

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

4 (213) 576-6982

FILED

FEB 28 2010

DEPARTMENT OF REAL ESTATE

By K. Contreras

STATE OF CALIFORNIA

DEPARTMENT OF REAL ESTATE

To:

JORGE DELGADO,
d.b.a. GRUPO DOMINIO LLC,
and/or any other names or fictitious names used by
JORGE DELGADO;

)
) NO. H- 36490 LA
)
) ORDER TO DESIST AND
) REFRAIN
) (B&P Code Section 10086)
)

The Commissioner (Commissioner) of the California Department of Real Estate (Department) caused an investigation to be made of the activities of JORGE DELGADO (DELGADO) d.b.a. GRUPO DOMINIO LLC (DOMINIO). Based on that investigation, the Commissioner has determined that DELGADO has engaged in, is engaging in, or is attempting to engage in, acts or practices constituting violations of the California Business and Professions Code (Code) and/or Title 10, Chapter 6, California Code of Regulations (Regulations), including the business of, acting in the capacity of, and/or advertising or assuming to act as, a real estate broker in the State of California within the meaning of Section 10131(d) (performing services for borrowers in connection with loans secured by real property) of the Code. Furthermore, based on the investigation, the Commissioner hereby issues the following Findings of Fact, Conclusions of Law, and Desist and Refrain Order under the authority of Section 10086 of the Code.

1 Whenever acts referred to below are attributed to DELGADO, those acts are alleged to
2 have been done by DELGADO, acting by himself, or by and/or through one or more agents,
3 associates, affiliates, and/or co-conspirators, using the name of DOMINIO, or other names or
4 fictitious names unknown at this time.

5 FINDINGS OF FACT

6 1. DELGADO is not now, and has never been, licensed by the Department in any
7 capacity.

8 2. DOMINIO is not now, and has never been, licensed by the Department in any
9 capacity.

10 3. During the period of time set out below, DELGADO d.b.a. DOMINIO solicited
11 borrowers and negotiated to do one or more of the following acts for another or others, for or in
12 expectation of compensation: negotiate one or more loans for, or perform services for, borrowers
13 and/or lenders in connection with loans secured directly or collaterally by one or more liens on
14 real property; and charge, demand or collect an advance fee for any of the services offered.

15 4. DELGADO, d.b.a. DOMINIO advertised, and continue(s) to advertise services under
16 one or more business names, including, but not limited to "Grupo Dominio LLC" in electronic
17 media, including websites located at <http://modificacionagresiva.com> and
18 <http://dominiofairlending.com>. Those advertisements solicited, and continue to solicit
19 borrowers, offering loan modification services.

20 Hector and Alicia Perez transaction

21 5. In approximately December 2008, Hector and Alicia Perez (Perez) contacted
22 DOMINO in response to a radio advisement offering mortgage negotiation and modification
23 services.

24 6. In furtherance of plan and scheme to provide loan negotiation and modification
25 services to Perez, in 2008, DELGADO d.b.a. DOMINIO, requested and received an advance fee
26 of \$1,600 from Perez. On or about December 29, 2008, DELGADO entered into a contract with
27

1 Perez, in which DELGADO agreed to return payments from Perez if the transaction was
2 cancelled within 5 days.

3 7. No loan modification was ever obtained by DELGADO for the Perez home.

4 CONCLUSIONS OF LAW

5 8. Based on the findings of fact contained in paragraphs 1 through 7, DELGADO,
6 acting by himself, or by and/or through one or more agents, associates, affiliates, and/or co-
7 conspirators, including, using the name DOMINIO, or other names or fictitious names unknown
8 at this time, solicited borrowers and promised to perform services for those borrowers and/or
9 those borrowers' lenders in connection with loans secured directly or collaterally by one or more
10 liens on real property, and charged, demanded or collected advance fees for the services to be
11 provided, which acts require a real estate broker license under Section 10131(d) of the Code,
12 during a period of time when DELGADO d.b.a. DOMINIO was not licensed by the Department
13 as real estate brokers, in violation of Section 10130 of the Code.

14 DESIST AND REFRAIN ORDER

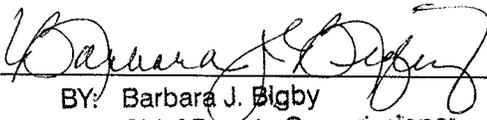
15 Based on the Findings of Fact and Conclusions of Law stated herein, it is hereby ordered
16 that JORGE DELGADO d.b.a. GRUPO DOMINIO LLC, whether doing business under your
17 own name, or any other names or fictitious names, IS HEREBY ORDERED to immediately
18 desist and refrain from performing any acts within the State of California for which a real estate
19 broker license is required. In particular, you are ordered to desist and refrain from:

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

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

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4 DATED: 2/16/10,

5 JEFF DAVI
6 Real Estate Commissioner

7 By 
8 BY: Barbara J. Bigby
9 Chief Deputy Commissioner

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

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cc: JORGE DELGADO
d.b.a. GRUPO DOMINIO LLC
17610 Bellflower Blvd., Suite A212
Bellflower, CA 90706