

1 State of California within the meaning of Code Sections 10131(d) (advertising, soliciting
2 borrowers for, and offering to perform loan modification services for distressed homeowners)
3 and 10131.2 (collecting advance fees in connection with those services). Based on that
4 investigation, the Commissioner hereby issues the following Findings of Fact, Conclusions of
5 Law, and Desist and Refrain Order under the authority of Section 10086 of the Code.

6 Whenever acts referred to below are attributed to ZAP GROUP INC., dba ZAP
7 USA; HOME SAVERS GROUP CORP.; HOME DEFENSE GROUP, those acts are alleged to
8 have been done by ZAP GROUP INC., dba ZAP USA; HOME SAVERS GROUP CORP.;
9 HOME DEFENSE GROUP, acting by itself, or by and /or through one or more agents,
10 associates, affiliates and/or co-conspirators, including but not limited to the individuals herein
11 named.
12

13 FINDINGS OF FACT

14 Parties and Entities

15 1. ZAP GROUP INC., sometimes doing business as ZAP USA (“ZAP”) was a
16 Nevada Corporation with foreign corporation status in California. ZAP’s powers, rights and
17 privileges to do business in California were forfeited as of on or about January 3, 2006. ZAP has
18 never been licensed in any capacity by the Department of Real Estate of the State of California
19 (“Department”).
20

21 2. Beginning in or around February 2003 and continuing to the present time,
22 JESSE WONG (“WONG”) was an officer and managing agent of ZAP, and/or did business
23 using the names “ZAP GROUP INC.” and “ZAP USA”.
24

25 3. WONG was licensed by the Department as a salesperson between February 20,
26 1999 and June 26, 2001. His salesperson license was revoked effective June 26, 2001, in
27

1 Department Case No. H-28892 LA, pursuant to Business and Professions Code Sections 490,
2 10177(b) and 10177(f).¹ WONG has not been licensed by the Department in any capacity since
3 that time.

4 4. HOME SAVERS GROUP CORP. (“HOME SAVERS”) is not currently and
5 has never been licensed by the Department in any capacity. HOME SAVERS is a California
6 corporation. VLADISLAV PHILIP VOSS, aka Steve Voss, is the CEO.

7 5. HOME DEFENSE GROUP INC. (“HOME DEFENSE”) is not currently and
8 never has been licensed by the Department in any capacity. HOME DEFENSE is a California
9 corporation. Ismael Moyers is the CEO and John P. Gonzalez is the agent for service of process
10 on record with the Secretary of State’s office.

11 6. VLADISLAV PHILIP VOSS, aka Steve Voss, aka Philip Voss Vladislav, aka
12 Philip Vladislav Voss (“VOSS”) has real estate license rights as a restricted salesperson. VOSS
13 was issued a restricted real estate salesperson license in 2005.² As a salesperson, he was only
14 authorized to conduct activities requiring a real estate license when employed by a supervising
15 broker on record with the Department. VOSS was last employed by a licensed broker on
16 January 14, 2009, and he has not been broker affiliated since that time. His restricted license
17 expired on or about August 16, 2009, and he retains renewal rights pursuant to Business and
18 Professions Code Section 10201. The Department retains jurisdiction pursuant to Business and
19 Professions Code Section 10103.
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22
23 ¹ On August 17, 2000, in the Municipal Court of California, Los Angeles Judicial District, WONG was convicted
24 of five felony counts of grand theft. He was sentenced to serve a year in jail and pay \$150,783.76 in restitution.
25 On September 7, 2000, the Acting Insurance Commissioner of the State of California summarily revoked
Respondent’s Fire and Casualty Broker-Agent’s and Life Agent’s licenses due to the conviction.

26 ² In 2003, VOSS was convicted in federal court in Florida of conspiracy to commit unauthorized reception of cable
27 services, a felony. As a result, his application for a salesperson license was denied; however, he was granted rights
to, and did obtain, a restricted salesperson license in Department Case No. H-31622 LA.

1 7. SERGIO SANTIBANEZ is not currently and has never been licensed by the
2 Department in any capacity.

3 8. All further references to the parties listed in Paragraphs 1 through 7 above,
4 include those parties and entities themselves, as well as the officers, agents, employees, and
5 affiliated entities and individuals.

6 Loan Restructuring and foreclosure prevention activities

7 9. For an unknown period of time prior to December 2008, through on or after
8 May 30, 2009, WONG, SANTIBANEZ and VOSS advertised loan restructuring, foreclosure
9 avoidance, and related loan modification services under one or more business names including
10 ZAP GROUP INC., ZAP USA, HOME SAVERS GROUP CORP., www.HSGforeclosure.com,
11 HSG, HOME DEFENSE GROUP, HDG, www.bailoutmyhouse.com, Law Offices of Ollie P.
12 Manago, and The Law Offices of Freddie Vernon Vega. Those advertisements solicited, and
13 continue to solicit, borrowers, offering "loan re-structuring" services, including, representation in
14 foreclosure proceedings in exchange for payment of up front fees.
15

16 10. On or about December 4, 2008, WONG signed a rental agreement on behalf
17 of ZAP to rent an office located at 3200 Guasti Road, Suite 100, Ontario, CA 91761.

18 1919 E. Hillcrest Dr., Thousand Oaks, CA

19 20
21 11. On or about January 6, 2009, consumer Jhony C. contacted SANTIBANEZ,
22 an agent of ZAP, to discuss loan services to be provided by ZAP and its affiliated businesses.
23 consumer Jhony C. was interested in reducing the monthly payments and principal on a loan or
24 loans secured by real property located at 1919 E. Hillcrest Dr., Thousand Oaks, CA 91362
25 ("1919 E. Hillcrest Dr."). SANTIBANEZ told consumer Jhony C. that he and his associates and
26 affiliates negotiate with the lender to lower monthly payments and principal amounts in
27 exchange for payment of up front and monthly fees.

1 12. On January 6, 2009, consumer Jhony C. paid, \$1,000.00 in cash to
2 SANTIBANEZ for ZAP, as an initial deposit on the home loan restructuring fee. On February 5,
3 2009, consumer Jhony C. paid ZAP an additional \$1,750.00 in cash through SANTIBANEZ.
4 SANTIBANEZ gave consumer Jhony C. signed invoices on ZAP letterhead as receipts for these
5 payments.

6 13. Shortly after the initial payments were made, consumer Jhony C. received
7 correspondence from VOSS indicating that HOME DEFENSE GROUP and an affiliated lawyer
8 would be representing the owner of 1919 Hillcrest Dr. in "Joint Venture Litigation" against
9 lenders to prevent foreclosure on the property. Enclosed was an unsigned copy of a Joint
10 Venture Litigation Agreement purporting to be between the owner of 1919 E. Hillcrest Dr. and
11 HOME DEFENSE GROUP. VOSS was identified in the letter as "Certified Independent
12 Foreclosure Consultant."

13 14. On or about March 10, 2009, consumer Jhony C. received an invoice from
14 HOME SAVERS in relation to the restructuring of the loan on 1919 Hillcrest Dr. On March 15,
15 2009, consumer Jhony C. and his wife paid HOME SAVERS \$1,900.00 by check, which check
16 was deposited into HOME SAVERS' account at Wells Fargo Bank. On April 1, 2009, consumer
17 Jhony C. and his wife paid an additional \$700.00 by check, which also was deposited into
18 HOME SAVERS' account at Wells Fargo.

19 15. On April 20, 2009, VOSS wrote the owner of 1919 E. Hillcrest Dr. a letter on
20 HOME SAVERS letterhead indicating that HOME SAVERS was passing the case to an attorney.
21 The attorney, Ollie P. Manago, purportedly had an office in the same building as HOME
22 SAVERS' office at 1010 Wilshire Blvd., Suite 114, Los Angeles, CA 90017. VOSS enclosed a
23 "Legal Retainer Agreement" to be signed. Consumer Jhony C. subsequently received an invoice
24 dated May 1, 2009 billing for an initial "retainer" of \$1,900.00 for the legal services of Ollie P.
25 Manago & Associates.

26 16. No loan modification, loss mitigation or foreclosure avoidance services were
27 ever provided to consumer Jhony C. or the owner of 1919 E. Hillcrest Dr. at that time by

1 SANTIBANEZ, WONG, VOSS, HOME DEFENSE, or by any lawyers or agents affiliated with
2 those individuals or entities.

3 217 Almon Dr., Thousand Oaks, CA 91362

4 17. Beginning on or before February 24, 2009 and continuing through on or after
5 May 1, 2009, consumer Jose E. paid SANTIBANEZ and ZAP a total of \$5,000.00 in separate
6 payments as fees for services related to home loan restructuring and foreclosure avoidance. No
7 services were provided and the property went into foreclosure. The money was never refunded.

8 CONCLUSIONS OF LAW

9 The conduct, acts and/or omissions of ZAP GROUP INC., dba ZAP USA; JESSE
10 WONG; HOME SAVERS GROUP CORP.; HOME DEFENSE GROUP; VLADISLAV PHILIP
11 VOSS, aka Steve Voss; and SERGIO SANTIBANEZ, as set forth in the Findings of Fact above,
12 acting in the capacity of real estate brokers within the meaning of Code Sections 10131(d) and
13 10131.2, when not licensed by the Department as real estate brokers or as salespersons
14 employed by real estate brokers, was in violation of Code Section 10130.

15 DESIST AND REFRAIN ORDER

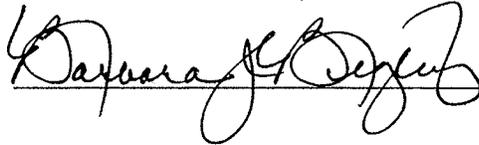
16 Based on the Findings of Fact and Conclusions of Law stated herein,
17 ZAP GROUP INC., dba ZAP USA; JESSE WONG; HOME SAVERS GROUP CORP.; HOME
18 DEFENSE GROUP; VLADISLAV PHILIP VOSS, aka Steve Voss; and SERGIO
19 SANTIBANEZ, whether doing business under your own names, or any other names, or fictitious
20 names, ARE HEREBY ORDERED to immediately desist and refrain from performing any acts
21 within the State of California for which a real estate broker license is required, in particular:

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

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

4 DATED: 7/28, 2011.

5
6 Barbara J. Bigby
Acting Real Estate Commissioner

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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)."

17 cc: Jesse Wong (Zap Group Inc. and Zap USA)

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19 Zap Group Inc.
20 Zap USA
855 Shepard Crest Dr.
Corona, CA 92882

21 Jesse Wong
22 Zap Group Inc.
23 Zap USA
300 W. Orange Heights
24 Corona, CA 92882

25 Jesse Wong
26 P.O. Box 6010-770
Sherman Oaks, CA 91413
27

1 Vladislav Philip Voss, aka "Steve Voss" (Home Savers Group Corp. and
2 Home Defense Group)

3 Vladislav Philip Voss
4 aka "Steve" Voss
5 7250 Franklin Ave., #905
6 Los Angeles, CA 90046

7 Home Savers Group Corp.
8 c/o Lawinc.com, agent for service of process
9 10850 Wilshire Blvd., Suite 1000
10 Los Angeles, CA 90024

11 Home Savers Group Corp.
12 14225 Ventura Blvd., Suite 200
13 Sherman Oaks, CA 91423

14 Home Savers Group Corp.
15 1010 Wilshire Blvd., Suite 114
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18 7250 Franklin Ave., #905
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20 Home Defense Group Inc.
21 Ismael Moyers, CEO
22 11801 Pierce Street, Suite 200
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24 Home Defense Group Inc.
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