

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

3 (213) 576-6982

FILED

SEP - 2 2009

DEPARTMENT OF REAL ESTATE

BY: 

DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * * * *

11 To:

No. H-36217 LA

12 FORECLOSURE LEGAL SERVICES)
13 INC.; AMERICAN BUSINESS)
14 ADVANTAGE FINANCIAL SERVICES;)
15 COMMUNITY LOAN SERVICE CENTER)
16 INC.; ROSCOE ELLIOTT BRADLEY;)
17 ABA CAPITAL HOLDINGS, INC.;)
18 AMBERINA BRADLEY; and IVAN)
19 RODRIGUEZ.)
20 _____)

ORDER TO DESIST
AND REFRAIN

(B&P Section 10086)

18 The Commissioner ("Commissioner") of the California
19 Department of Real Estate ("Department") caused an investigation
20 to be made of the activities of FORECLOSURE LEGAL SERVICES INC.;
21 AMERICAN BUSINESS ADVANTAGE FINANCIAL SERVICES; COMMUNITY LOAN
22 SERVICE CENTER INC.; ROSCOE ELLIOTT BRADLEY aka Elliott Bradley
23 aka Elliot Bradley; ABA CAPITAL HOLDINGS, INC.; AMBERINA BRADLEY,
24 aka Amber Bradley, and IVAN RODRIGUEZ, and has determined that
25 each has engaged in or are engaging in acts or practices
26 constituting violations of the California Business and
27

1 Professions Code ("Code") and/or Title 10, California Code of
2 Regulations ("Regulations") including engaging in the business
3 of, acting in the capacity of, advertising, or assuming to act,
4 as real estate brokers in the State of California within the
5 meaning of Section 10131(d) (soliciting borrowers or lenders or
6 negotiating loans) and Section 10131.2 (claiming advance fees in
7 connection with a loan) of the Code. Based on the findings of
8 that investigation, as set forth below, the Commissioner hereby
9 issues the following Findings of Fact and Desist and Refrain
10 Order pursuant to Section 10086 of the Code.

11 FINDINGS OF FACT

12 1. At no time herein mentioned has FORECLOSURE LEGAL
13 SERVICES INC. (FORECLOSURE LEGAL SERVICES"); AMERICAN BUSINESS
14 ADVANTAGE FINANCIAL SERVICES ("AMERICAN BUSINESS ADVANTAGE");
15 COMMUNITY LOAN SERVICE CENTER INC. ("COMMUNITY LOAN"); ROSCOE
16 ELLIOTT BRADLEY, aka Elliott Bradley and Elliot Bradley
17 ("BRADLEY"); ABA CAPITAL HOLDINGS, INC. ("ABA"); AMBERINA
18 BRADLEY, aka Amber Bradley ("AMBER BRADLEY"); or IVAN RODRIGUEZ
19 ("RODRIGUEZ") been licensed by the Department in any capacity.

20 2. At the time set forth below FORECLOSURE LEGAL
21 SERVICES, AMERICAN BUSINESS ADVANTAGE, COMMUNITY LOAN, BRADLEY,
22 ABA, AMBER BRADLEY, and RODRIGUEZ engaged in the business of,
23 acted in the capacity of, or advertised a loan modification
24 service and advance fee brokerage offering to perform and
25 performing loan modification services with respect to loans
26 which were secured by liens on real property for compensation or
27

1 in expectation of compensation and for fees often collected in
2 advance as well as at the conclusion of the transaction.

3 a. On or about August 12, 2008, Camilo Villagrana
4 ("Villagrana") paid an advance fee of \$2,000 to AMERICAN BUSINESS
5 ADVANTAGE. The advance fee was collected pursuant to the
6 provisions of a written agreement pertaining to loan modification
7 services to be provided by COMMUNITY LOAN and BRADLEY with
8 respect to a loan secured by the real property located at 3081 N.
9 F Street, San Bernardino, California 92405. Thereafter,
10 Villagrana paid additional advance fees pursuant to the same
11 agreement to FORECLOSURE LEGAL SERVICES in the amount of \$1,000
12 on September 22, 2008; \$1,000 on October 31, 2008; and \$1,000 on
13 November 26, 2008.

14 b. On or about October 2, 2008, Sione Tatakamotonga
15 ("Tatakamotonga") paid an advance fee of \$3,000 to FORECLOSURE
16 LEGAL SERVICES. The advance fee was collected pursuant to the
17 provisions of a written agreement pertaining to loan
18 modification services to be provided by FORECLOSURE LEGAL
19 SERVICES, ABA, and BRADLEY with respect to a loan secured by the
20 real property located at 5686 Abington Drive, Newark, California
21 94560. Thereafter, Tatakamotonga paid additional advance fees
22 pursuant to the same agreement to FORECLOSURE LEGAL SERVICES in
23 the amount of \$1,600 on November 3, 2008, and \$1,600 on December
24 8, 2008.

25 c. On or about May 3, 2008, Rito Muro paid an advance
26 fee of \$2,500 to AMERICAN BUSINESS ADVANTAGE. The advance fee
27

1 was collected by RODRIGUEZ on behalf of COMMUNITY LOAN and
2 BRADLEY pursuant to the provisions of a written agreement
3 pertaining to loan modification services to be provided by
4 FORECLOSURE LEGAL SERVICES with respect to a loan secured by the
5 real property located at 16409 S. Harris Avenue, Compton,
6 California 90221.

7 d. On or about September 26, 2008, Maria Hernandez
8 paid an advance fee of \$3,000 to FORECLOSURE LEGAL SERVICES and
9 AMBER BRADLEY. The advance fee was collected pursuant to the
10 provisions of a written agreement pertaining to loan
11 modification services to be provided by FORECLOSURE LEGAL
12 SERVICES with respect to a loan secured by the real property
13 located at 3611 Contour Place, Carlsbad, California 92010.

14 e. On or about July 11, 2008, Veronica Vargas
15 ("Vargas") paid an advance fee of \$1,000 to AMERICAN BUSINESS
16 ADVANTAGE. The advance fee was collected pursuant to the
17 provisions of a written agreement pertaining to loan modification
18 services to be provided by COMMUNITY LOAN and BRADLEY with
19 respect to a loan secured by the real property located at 9911
20 Wilmington Avenue, Los Angeles, California 90002. Thereafter,
21 Vargas paid additional advance fees pursuant to the same
22 agreement to FORECLOSURE LEGAL SERVICES in the amount of \$1,000
23 on October 3, 2008, and \$1,000 on October 24, 2008.

24
25 CONCLUSIONS OF LAW

26 3. Based on the information contained in Paragraph
27 2, above, FORECLOSURE LEGAL SERVICES, AMERICAN BUSINESS

1 ADVANTAGE, COMMUNITY LOAN, BRADLEY, ABA, AMBER BRADLEY, and
2 RODRIGUEZ have performed and/or participated in loan
3 modification activities which require a license under the
4 provision of Code Sections 10131(d) and 10131.2 during a period
5 of time when none of them were licensed by the Department in any
6 capacity, in violation of Code Section 10130.

7 DESIST AND REFRAIN ORDER

8 Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW
9 stated herein, it is hereby ordered that FORECLOSURE LEGAL
10 SERVICES INC.; AMERICAN BUSINESS ADVANTAGE FINANCIAL SERVICES;
11 COMMUNITY LOAN SERVICE CENTER INC.; ROSCOE ELLIOTT BRADLEY; ABA
12 CAPITAL HOLDINGS, INC.; AMBERINA BRADLEY; and IVAN RODRIGUEZ,
13 whether doing business under their own names, or any other
14 names, or any fictitious name, ARE HEREBY ORDERED to immediately
15 desist and refrain from performing any acts within the State of
16 California for which a real estate broker license is required.
17 In particular each of them is ordered to desist and refrain
18 from:
19

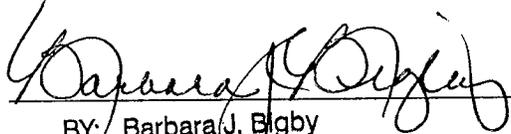
20 (i) soliciting borrowers and/or performing services for
21 borrowers or lenders in connection with loans secured directly or
22 collaterally by one or more liens on real property, and

23 (ii) charging, demanding, or collecting an advance fee
24 for any of the services they offer to others, unless and until
25 they obtain a real estate broker license issued by the
26 Department, and until they demonstrate and provide evidence
27 satisfactory to the Commissioner that they are in full

1 compliance with all requirements of the Code and Regulations
2 relating to charging, collecting, and accounting for advance
3 fees.

4 DATED: 8/28, 2009.

5
6 JEFF DAVI
Real Estate Commissioner

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

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

15 cc: Foreclosure Legal Services, Inc.
16 8067 Florence Avenue
Downey, California 90240

17 Foreclosure Legal Services, Inc.
18 8067-8069 Florence Avenue
Downey, California 90240

19 American Business Advantage Financial Services, Inc.
20 18436 Hawthorne Boulevard, #102
Torrance, California 90504

21 American Business Advantage Financial Services, Inc.
22 152 W. Walnut Street, Ste. 201
Gardena, California 90248

23 Roscoe Elliott Bradley
24 18436 Hawthorne Boulevard, #102
Torrance, California 90504

25 Roscoe Elliott Bradley
26 8067 Florence Avenue, #310
Downey, California 90240
27

1 Roscoe Elliott Bradley
152 West Walnut Street, Suite 201
2 Gardena, California 90248

3 Roscoe Elliott Bradley
8067-8069 Florence Avenue
4 Downey, California 90240

5 Community Loan Service Center, Inc.
152 West Walnut Street, Ste. 201
6 Gardena, California 90248

7 Community Loan Service Center, Inc.
18436 Hawthorne Boulevard, #102
8 Torrance, California 90504

9 Community Loan Service Center, Inc.
8067-8069 Florence Avenue
10 Downey, California 90240

11 ABA Capital Holdings, Inc.
8067 Florence Avenue
12 Downey, California 90240

13 Amberina Bradley
8067 Florence Avenue
14 Downey, California 90240

15 Ivan Rodriguez
152 W. Walnut Street, Ste. 201
16 Gardena, California 90248