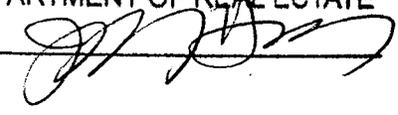


1 Department of Real Estate  
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3 Telephone: (213) 576-6982

**FILED**

DEC 28 2009

DEPARTMENT OF REAL ESTATE  
BY: 

DEPARTMENT OF REAL ESTATE  
STATE OF CALIFORNIA

\* \* \* \* \*

11 To: ) No. H-36398 LA  
12 )  
13 INFINITY GROUP SERVICES; ) ORDER TO DESIST  
KAHRAM ZAMANI, individually, ) AND REFRAIN  
14 and as designated officer for ) (B&P Code Section 10086)  
Infinity Group Services; )  
15 ARTHUR PALENCIA PANDES; )  
CHRISTOPHER SERAFINO SANTA )  
16 MARIA; MARK CHRISTOPHER )  
BALTES; ARTHUR R. MACK; )  
17 JUSTIN MICHAEL COUGHLIN; )  
JEREMIAH JOSEPH COONEN; BRIAN )  
18 C. MACKKEY; MICHAEL WILLIAM )  
RUGGLES; HENRY HEDMAN; )  
19 MICHAEL D. PRAHM; ANDREW )  
KEITH SWANSON; SCOTT M. )  
20 DORMAIER; NICHOLAS J. VAN )  
VRANKEN GREEN; BRIAN GOSHERT; )  
21 EVELYN ANGUIANO; CHRIS SAMA- )  
YOA; JEREMY REYNOLDS; JENNY )  
22 MOHOFF; JARED SHERMAN; )  
CYNTHIA WILKISON; KRISTINA )  
23 HOPP; CHAD LAW; KIRK KNEPPER; )  
KIRK SMITH; STEPHEN PARK; )  
24 JAIME RUIZ; ROBERT SANCHEZ; )  
SCOTT ANDERSON; JOSHUA )  
25 WHITE; TONY HO; SAMUEL )  
RODRIGUEZ; JAY LEE; and )  
26 OLGA BOYD. )  
27 \_\_\_\_\_)

1 The Commissioner ("Commissioner") of the California  
2 Department of Real Estate ("Department") caused an investigation  
3 to be made of the activities of INFINITY GROUP SERVICES  
4 ("INFINITY"); KAHRAM ZAMANI ("ZAMANI"), individually, and as  
5 designated officer for Infinity Group Services; ARTHUR PALENCIA  
6 PANDES ("PANDES"); CHRISTOPHER SERAFINO SANTA MARIA ("SANTA  
7 MARIA"); MARK CHRISTOPHER BALTES ("BALTES"); ARTHUR R. MACK  
8 ("MACK"); JUSTIN MICHAEL COUGHLIN ("COUGHLIN"); JEREMIAH JOSEPH  
9 COONEN ("COONEN"); BRIAN C. MACKEY ("MACKEY"); MICHAEL WILLIAM  
10 RUGGLES ("RUGGLES"); HENRY HEDMAN ("HEDMAN"); MICHAEL D. PRAHM  
11 ("PRAHM"); ANDREW KEITH SWANSON ("SWANSON"); SCOTT M. DORMAIER  
12 ("DORMAIER"); NICHOLAS J. VAN VRANKEN GREEN ("GREEN"); BRIAN  
13 GOSHERT ("GOSHERT"); EVELYN ANGUIANO ("ANGUIANO"); CHRIS SAMAYOA  
14 ("SAMOYA"); JEREMY REYNOLDS ("REYNOLDS"); JENNY MOHOFF  
15 ("MOHOFF"); JARED SHERMAN ("SHERMAN"); CYNTHIA WILKISON  
16 ("WILKISON"); KRISTINA HOPP ("HOPP"); CHAD LAW ("LAW"); KIRK  
17 KNEPPER ("KNEPPER"); KIRK SMITH ("SMITH"); STEPHEN PARK ("PARK");  
18 JAIME RUIZ ("RUIZ"); ROBERT SANCHEZ ("SANCHEZ"); SCOTT ANDERSON  
19 ("ANDERSON"); JOSHUA WHITE ("WHITE"); TONY HO ("HO"); SAMUEL  
20 RODRIGUEZ ("RODRIGUEZ"); JAY LEE ("LEE"); and OLGA BOYD ("BOYD"),  
21 and has determined that each of them engaged in or is engaging in  
22 acts or practices constituting violations of the California  
23 Business and Professions Code ("Code") and/or Title 10,  
24 California Code of Regulations ("Regulations"). Said parties are  
25 engaging in the business of, acting in the capacity of,  
26 advertising, or assuming to act, as real estate broker in the  
27 State of California within the meaning of Section 10131(d)

1 (soliciting borrowers or lenders or negotiating loans) and  
2 Section 10131.2 (advance fee handling). Based on the findings of  
3 that investigation, as set forth below, the Commissioner hereby  
4 issues the following Findings of Fact and Desist and Refrain  
5 Order pursuant to Section 10086 of the Code.

6 FINDINGS OF FACT

7 1. INFINITY is presently licensed and/or has license  
8 rights under the Real Estate Law (Part 1 of Division 4 of the  
9 Code) as a corporate real estate broker.

10 2. ZAMANI is presently licensed and/or has license  
11 rights under the Real Estate Law as a real estate broker. ZAMANI  
12 is the designated broker officer for INFINITY.

13 3. PANDES, RUGGLES, HEDMAN, PRAHM, SWANSON, and  
14 DORMAIER, are presently licensed and/or have license rights  
15 under the Real Estate Law as real estate salespersons.

16 4. SANTA MARIA is presently licensed and/or has  
17 license rights under the Real Estate Law as a restricted real  
18 estate salesperson.

19 5. BALTES was formerly licensed under the Real Estate  
20 Law as a real estate salesperson. His real estate license  
21 expired on or about March 9, 2003.

22 6. MACK was formerly licensed under the Real Estate  
23 Law as a real estate salesperson. His real estate license  
24 expired on or about June 30, 1995.

25 7. COUGHLIN was formerly licensed under the Real  
26 Estate Law as a real estate broker. His real estate broker  
27

1 license was revoked on or about May 21, 2007.

2 8. COONEN was formerly licensed under the Real Estate  
3 Law as a real estate salesperson. His real estate salesperson  
4 license was revoked on or about July 16, 1996.

5 9. MACKEY was formerly licensed under the Real Estate  
6 Law as a real estate salesperson. His real estate salesperson  
7 license expired on or about October 1, 2002.

8 10. GREEN was formerly licensed under the Real Estate  
9 Law as a real estate salesperson. His real estate salesperson  
10 license expired on or about February 28, 2003.

11 11. At no time herein mentioned have GOSHERT,  
12 ANGUIANO, SAMAYOA, REYNOLDS, MOHOFF, SHERMAN, WILKISON, HOPP,  
13 LAW, KNEPPER, SMITH, PARK, RUIZ, SANCHEZ, ANDERSON, WHITE, HO,  
14 RODRIGUEZ, LEE, and BOYD been licensed by the Department in any  
15 capacity.

16 12. Whenever acts referred to below are attributed to  
17 INFINITY, those acts are alleged to have been done by INFINITY,  
18 acting by itself, or by and/or through one or more agents,  
19 associates, affiliates, and/or co-conspirators, including but not  
20 limited to each of those named herein, and using the names Hope  
21 to Homeowners, or any fictitious name unknown at this time.

22 13. INFINITY employed and/or compensated individuals,  
23 including those named herein, who were not licensed as real  
24 estate salespersons or as real estate brokers to perform some or  
25 all of the services alleged in Paragraph 16, below.

26 14. INFINITY engaged in the business of claiming,  
27

1 demanding, charging, receiving, collecting or contracting for the  
2 collection of an advance fee, as defined by Code Section 10026,  
3 including but not limited to the activities described in  
4 Paragraph 16, below.

5 15. INFINITY failed to submit the advance fee  
6 agreements and radio advertising referred to in Paragraph 16,  
7 below, to the Commissioner ten days before using them.

8 16. At the times set forth below INFINITY engaged in  
9 the business of, acted in the capacity of, or advertised a real  
10 estate loan service and advance fee brokerage offering to perform  
11 solicitation, negotiation and modification of loans secured by  
12 liens on real property for compensation or in expectation of  
13 compensation and for fees collected in advance including, but not  
14 limited to, the following:

15 a. On or about December 31, 2008, Kristi Hampton  
16 paid an advance fee of \$995 to KNEPPER on behalf of INFINITY,  
17 which was using the name "Hope to Homeowners". The advance fee  
18 was collected pursuant to the provisions of an agreement  
19 pertaining to loan solicitation, negotiation, and modification  
20 services to be provided by INFINITY with respect to a loan  
21 secured by the real property located at 14324 Squirrel Lane,  
22 Victorville, California 92394.

23  
24 b. On or about January 10, 2009, after hearing an  
25 advertisement on the radio station KFI for loan modification  
26 services, Danny Walls paid an advance fee of \$995 to MACK on  
27 behalf of INFINITY, which was using the name "Hope to

1 Homeowners." The advance fee was collected pursuant to the  
2 provisions of an agreement pertaining to loan solicitation,  
3 negotiation, and modification services to be provided by  
4 INFINITY, by and through, among others, WILKISON, with respect  
5 to a loan secured by the real property located at 1083 North  
6 Glendora Avenue, Covina, California 91724.

7 c. On or about January 30, 2009, after hearing an  
8 advertisement on the radio station KFI for loan modification  
9 services, Robert Stelmar paid an advance fee of \$995 to ANDERSON  
10 on behalf of INFINITY, which was using the name "Hope to  
11 Homeowners". The advance fee was collected pursuant to the  
12 provisions of an agreement pertaining to loan solicitation,  
13 negotiation, and modification services to be provided by  
14 INFINITY, by and through, among others, ANDERSON, with respect  
15 to a loan secured by the real property located at 11668  
16 Goldendale Drive, La Mirada, California 90638.

17 d. On or about February 1, 2009, Andrew Carlson paid  
18 an advance fee of \$995 to INFINITY. The advance fee was  
19 collected pursuant to the provisions of an agreement pertaining  
20 to loan solicitation, negotiation, and modification services to  
21 be provided by INFINITY with respect to a loan secured by the  
22 real property located at 10082 Palo Alto Street, Rancho  
23 Cucamonga, California 91730.

24 e. On or about February 11, 2009, Irene Marcellus  
25 paid an advance fee of \$995 to INFINITY using the name "Hope to  
26 Homeowners". The advance fee was collected pursuant to the  
27

1 provisions of an agreement pertaining to loan solicitation,  
2 negotiation, and modification services to be provided by  
3 INFINITY with respect to a loan secured by the real property  
4 located at 14580 Ashton Court, Moreno Valley, California 92555.

5 f. On or about March 20, 2009, after hearing an  
6 advertisement on the radio station KFI for mortgage refinancing  
7 services, George Francis Sylvia paid \$995 to GREEN, on behalf of  
8 INFINITY, to obtain refinancing of his mortgage loan. The  
9 advance fee was collected pursuant to the provisions of an  
10 agreement pertaining to loan solicitation, negotiation, and  
11 modification services to be provided by INFINITY with respect to  
12 a loan secured by the real property located at 14390 Oliver  
13 Street, Moreno Valley, California 92555.

14 g. On or about March 30, 2009, Carol Fleming paid  
15 \$995 to SHERMAN, on behalf of INFINITY, to obtain refinancing of  
16 her mortgage loan. The advance fee was collected pursuant to  
17 the provisions of an agreement pertaining to loan solicitation,  
18 negotiation, and modification services to be provided by  
19 INFINITY with respect to a loan secured by the real property  
20 located at 1239 N. Keystone Street, Burbank, California 91506.

21 h. On or about April 1, 2009, Rebecca Reily paid an  
22 advance fee of \$995 to BALTES, on behalf of INFINITY using the  
23 name "Hope to Homeowners". The advance fee was collected  
24 pursuant to the provisions of an agreement pertaining to loan  
25 solicitation, negotiation, and modification services to be  
26 provided by INFINITY with respect to a loan secured by the real  
27

1 property located at 36580 Hilltop Lane, Murrieta, California  
2 92563.

3 CONCLUSIONS OF LAW

4 17. The activities described in Paragraph 16, above,  
5 require a real estate license under Section 10131(d) and Section  
6 10131.2 of the Code.

7 18. Based on the information contained in Paragraphs  
8 13 through 16, above, PANDES, RUGGLES, HEDMAN, PRAHM, SWANSON,  
9 DORMAIER, SANTA MARIA, BALTES, MACK, COUGHLIN, COONEN, MACKEY,  
10 GREEN, GOSHERT, ANGUIANO, SAMAYOA, REYNOLDS, MOHOFF, SHERMAN,  
11 WILKISON, HOPP, LAW, KNEPPER, SMITH, PARK, RUIZ, SANCHEZ,  
12 ANDERSON, WHITE, HO, RODRIGUEZ, LEE, and BOYD performed and/or  
13 participated in loan solicitation, negotiation and modification  
14 activities which require a real estate broker license under the  
15 provisions of Code Sections 10131(d) and 10131.2 during a period  
16 of time when none of them licensed by the Department as a real  
17 estate broker nor employed as a real estate salesperson by the  
18 broker on whose behalf the activities were performed in  
19 violation of Section 10130 of the Code.

20  
21 19. Based on the information contained in Paragraphs  
22 13 and 16, above, INFINITY violated Section 10137 of the Code by  
23 employing and/or compensating individuals who were not licensed  
24 as a real estate salesperson or as a broker to perform  
25 activities requiring a real estate license.

26 20. Based on the information contained in Paragraphs  
27 14 and 16, above, INFINITY collected fees pursuant to an

1 agreement which constitutes an advance fee agreement within the  
2 meaning of Code Section 10085.

3 21. Based on the information contained in Paragraphs  
4 14, 15, and 16, above, the failure by INFINITY to submit the  
5 advance fee agreement and radio advertising to the Commissioner  
6 ten days before using it constitutes a violation of Code Section  
7 10085 and Section 2970 of the Regulations.

8 DESIST AND REFRAIN ORDER

9 Based on the Findings of Fact and Conclusions of Law  
10 stated herein:

11 1. IT IS HEREBY ORDERED that INFINITY GROUP SERVICES  
12 and KAHRAM ZAMANI, whether doing business under their own names,  
13 or any other names, or any fictitious name:

14 (i) Immediately desist and refrain from charging,  
15 demanding, claiming, collecting and/or receiving advance fees,  
16 as that term is defined in Section 10026 of the Code, in any  
17 form, and under any conditions, with respect to the performance  
18 of loan modification or any other form of mortgage loan  
19 forbearance services in connection with loans on residential  
20 property containing four or fewer dwelling units (Code Section  
21 10085.6).

22 (ii) Immediately desist and refrain from charging,  
23 demanding, claiming, collecting and/or receiving advance fees, as  
24 that term is defined in Section 10026 of the Code, for any of the  
25 other real estate related services offered to others, unless and  
26 until INFINITY GROUP SERVICES and KAHRAM ZAMANI, and each of  
27

1 them, demonstrate and provide evidence satisfactory to the  
2 Commissioner that each:

3 (a) has an advance fee agreement which has been  
4 submitted to the Department and which is in compliance with  
5 Section 10085 of the Code and Section 2970 of the Regulations;

6 (b) has placed all previously collected advance fees  
7 into a trust account for that purpose and is in compliance with  
8 Section 10146 of the Code; and

9 (c) has provided an accounting to trust fund owner-  
10 beneficiaries from whom advance fees have previously been  
11 collected in compliance with Code Section 10146 and Section 2972  
12 of the Regulations.

13 2. INFINITY GROUP SERVICES and KAHRAM ZAMANI  
14 immediately desist and refrain from employing or compensating any  
15 person for performing any act for which a real estate license is  
16 required unless that person is licensed as a real estate broker,  
17 or as a real estate salesman licensed under the broker employing  
18 or compensating him. In particular, INFINITY GROUP SERVICES and  
19 KAHRAM ZAMANI are ordered to desist and refrain from:  
20

21 (i) employing or compensating any person who does not  
22 hold a real estate license from soliciting borrowers and/or  
23 performing services for borrowers or lenders in connection with  
24 loans secured directly or collaterally by one or more liens on  
25 real property.

26 3. IT IS HEREBY ORDERED that ARTHUR PALENCIA PANDES;  
27 CHRISTOPHER SERAFINO SANTA MARIA; MARK CHRISTOPHER BALTES;

1 ARTHUR R. MACK; JUSTIN MICHAEL COUGHLIN; JEREMIAH JOSEPH COONEN;  
2 BRIAN C. MACKEY; MICHAEL WILLIAM RUGGLES; HENRY HEDMAN; MICHAEL  
3 D. PRAHM; ANDREW KEITH SWANSON; SCOTT M. DORMAIER; NICHOLAS J.  
4 VAN VRANKEN GREEN; BRIAN GOSHERT; EVELYN ANGUIANO; CHRIS  
5 SAMAYOA; JEREMY REYNOLDS; JENNY MOHOFF; JARED SHERMAN; CYNTHIA  
6 WILKISON; KRISTINA HOPP; CHAD LAW; KIRK KNEPPER; KIRK SMITH;  
7 STEPHEN PARK; JAIME RUIZ; ROBERT SANCHEZ; SCOTT ANDERSON; JOSHUA  
8 WHITE; TONY HO; SAMUEL RODRIGUEZ; JAY LEE; and OLGA BOYD,  
9 whether doing business under their own names, or any other  
10 names, or any fictitious name, ARE HEREBY ORDERED to immediately  
11 desist and refrain from performing any acts within the State of  
12 California for which a real estate broker license is required.  
13 In particular each of them is ORDERED TO DESIST AND REFRAIN  
14 from:

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

23 ///

24 ///

25 ///

26 ///

27 ///

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

5  
6 DATED: 12/22, 2009.

8 JEFF DAVI  
9 Real Estate Commissioner

10   
11 By WAYNE S. BELL  
12 Chief Counsel

13 **Notice:** Business and Professions Code Section 10139 provides  
14 that "Any person acting as a real estate broker or real estate  
15 salesperson without a license or who advertises using words  
16 indicating that he or she is a real estate broker without being  
17 so licensed shall be guilty of a public offense punishable by a  
18 fine not exceeding twenty thousand dollars (\$20,000), or by  
19 imprisonment in the county jail for a term not to exceed six  
20 months, or by both fine and imprisonment; or if a corporation, be  
21 punished by a fine not exceeding sixty thousand dollars  
22 (\$60,000)."

23 cc: Infinity Group Services  
24 163 Technology West, 1<sup>st</sup> Floor  
25 Irvine, California 92618

26 Kahram Zamani  
27 163 Technology West, 1<sup>st</sup> Floor  
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1 Mark Christopher Baltes  
2330 E. Arden Avenue  
Anaheim, California 92806

3 Arthur R. Mack  
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4 Norco, California 91760

5 Justin Michael Coughlin  
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