

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

4 Telephone: (213) 576-9682

FILED
MARCH 27, 2009
DEPARTMENT OF REAL ESTATE

By C. M.

5
6
7
8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 * * *

11 TO:)
12)
13 RONALD CLAUDE QUINTERO,)
14 dba American Mortgage)
15 Modification, Inc.;)
16 American Mortgage)
Modification; and)
Mortgageleadersedge.com.)

NO. H-35820 LA

ORDER TO
DESIST AND REFRAIN

17
18 The Real Estate Commissioner of the State of
19 California (hereinafter "Commissioner") has caused an
20 investigation to be conducted of your activities as a real
21 estate broker, and based upon the findings of that
22 investigation, is of the opinion that you, RONALD CLAUDE
23 QUINTERO, doing business as American Mortgage Modification,
24 Inc.; American Mortgage Modification; and
25 Mortgageleadersedge.com, have violated Section 10085 of the
26 Business and Professions Code (hereinafter "Code") and Section
27

1 2970 of Chapter 6, Title 10, California Code of Regulations
2 (hereinafter "Regulations").

3 1.

4 At all times herein mentioned, you, RONALD CLAUDE
5 QUINTERO ("QUINTERO") were licensed and/or have license rights
6 under the Code as a real estate broker.

7 2.

8 At all times herein mentioned, American Mortgage
9 Modification, Inc., is and was a California corporation.
10 QUINTERO is the CEO and CFO of American Mortgage Modification,
11 Inc. At all times relevant herein, QUINTERO has owned or
12 controlled more than 10% of American Mortgage Modification,
13 Inc.'s stock. Mortgageleadersedge.com and American Mortgage
14 Modification are fictitious business names of American Mortgage
15 Modification, Inc.

16 3.

17 At all times material herein, in the State of
18 California, you, RONALD CLAUDE QUINTERO, doing business as
19 American Mortgage Modification, Inc.; American Mortgage
20 Modification; and Mortgageleadersedge.com, engaged in the
21 business of claiming, demanding, charging, receiving, collecting
22 or contracting for the collection of advance fees, within the
23 meaning of Section 10026 of the Code, including, but not limited
24 to, offering to contract for the performance of loan
25 modification services with respect to loans which are secured by
26 liens on real property in exchange of an advance fee payment to
27 you. Examples of the advance fees you collected from borrowers

1 for the purpose of providing loan modifications include, but are
2 not limited to, the following transactions:

<u>Date Received</u>	<u>Borrower</u>	<u>Amount Collected</u>
4 April 1, 2008	Sandra Mendoza	\$2,000.00
5 June 12, 2008	Delia Santos	\$ 800.00
6 July 2, 2008	Delia Santos	\$ 800.00
7 July 11, 2008	Jaime Velasco	\$1,000.00
8 Unknown	Jaime Velasco	\$1,400.00
9 Sept. 10, 2008	Kathy M. Nunes	\$3,500.00
10 Oct. 10, 2008	Robert Rodriguez	\$1,300.00
11 Nov. 12, 2008	Robert Rodriguez	\$1,300.00

12 4.

13 Said advance fees were collected pursuant to written
14 agreements which constituted advance fee agreements within the
15 meaning of Code Section 10085.

16 5.

17 You claimed, demanded, charged, received, collected or
18 contracted for advance fees as described above without
19 submitting a written advance fee agreement to the Commissioner
20 ten days prior to claiming, demanding, charging, receiving,
21 collecting or contracting for the collection of advance fees as
22 discussed in Paragraph 4 above, in violation of Section 10085 of
23 the Code and Section 2970 of the Regulations.

24 ///

25 ///

26 ///

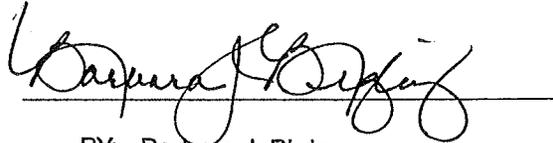
27 ///

6.

NOW, THEREFORE, YOU, RONALD CLAUDE QUINTERO, dba American Mortgage Modification, Inc.; American Mortgage Modification; and Mortgageleadersedge.com, ARE ORDERED TO DESIST AND REFRAIN from claiming, demanding, charging, receiving, collecting or contracting for the collection of advance fees until you are in compliance with Section 10085 of the Code and Section 2970 of the Regulations.

DATED: 3/23, 2009.

JEFF DAVI
Real Estate Commissioner



BY: Barbara J. Bigby
Chief Deputy Commissioner

cc: Ronald Claude Quintero
26072 Red Corral
Laguna Hills, CA 92653