

1 Department of Real Estate  
2 320 West Fourth Street, Ste. 350  
3 Los Angeles, California 90013

4 (213) 576-6982

**FILED**

**SEP 22 2020**

**DEPT. OF REAL ESTATE**

By 

8 STATE OF CALIFORNIA  
9 DEPARTMENT OF REAL ESTATE

10 \*\*\*\*\*

12 To:	)	
YOVANNY SOLORZANO	)	NO. H-41784 LA
	)	
and	)	
	)	ORDER TO DESIST
PREMIER PROCESSING SERVICES	)	AND REFRAIN
	)	(B&P Code Section 10086)
	)	
	)	
	)	

18 The Commissioner ("Commissioner") of the California Department of Real Estate  
19 ("Department" or "DRE") caused an investigation to be made of the activities of YOVANNY  
20 SOLARZANO ("SOLORZANO") and PREMIER PROCESSING SERVICES ("PREMIER").  
21 Based on that investigation, the Commissioner has determined that SOLARZANO and  
22 PREMIER, and/or any other fictitious business names used by SOLORZANO and/or PREMIER  
23 have engaged in, are engaging in, or are attempting to engage in, acts or practices constituting  
24 violations of the California Business and Professions Code ("Code"), including violation of Code  
25 Section 10130 by engaging in the business of, acting in the capacity of, and/or advertising or

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DRE DESIST & REFRAIN ORDER – YOVANNY SOLORZANO & PREMIER PROCESSING SERVICES

1 assuming to act as, a real estate broker in the State of California within the meaning of Code  
2 Section 10131(d) (solicit borrowers or lenders for or negotiate loans or collect payments or  
3 perform services for borrowers or lenders or note owners in connection with loans secured  
4 directly or collaterally by liens on real property or on a business opportunity). Based on the  
5 findings of that investigation, as set forth below, the Commissioner hereby issues the following  
6 Findings of Fact, Conclusions of Law, and Desist and Refrain Order under the authority of  
7 Section 10086 of the Code.

8                   Whenever acts referred to below are attributed to YOVANNY SOLORZANO,  
9 those acts are alleged to have been done by SOLORZANO, acting by himself or by and/or  
10 through one or more agents, associates, affiliates, and/or co-conspirators, including but not  
11 limited to PREMIER PROCESSING SERVICES, and using the name "PREMIER  
12 PROCESSING SERVICES," "Premier Process," or other names or fictitious names unknown at  
13 this time.

14                   Whenever acts referred to below are attributed to PREMIER PROCESSING  
15 SERVICES, those acts are alleged to have been done by PREMIER, acting by itself, or by and/or  
16 through one or more agents, associates, affiliates, and/or co-conspirators, including but not  
17 limited to SOLORZANO and using the name "PREMIER PROCESSING SERVICES,"  
18 "Premier Process," or other names or fictitious names unknown at this time.

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## FINDINGS OF FACT

1. YOVANNY SOLORZANO ("SOLARZANO") is not now, and has never been licensed by the Department in any capacity.

2. PREMIER PROCESSING SERVICES ("PREMIER") is not now, and has never been licensed by the Department in any capacity.

3. According to a June 26, 2019 printout from Facebook.com (<https://www.facebook.com/PremierProcessingServices/>), PREMIER advertised itself as "Mortgage Brokers, Real Estate Agent, Loan Service" located at 4959 Palo Verde St., Suite 205C, Montclair, California 91763 with a telephone number of (888)713-7750 and a web page at [www.mypremierprocess.com](http://www.mypremierprocess.com). The PREMIER Facebook page offered services including, "Real Estate: We are here to assist you and your family in finding a new home," "Mortgage Loans: We have many program options to fit your loan needs..." and "Student Loan Forgiveness: Our program is here to help those who are in debt..."

#### 4. Martha B.'s Transaction

a. In or around August 12, 2016, SOLARZANO offered to assist Martha B. with a reverse mortgage initially, and then a loan modification. According to Martha B., SOLORZANO instructed her to discontinue making mortgage payments for three (3) months and instructed her to pay him \$2,600 for loan modification assistance.

b. SOLORZANO presented Martha B. with a "Mortgage Restructure Proposal" addressed to Martha B. for Bank of America Loan #####2283 on the letterhead of PREMIER PROCESSING SERVICES, dated August 12, 2016 that confirmed her eligibility for the Home Affordable Modification Program (HAMP) that would provide a 2% interest rate and a new monthly payment amount of \$903.57. Martha B.'s "Mortgage Restructure Proposal" included an unsigned signature block for SOLORZANO as Contract Manager of PREMIER, (714) 831-1244, [www.gotopremierprocess.com](http://www.gotopremierprocess.com).

1 c. Pursuant to SOLORZANO's instructions, Martha B. paid \$2,600 via check  
2 number 3551, payable to "Premier Process."

3 d. To date, Martha B. has received neither a loan modification from PREMIER  
4 nor a refund of the \$2,600 she paid to PREMIER.

5 e. To date, Martha B. has been unable to communicate with SOLORZANO as the  
6 telephone number she had for him is no longer in service.

7 5. Jesus A.'s Transaction

8 a. In or around August 15, 2016, Martha B. recommended SOLORZANO to Jesus  
9 A. for loan modification assistance. According to Jesus A., SOLORZANO instructed him to  
10 discontinue making mortgage payments for three (3) months and instructed him to pay \$2,300  
11 for loan modification assistance.

12 b. SOLORZANO presented Jesus A. with a "Mortgage Restructure Proposal"  
13 addressed to Jesus A. for Bank of America Loan #####2738 on the letterhead of PREMIER  
14 PROCESSING SERVICES, dated August 18, 2016, that confirmed his eligibility for the Home  
15 Affordable Modification Program (HAMP) that would provide a 2% interest rate and a new  
16 monthly payment amount of \$1,192.56. Jesus A.'s "Mortgage Restructure Proposal" included an  
17 unsigned signature block for SOLARZANO as Contract Manager of PREMIER, (714) 831-1244,  
18 [www.gotopremierprocess.com](http://www.gotopremierprocess.com).

19 c. Pursuant to SOLORZANO's instructions, Jesus A. paid \$2,295 in cash, as  
20 affirmed by a receipt on the letterhead of "Premier Process" that bore the same unsigned  
21 SOLARZANO signature block.

22 d. To date, Jesus A. has received neither a loan modification from PREMIER nor  
23 a refund of the \$2,295 he paid to PREMIER.

24 e. To date, Jesus A. has been unable to communicate with SOLORZANO by  
25 telephone.

1                   6. Julia A.'s Transaction

2                   a. In or around August 2016, Julia A., upon Jesus A.'s recommendation, went to  
3 SOLORZANO's office for loan modification services, and submitted an application on  
4 September 2, 2016.

5                   b. SOLORZANO presented Julia A. with a "Mortgage Restructure Proposal"  
6 addressed to Julia A. for Wells Fargo Loan #####4595, dated September 2, 2016 on the  
7 letterhead of PREMIER PROCESSING SERVICES, that confirmed her eligibility for the Home  
8 Affordable Modification Program (HAMP) that would provide a 3.25% interest rate and a new  
9 monthly payment amount of \$994.06. Julia A.'s "Mortgage Restructure Proposal" included an  
10 unsigned signature block for SOLARZANO as Contract Manager of PREMIER, (714) 831-1244,  
11 www.gotopremierprocess.com.

12                   c. Pursuant to SOLARZANO's instructions, Julia A. paid \$2,000 cash, as  
13 affirmed by a receipt on the letterhead of "Premier Process" that bore the same unsigned  
14 SOLORZANO signature block. Although the receipt does not indicate so, according to Julia A.,  
15 she paid in cash.

16                   d. To date, Julia A. has received neither a loan modification from PREMIER nor a  
17 refund of the \$2,000 she paid to PREMIER.

18                   e. To date, Jesus A. has been unable to communicate with SOLORZANO by  
19 telephone.

20   **CONCLUSIONS OF LAW**

21                   7. Based on the findings of fact contained in paragraphs 1 through 6, YOVANNY  
22 SOLARZANO, acting by himself, or by and/or through one or more agents, associates,  
23 representatives, and/or co-conspirators, including, but not limited to PREMIER PROCESSING  
24 SERVICES, and using the names "PREMIER PROCESSING SERVICES," "Premier Process,"  
25 or other names or fictitious names unknown at this time, solicited borrowers to negotiate loans or  
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1 perform services, in connection with loans secured directly or collaterally by one or more liens  
2 on real property. These acts, which require a real estate broker license under Code Section  
3 10131(d), were performed during a period of time when YOVANNY SOLARZANO was not  
4 licensed by the Department as a real estate broker, a violation of Code Section 10130.

5 8. Based on the findings of fact contained in paragraphs 1 through 6, PREMIER  
6 PROCESSING SERVICES, acting by itself, or by and/or through one or more agents, associates,  
7 representatives, and/or co-conspirators, including, but not limited to YOVANNY  
8 SOLARZANO, and using the names "PREMIER PROCESSING SERVICES," "Premier  
9 Process," or other names or fictitious names unknown at this time, solicited borrowers to  
10 negotiate loans or perform services, in connection with loans secured directly or collaterally by  
11 one or more liens on real property. These acts, which require a real estate broker license under  
12 Code Section 10131(d), were performed during a period of time when PREMIER PROCESSING  
13 SERVICES was not licensed by the Department as a real estate broker, a violation of Code  
14 Section 10130.

15 **DESIST AND REFRAIN ORDER**

16 Based upon the Findings of Fact and Conclusions of Law stated herein, it is  
17 hereby ordered that YOVANNY SOLARZANO and PREMIER PROCESSING SERVICES,  
18 whether doing business under their own names or any other name(s) or fictitious name(s), ARE  
19 HEREBY ORDERED to immediately desist and refrain from performing any acts within the  
20 State of California for which a real estate broker license is required. In particular they are  
21 ORDERED TO DESIST AND REFRAIN from:

- 22 1. claiming, demanding, charging, collecting and/or receiving advance fees, as that term  
23 is defined in Code Section 10026 of the Code, in any form, and under any conditions,  
24 with respect to the performance of loan modifications or any other form of mortgage  
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1 loan forbearance service in connection with loans on residential property containing  
2 four of fewer dwelling units (Code Section 10085.6);

- 3 2. claiming, demanding, charging, collecting and/or receiving advance fees, as that term  
4 is defined in Code Section 10026 of the Code, for any other real estate related  
5 services offered by them to others; and  
6 3. performing any acts within the State of California for which a real estate broker  
7 license is required, unless they are so licensed.

8  
9 DATED: 8/27/20 2020

10 REAL ESTATE COMMISSIONER

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12   
13 DOUGLAS R. McCAULEY

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

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DRE DESIST & REFRAIN ORDER – YOVANNY SOLORZANO & PREMIER PROCESSING SERVICES

**DEPARTMENT OF REAL ESTATE**

*State of California*

**To:**

YOVANNY SOLORZANO  
4959 PALO VERDE STREET STE. 202B  
MONTCLAIR, CA 91763



DRE Case No. H-41784 LA

NOTICE OF SERVICE

This DESIST AND REFRAIN ORDER NO. H-41784 LA is served pursuant to Section 415.30 of the California Code of Civil Procedure. Failure to complete this form and return it to the sender within 20 days may subject you (or the party on whose behalf you are being served) to liability for the payment of any expenses incurred in effecting service upon you in any other manner permitted by law. If you are served on behalf of a corporation, unincorporated association (including a partnership), or other entity, this form must be signed in the name of such entity by you or by a person authorized to receive service of process on behalf of such entity. In all other cases, this form must be signed by you personally or by a person authorized by you to acknowledge receipt of this Order. Section 415.30 provides that this Order is deemed served on the date of execution of an acknowledgment of receipt.

Dated: September 22, 2020

FOR Julie To  
Counsel

**ACKNOWLEDGMENT OF RECEIPT**

This acknowledges receipt on the \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_, of a copy of the DESIST

AND REFRAIN ORDER NO. H-41784 LA at \_\_\_\_\_

*(Street Address, City, State, and Zip Code)*

Signature

Date

Title

Printed Name



**DEPARTMENT OF REAL ESTATE**

*State of California*

**To:**

PREMIER PROCESSING SERVICES  
4959 PALO VERDE STREET STE. 202B  
MONTCLAIR, CA 91763



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Signature

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Printed Name