwide Mortgage
24 Solutions.Org,” “Nationwide Mortgage Solutions,” “Nationwide Mortgage Solutions, LLC,” or
25 other names or fictitious names unknown at this time, solicited borrowers and performed services
26 for those borrowers and/or those borrowers’ lenders in connection with loans secured directly or
27 collaterally by one or more liens on real property, and charged, demanded or collected advance

1 fees for the services to be provided, which acts require a real estate broker license under Sections
2 10131(d) and 10131.2 of the Code, during a period of time when JOEL was not licensed by the
3 Department as a real estate broker, in violation of Section 10130 of the Code.

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DESIST AND REFRAIN ORDER:

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3 Based upon the Findings of Fact and Conclusions of Law stated herein, it is hereby
4 ordered that NATIONWIDE MORTGAGE SOLUTIONS, LLC, SHABBER RAHMAN,
5 RAYMOND RIOS, JOHN MULI, and ANTHONY JOEL, whether doing business under your
6 own names or any other name(s) or fictitious name(s), ARE HEREBY ORDERED to
7 immediately desist and refrain from performing any acts within the State of California for which
8 a real estate broker license is required, unless you are so licensed. In particular you are
9 ORDERED TO DESIST AND REFRAIN from:

- 10 1. charging, demanding, claiming, collecting and/or receiving advance fees, as that term
11 is defined in Section 10026 of the Code, in any form, and under any conditions, with
12 respect to the performance of loan modifications or any other form of mortgage loan
13 forbearance service in connection with loans on residential property containing four
14 or fewer dwelling units; and
- 15 2. charging, demanding, claiming, collecting and/or receiving advance fees, as that term
16 is defined in Section 10026 of the Code, for any other real estate related services
17 offered by them to others.
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1 DATED: May 29, 2012

2 Real Estate Commissioner

3 By 

4 By WAYNE S. BELL
5 Chief Counsel

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

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15 cc: NATIONWIDE MORTGAGE SOLUTIONS, LLC.

16 902 W. Anaheim Street
17 Wilmington, CA 90744

18 SHABBER RAHMAN
19 902 W. Anaheim Street
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21 RAYMOND RIOS
22 902 W. Anaheim Street
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24 JOHN MULI
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27 ANTHONY JOEL
902 W. Anaheim Street
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