

1 Department of Real Estate
2 320 West 4th Street, Suite 350
3 Los Angeles, California 90013-1105

FILED
MAR - 1 2013
DEPARTMENT OF REAL ESTATE

By *Janet B. Iron*

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7 BEFORE THE DEPARTMENT OF REAL ESTATE
8 STATE OF CALIFORNIA
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11 To:) No. H-38751 LA
12)
13 EDDIE MANSOUR, dba Homesavers USA,)
14 JAMIE KEETON and LORENA ANTILIA)
15) ORDER TO DESIST
16) AND REFRAIN
17) (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 EDDIE MANSOUR
18 ("MANSOUR") dba Homesavers USA, ("HOMESAVERS"), JAMIE KEETON ("KEETON"),
19 and LORENA ANTILIA ("ANTILIA"). Based on that investigation, the Commissioner has
20 determined that HOMESAVERS, MANSOUR, KEETON, and ANTILIA have engaged in, or
21 are engaging in acts, or are attempting to engage in the business of, acting in the capacity of,
22 and/or assuming to act as real estate brokers in the State of California within the meaning of
23 Business and Professions Code Sections 10131(d) (soliciting, negotiating and performing
24 services for borrowers in connection with loans secured by real property) and 10131.2 (advance
25 fee handling).

26 In addition, based on that investigation, the Commissioner has determined that
27 HOMESAVERS, MANSOUR, KEETON and ANTILIA have engaged in or are engaging in acts

1 or are attempting to engage in practices constituting violations of the California Business and
2 Professions Code ("Code"). Based on the findings of that investigation, set forth below, the
3 Commissioner hereby issues the following Findings of Fact, Conclusions of Law, and Desist and
4 Refrain Order under the authority of Section 10086 of the Code.

5 FINDINGS OF FACT

6 1. MANSOUR, HOMESAVERS, KEETON, and ANTILIA are not now, and
7 have never been, licensed by the Department in any capacity.

8 2. On November 12, 2008 MANSOUR filed a Fictitious Business Name
9 Statement with the Orange County Clerk-Recorder, registering himself as the owner of the
10 fictitious business name "Homesavers USA".

11 3. At the times set forth below, HOMESAVERS, MANSOUR, KEETON and
12 ANTILIA negotiated to do one or more of the following acts for another or others, for or in
13 expectation of compensation: engaged in the business of, acted in the capacity of, or solicited
14 borrowers for a loan modification and negotiation service and advance fee brokerage with
15 respect to loans which were secured by liens on real property for compensation or in expectation
16 of compensation and for fees collected in advance of the transaction.

17 Mark P. Transaction

18 4. On or about February 4, 2010, Mark P. was solicited on the telephone by
19 HOMESAVERS, regarding services HOMESAVERS could provide for Mark P. in connection
20 with his loan, which was secured by real property. Mark P. later talked to MANSOUR, who
21 initially requested that Mark P. pay advance fees for loan modification services.

22 Timothy and Karen B. Transaction

23 5. In June 2009, Timothy and Karen B. were solicited by HOMESAVERS
24 regarding services HOMESAVERS could provide for Timothy and Karen B. in connection with
25 their loan, which was secured by real property. On July 22, 2009, Timothy and Karen B. entered
26 into an agreement with HOMESAVERS in which HOMESAVERS agreed to perform loan
27 modification services for Timothy and Karen B. in exchange for payment of advance fees. On

1 July 23, 2009, Timothy and Karen B. paid \$2,950 in advance fees to HOMESAVERS.
2 KEETON negotiated Timothy and Karen B.'s loan under the employ of HOMESAVERS.

3 Robert M. Transaction

4 6. On or about August 2, 2011, Robert M. entered into an agreement with
5 HOMESAVERS in which HOMESAVERS agreed to perform services for Robert M. in
6 connection with a loan secured by real property in exchange for payment of advance fees. On
7 August 4, 2011, Robert M. Paid \$2,950 in advance fees to HOMESAVERS. ANTILIA
8 negotiated Robert M's loan under the employ of HOMESAVERS.

9 Raul R. Transaction

10 7. On or about February 18, 2009, Raul R. entered into an agreement with
11 HOMESAVERS in which HOMESAVERS agreed to perform services for Raul R. in connection
12 with a loan secured by real property in exchange for payment of advance fees. On March 5,
13 2009, Raul R. paid \$2,400 to HOMESAVERS as advance fees for a loan modification.

14 CONCLUSIONS OF LAW

15 8. Based on the information contained in Paragraphs 1 through 7 above,
16 HOMESAVERS USA, EDDIE MANSOUR, JAMIE KEETON and LORENA ANTILIA
17 violated Code Section 10130 by engaging in activities requiring a broker license without first
18 obtaining a broker license from the Department.

19 DESIST AND REFRAIN ORDER

20 Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW stated
21 herein, it is hereby ordered that HOMESAVERS USA, EDDIE MANSOUR, JAMIE KEETON
22 and LORENA ANTILIA immediately desist and refrain from: performing any acts within the
23 State of California for which a real estate broker license is required, unless you are so licensed.

24 IT IS FURTHER ORDERED THAT HOMESAVERS USA, EDDIE
25 MANSOUR, JAMIE KEETON, and LORENA ANTILIA immediately desist and refrain from:

- 26 1. Charging, demanding, claiming, collecting and/or receiving advance fees, as
27 that term is defined in Section 10026 of the Code, in any form, and under any

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conditions, with respect to the performance of loan modification or any other form of mortgage loan forbearance services in connection with loans on residential property containing four or fewer dwelling units.

2. Charging, demanding, claiming, collecting and/or receiving advance fees, as that term is defined in Section 10026 of the Code, for any of the other real estate related services offered to others.

DATED: 2/26/, 2013.

Real Estate Commissioner



WAYNE S. BELL

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

cc: HOMESAVERS USA
EDDIE MANSOUR
JAMIE KEETON
LORENA ANTILIA

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