

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

FILED

FEB 20 2013

4 (213) 576-6982

DEPARTMENT OF REAL ESTATE
BY:

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7
8 BEFORE THE DEPARTMENT OF REAL ESTATE
9 STATE OF CALIFORNIA

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11 To:) No. H-38723 LA
12)
13 MACIE MEJECO BAIN, aka Macie M. Mann;) ORDER TO DESIST
14 SAMUEL PAUL BAIN, aka Paul Bain; and) AND REFRAIN
15 DOCUMENT SOLUTION SERVICES INC.,) (B&P Code Section 10086)
16 dba ABC Loan Solutions.)
17)

18 The Real Estate Commissioner of the State of California ("Commissioner") has
19 caused an investigation to be made of the activities of MACIE MEJECO BAIN, aka Macie M.
20 Mann; SAMUEL PAUL BAIN, aka Paul Bain; and DOCUMENT SOLUTION SERVICES
21 INC., dba ABC Loan Solutions. Based on that investigation, the Commissioner has determined
22 that MACIE MEJECO BAIN, aka Macie M. Mann; SAMUEL PAUL BAIN, aka Paul Bain; and
23 DOCUMENT SOLUTION SERVICES INC., dba ABC Loan Solutions have engaged in, are
24 engaging in, or are attempting to engage in, acts or practices constituting violations of the
25 California Business and Professions Code ("Code"), including acting in the capacity of,
26 advertising or assuming to act as a real estate broker in the State of California within the
27 meaning of Code Section 10131(d) (advertising, soliciting borrowers for, and offering to perform

1 Commissioner hereby issues the following Findings of Fact, Conclusions of Law, and Desist and
2 Refrain Order under the authority of Section 10086 of the Code.

3 Whenever acts referred to below are attributed to MACIE MEJECO BAIN, aka
4 Macie M. Mann; SAMUEL PAUL BAIN, aka Paul Bain; and/or DOCUMENT SOLUTION
5 SERVICES INC., dba ABC Loan Solutions, those acts are alleged to have been done by those
6 individuals and entities acting by themselves, or by and/or through one or more agents,
7 associates, affiliates and/or co-conspirators, using one or more fictitious business names,
8 including but not limited to the individuals, entities and business names herein named.
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10 FINDINGS OF FACT

11 1. MACIE MEJECO BAIN, aka Macie M. Mann ("MACIE BAIN"), is not now
12 and has never been licensed by the Department of Real Estate of the State of California
13 ("Department") as a real estate broker or as a salesperson employed by a real estate broker.

14 2. SAMUEL PAUL BAIN, aka Paul Bain ("PAUL BAIN"), is not now and has
15 never been licensed by the Department as a real estate broker or as a salesperson employed by a
16 real estate broker.

17 3. DOCUMENT SOLUTION SERVICES INC. ("DSSI") is a California
18 corporation established on or about March 5, 2010. MACIE BAIN and PAUL BAIN are the
19 officers of DSSI. DSSI is not now and has never been licensed by the Department as a corporate
20 real estate broker or as a fictitious business name used by a real estate licensee.
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22 Prior Desist and Refrain Orders

23 4. On or about November 17, 2009, the Department issued a Desist and Refrain
24 Order in Case No. H-36357 LA, ordering PAUL BAIN, and several other affiliated businesses
25 and individuals including but not limited to U.S. Homeowners Relief, Inc., to Desist and Refrain
26 from engaging in loan modification activities requiring a real estate license unless and until he
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1 was properly licensed by the Department, and otherwise in compliance with the Real Estate Law.

2 5. On or about June 13, 2011, the Department issued a Desist and Refrain Order
3 in Case No. H-37297 LA ordering PAUL BAIN and MACIE BAIN, doing business as U.S.
4 Homeowners Relief Inc. and Liberty Lending Review, to desist and refrain from engaging in
5 loan modification activities requiring a real estate license unless and until they were properly
6 licensed by the Department and otherwise in compliance with the Real Estate Law.

7 6. On or about July 19, 2010, MACIE BAIN filed a fictitious business name
8 statement in the Orange County Recorder's office indicating that as of that date, she would be
9 doing business as Nationwide Relief Center.

10 7. On or about August 23, 2010, MACIE BAIN, as President of DSSI, filed a
11 fictitious business name statement in the Orange County Recorder's office indicating that as of
12 that date, DSSI would be doing business as ABC Loan Solutions at 1525 E. 17th St., Suite A.,
13 Santa Ana, CA 92705.

14 8. Beginning on or before March 5, 2010 and continuing through on or after
15 November 8, 2010, MACIE BAIN, PAUL BAIN and DSSI operated websites on the internet
16 through which they solicited and offered loan services to consumers in exchange for upfront
17 payment of fees. The services promised included services to assist consumers in negotiating
18 with lenders to avoid foreclosure and to adjust the terms of their mortgage loans. MACIE BAIN,
19 PAUL BAIN, and DSSI received money upfront for the promised services. The loan services
20 were not provided, and they refused to refund money.

21 9. MACIE BAIN and PAUL BAIN advertised their loan modification and
22 foreclosure avoidance services on the internet between early 2008 and late 2010 using a number
23 of corporations and fictitious business names, with office addresses at a number of different
24 locations in Orange County, California. Corporate and fictitious business names and website
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1 address they used included:

- 2 (a) U.S. Homeowners Relief, Inc.
- 3 (b) Document Solution Services, Inc.
- 4 (c) ABC Loan Solutions
- 5 (d) Nationwide Relief Center
- 6 (e) Liberty Lending Review
- 7 (f) U.S. Financial Solutions
- 8 (g) Home Solutions Center
- 9 (h) Home Relief Center
- 10 (i) www.abcloansolutions.com
- 11 (j) www.libertylendingreview.us
- 12 (k) www.usfinancialsolutions.us

13 CONCLUSIONS OF LAW

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15 The conduct, acts and/or omissions of MACIE MEJECO BAIN, SAMUEL PAUL
16 BAIN, and DOCUMENT SOLUTION SERVICES, INC., as set forth in the Findings of Fact
17 above, when not licensed by the Department as real estate brokers or as salespersons employed
18 by a real estate broker licensed by the Department, was in violation of Code Section 10130.
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DESIST AND REFRAIN ORDER

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2 Based on the Findings of Fact and Conclusions of Law stated herein,
3 MACIE MEJECO BAIN, SAMUEL PAUL BAIN, and DOCUMENT SOLUTION SERVICES
4 INC., whether doing business under your own names, or any other names, or fictitious names,
5 ARE HEREBY ORDERED to immediately desist and refrain from:

6 (i) soliciting borrowers and/or performing services for borrowers or lenders in
7 connection with loans secured directly or collaterally by one or more liens on real property, and
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9 (ii) charging, demanding, or collecting a fee for any of the services you offer to
10 others, unless and until you obtain a real estate broker license issued by the Department, and
11 until you demonstrate and provide evidence satisfactory to the Commissioner that you are in full
12 compliance with all of the requirements of the Code and Commissioner's Regulations relating to
13 charging, collecting, and accounting for fees.

14
15 DATED: 2/5/13,

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17 REAL ESTATE COMMISSIONER

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19 By **AWET P. KIDANE**
20 **Chief Deputy Commissioner**

21 **Notice:** Business and Professions Code Section 10139 provides that "Any person acting as a
22 real estate broker or real estate salesperson without a license or who advertises using words
23 indicating that he or she is a real estate broker without being so licensed shall be guilty of a
24 public offense punishable by a fine not exceeding twenty thousand dollars (\$20,000), or by
25 imprisonment in the county jail for a term not to exceed six months, or by both fine and
26 imprisonment; or if a corporation, be punished by a fine not exceeding sixty thousand dollars
27 (\$60,000)."

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cc: Document Solution Services Inc.
1525 E. 17th St., Ste. A
Santa Ana, CA 92705

Macie Mejeco Bain
aka Macie M. Manns
1525 E. 17th St., Ste. A
Santa Ana, CA 92705

Macie Mejeco Bain
aka Macie M. Manns
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