

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

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**FILED**  
JUL 26 2011  
DEPARTMENT OF REAL ESTATE

By C. [Signature]

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8 DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

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11 To:	)	No. H-37401 LA
	)	
12 HOPE NOW LAW CENTER,	)	<u>ORDER TO DESIST</u>
13 ROSCOE ELLIOTT BRADLEY, and	)	<u>AND REFRAIN</u>
14 AMBERINA BRADLEY.	)	
	)	(B&P Section 10086)
	)	
15	)	

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17 The Commissioner ("Commissioner") of the California Department of Real Estate

18 ("Department") caused an investigation to be made of the activities of HOPE NOW LAW

19 CENTER, ROSCOE ELLIOTT BRADLEY aka Elliott Bradley and Elliot Bradley, and

20 AMBERINA BRADLEY, aka Amber Bradley, and has determined that each has engaged in or

21 are engaging in acts or practices constituting violations of the California Business and

22 Professions Code ("Code") and/or Title 10, California Code of Regulations ("Regulations")

23 including engaging in the business of, acting in the capacity of, advertising, or assuming to act, as

24 real estate brokers in the State of California within the meaning of Section 10131(d) (soliciting

25 borrowers or lenders or negotiating loans) and Section 10131.2 (claiming advance fees in

26 connection with a loan) of the Code. Based on the findings of that investigation, as set forth

27 below, the Commissioner hereby issues the following Findings of Fact and Desist and Refrain

1 Order pursuant to Section 10086 of the Code.

2 FINDINGS OF FACT

3 1. At no time herein mentioned have HOPE NOW LAW CENTER, ROSCOE  
4 ELLIOTT BRADLEY, aka Elliott Bradley and Elliot Bradley ("BRADLEY"), and AMBERINA  
5 BRADLEY, aka Amber Bradley ("AMBER BRADLEY") been licensed by the Department in  
6 any capacity.

7 2. At the time set forth below HOPE NOW LAW CENTER, BRADLEY, and  
8 AMBER BRADLEY, engaged in the business of, acted in the capacity of, or advertised a loan  
9 modification service and advance fee brokerage, offering to perform, and performing loan  
10 modification services with respect to loans which were secured by liens on real property for  
11 compensation or in expectation of compensation and for fees often collected in advance as well  
12 as at the conclusion of the transaction.

13 3. On or about November 12, 2010, Ardine V. ("Ardine V.") paid an advance fee  
14 of \$4,000 to HOPE NOW LAW CENTER. The advance fee was collected pursuant to the  
15 provisions of a written agreement pertaining to loan modification services to be provided by  
16 HOPE NOW LAW CENTER and BRADLEY with respect to a loan secured by the real property  
17 located in Los Angeles, California and West Hills, California. AMBER BRADLEY solicited  
18 loan modification and negotiation services and charged and collected advance fees from Ardine  
19 V. on behalf of HOPE NOW LAW CENTER and BRADLEY.

20 4. HOPE NOW LAW CENTER, BRADLEY, and AMBER BRADLEY's  
21 activities as described in Paragraph 3, above, in performing or participating in loan modification  
22 activities which require a license under the provisions of Code Sections 10131 (d) and 10131.2.

23 Prior Desist & Refrain Orders

24 5. On April 16, 2009, in Case No. H-35881 LA, the Commissioner found that  
25 BRADLEY, among others, violated Code Section 10130 by engaging in unlicensed activities  
26 that require a real estate license under the provisions of Code Sections 10131(d) and 10131.2  
27 and issued an Order to Desist and Refrain against BRADLEY.



1 (ii) charging, demanding, or collecting an advance fee for any of the services they  
2 offer to others, unless and until they obtain a real estate broker license issued by the  
3 Department, and until they demonstrate and provide evidence satisfactory to the Commissioner  
4 that they are in full compliance with all requirements of the Code and Regulations relating to  
5 charging, collecting, and accounting for advance fees.

6 DATED: 7/21, 2011.

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8 BARBARA J. BIGBY  
Acting Real Estate Commissioner

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11 By WAYNE S. BELL  
Chief Counsel

12 **Notice:** Business and Professions Code Section 10139 provides that "Any person acting as a  
13 real estate broker or real estate salesperson without a license or who advertises using words  
14 indicating that he or she is a real estate broker without being so licensed shall be guilty of a  
15 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)."

16 cc: Hope Now Law Center  
17 10840 Paramount Blvd.  
Downey, California 90241

18 Roscoe Elliott Bradley  
19 10840 Paramount Blvd.  
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20 Amberina Bradley  
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