

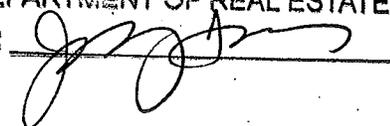
1 Department of Real Estate  
2 320 West Fourth Street, Ste. 350  
3 Los Angeles, California 90013

4 (213) 576-6982

**FILED**

APR 16 2009

DEPARTMENT OF REAL ESTATE

BY: 

8 DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 \* \* \* \* \*

11 To:

No. H-35881 LA

12 COMMUNITY LOAN SERVICE )  
13 CENTER, INC.; HOMESAVORS, )  
14 INC.; AMERICAN BUSINESS )  
15 ADVANTAGE FINANCIAL SERVICES, )  
16 INC.; and ELLIOT BRADLEY, )  
Respondents. )

ORDER TO DESIST  
AND REFRAIN

17 The Real Estate Commissioner of the State of California  
18 (the "Commissioner") has caused an investigation to be conducted  
19 of your activities, as described herein, and based upon the  
20 findings of that investigation, is of the opinion that you,  
21 COMMUNITY LOAN SERVICE CENTER, INC. ("COMMUNITY"), you,  
22 HOMESAVORS, INC. ("HOMESAVORS"), you, AMERICAN BUSINESS ADVANTAGE  
23 FINANCIAL SERVICES, INC. ("AMERICAN"), and you, ELLIOT BRADLEY  
24 ("BRADLEY"), also known as Roscoe Elliot Bradley, have violated  
25 Section 10130 of the California Business and Professions Code  
26 ("Code").  
27

1.

1 At no time herein mentioned, have you, COMMUNITY, been  
2 licensed by the Department of Real Estate of the State of  
3 California (hereinafter "Department").  
4

2.

5 At no time herein mentioned, have you, HOMESAVORS,  
6 been licensed by the Department.  
7

3.

8 At no time herein mentioned, have you, AMERICAN, been  
9 licensed by the Department.  
10

4.

11 At no time herein mentioned, have you, BRADLEY, been  
12 licensed by the Department.  
13

5.

14 On or about May 12, 2008, you, COMMUNITY, you,  
15 HOMESAVORS, and you, BRADLEY, engaged in the business of  
16 charging, receiving, collecting or contracting for the collection  
17 of an advance fee in the amount of \$1,500 from Merlita de Guia  
18 for the performance of loan modification services with respect to  
19 a loan secured by a lien on the real property located at 9266  
20 North Tobias Avenue, No. 107, Panorama City, California 91402  
21

6.

22 On or about August 5, 2008, you, COMMUNITY, and you,  
23 BRADLEY, engaged in the business of charging, receiving,  
24 collecting or contracting for the collection of an advance fee in  
25 the amount of \$3,000 from Roman Saddi for the performance of loan  
26  
27

1 modification services with respect to a loan which is secured by  
2 a lien on the real property located at 831 E. Carbas Street,  
3 Carson, California 90745.

4 7.

5 On or about June 13, 2008, you, COMMUNITY, you,  
6 AMERICAN, and you, BRADLEY, engaged in the business of charging,  
7 receiving, collecting or contracting for the collection of an  
8 advance fee in the amount of \$2,000 from Wendell Slater for the  
9 performance of loan modification services with respect to a loan  
10 which is secured by a lien on the real property located at 1539  
11 W. 104<sup>th</sup> Street, Los Angeles, California 90047.

12 8.

13 On or about June 4, 2008, you, COMMUNITY, you,  
14 AMERICAN, and you, BRADLEY, engaged in the business of charging,  
15 receiving, collecting or contracting for the collection of an  
16 advance fee in the amount of \$3,200 from Cesar Herrera for the  
17 performance of loan modification services with respect to a loan  
18 which is secured by a lien on the real property located at 1104  
19 Birch Lane, Pasadena, California 91103.

20 9.

21 Your acts as described in Paragraphs 5, 6, 7 and 8,  
22 above, are acts requiring a license under the provision of Code  
23 Sections 10131(d) and 10131.2.

24 10.

25 You violated Code Section 10130 by engaging in the  
26 activities described in Paragraphs 5, 6, 7 and 8, above, when  
27

1 you were not licensed as a real estate broker.

2 NOW, THEREFORE, YOU, COMMUNITY LOAN SERVICE CENTER,  
3 INC., YOU, HOMESAVORS, INC., YOU, AMERICAN BUSINESS ADVANTAGE  
4 FINANCIAL SERVICES, INC., AND YOU, ELLIOT BRADLEY, ARE ORDERED TO  
5 DESIST AND REFRAIN from performing any and all acts requiring a  
6 real estate license in the State of California until you obtain  
7 the required license from the Department.

8  
9 DATED: 4/14, 2009.

10  
11 JEFF DAVI  
Real Estate Commissioner

12 

13  
14 BY: Barbara J. Bigby  
Chief Deputy Commissioner

15 cc: Community Loan Service Center, Inc.  
18436 Hawthorne Boulevard, Suite 102  
Torrance, California 90504

16 Community Loan Service Center, Inc.  
17 152 W. Walnut Street, Suite 201  
Gardena, California 90248

18 Community Loan Service Center, Inc.  
19 8067 Florence Avenue, Suite 310  
Downey, California 90240

20 HomeSavors, Inc.  
21 391 N. Main Street  
22 Corona, California 92880

23 HomeSavors, Inc.  
24 4500 Campus Drive, Suite 471  
Newport Beach, California 92660

25 Elliot Bradley  
26 18436 Hawthorne Boulevard, Suite 102  
Torrance, California 90504

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1 Elliot Bradley  
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3 Downey, California 90240

4 American Business Advantage Financial Services, Inc.  
5 18436 Hawthorne Boulevard, Suite 102  
6 Torrance, California 90504

7 American Business Advantage Financial Services, Inc.  
8 152 W. Walnut Street, Suite 201  
9 Gardena, California 90248  
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