

FILED

FEB - 6 2013

DEPARTMENT OF REAL ESTATE
BY: James B. Wilson

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

4 (213) 576-6982

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8 BEFORE THE DEPARTMENT OF REAL ESTATE
9 STATE OF CALIFORNIA

10 * * * *

11 To:) No. H-38692 LA
12)
13 VERONICA RANGEL, dba) ORDER TO DESIST
14 Debt Gon Solutions.) 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 VERONICA RANGEL, dba Debt Gon
18 Solutions. Based on that investigation, the Commissioner has determined that VERONICA
19 RANGEL has engaged in, is engaging in, or is attempting to engage in, acts or practices
20 constituting violations of the California Business and Professions Code ("Code"), including
21 acting in the capacity of, advertising and/or assuming to act as a real estate broker in the State of
22 California within the meaning of Code Sections 10131(d) (advertising, soliciting borrowers for,
23 and offering to perform loan modification services for distressed homeowners) and 10131.2
24 (collecting advance fees in connection with those services). Based on that investigation, the
25 Commissioner hereby issues the following Findings of Fact, Conclusions of Law, and Desist and
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1 Refrain Order under the authority of Section 10086 of the Code.

2 Whenever acts referred to below are attributed to VERONICA RANGEL, those
3 acts are alleged to have been done by that individual in her own name and/or by individuals and
4 entities using the fictitious business name Debt Gon Solutions, acting by themselves, or 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. VERONICA RANGEL, dba Debt Gon Solutions (“RANGEL”), was licensed
10 by the Department of Real Estate of the State of California (“Department”) as a real estate
11 salesperson. RANGEL’s salesperson license expired on or about September 24, 2010.
12 Beginning August 25, 2009 and continuing through March 9, 2010, RANGEL was employed as
13 a salesperson licensed to conduct real estate activities under the supervision of The PTF Group
14 Inc. as her employing broker. Between March 10, 2010, RANGEL was not employed by a
15 supervising broker and was therefore not authorized to conduct real estate activities.
16

17 2. On June 5, 2009, RANGEL filed a fictitious business name with the Los
18 Angeles County Recorder’s Office indicating that as of that date, she was operating a business
19 called Debt Gon Solutions located at 263 Molino Ave., #7, Long Beach, Ca 90803.

20 3. Beginning on or about June 5, 2009 and continuing through on or after
21 February 2, 2010, RANGEL, doing business in her own name and using the fictitious business
22 name Debt Gon Solutions, solicited consumers and offered to negotiate with lenders on their
23 behalf and to provide other loan modification services in exchange for the payment of a fee.
24

25 4. On or about October 22, 2009, RANGEL, dba Debt Gon Solutions, solicited
26 consumer Mist H., and offered to provide her with assistance in negotiating with lenders to
27 obtain a modification of the terms of her mortgage loans and to avoid foreclosure.

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: 4/29/13

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9 REAL ESTATE COMMISSIONER

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11 By AWET P. KIDANE
12 Chief Deputy Commissioner

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: VERONICA RANGEL, dba Debt Gon Solutions
21 263 Molino Ave., #7
22 Long Beach, CA 90803
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