

1 Department of Real Estate  
2 320 West Fourth St. #350  
3 Los Angeles, CA 90013

4 (213) 576-6982

**FILED**  
OCT. 10 2011  
DEPARTMENT OF REAL ESTATE

By C. A.

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8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 \* \* \* \*

11 To: ) No. H-37576 LA  
12 WESTERN EMPOWERING INCORPORATED; )  
13 FELIPE CARLOS SEGOVIA, aka ) ORDER TO DESIST  
14 Felipe Carlos Segovia Castro, dba ) AND REFRAIN  
15 Western Empowering Enterprise Group; and )  
BORRIS MALDONADO. ) (B&P Code Section 10086)

16 The Real Estate Commissioner of the State of California ("Commissioner") has  
17 caused an investigation to be made of the activities of WESTERN EMPOWERING  
18 INCORPORATED; FELIPE CARLOS SEGOVIA, aka Felipe Carlos Segovia Castro, dba  
19 Western Empowering Enterprise Group; and BORRIS MALDONADO. Based on that  
20 investigation, the Commissioner has determined that WESTERN EMPOWERING  
21 INCORPORATED, FELIPE CARLOS SEGOVIA and BORRIS MALDONADO have engaged  
22 in, are engaging in, or are attempting to engage in, acts or practices constituting violations of the  
23 California Business and Professions Code ("Code"). Based on that investigation, the  
24 Commissioner hereby issues the following Findings of Fact, Conclusions of Law, and Desist and  
25 Refrain Order under the authority of Section 10086 of the Code.  
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1 Whenever acts referred to below are attributed to WESTERN EMPOWERING  
2 INCORPORATED, FELIPE CARLOS SEGOVIA and BORRIS MALDONADO, those acts are  
3 alleged to have been done by said parties, and/or by its officers, directors, employees, agents,  
4 affiliates and real estate licensees employed by or associated with that party who at all times  
5 mentioned were engaged in the furtherance of its business or operations and were acting within  
6 the course and scope of their authority and employment.

7 FINDINGS OF FACT

8 *Individuals and Entities*

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10 1. WESTERN EMPOWERING INCORPORATED (“WEI”) is not now and has  
11 never been licensed by the Department of Real Estate of the State of California (“Department”)  
12 as a real estate broker. WEI is a California corporation. WEI’s main corporate office listed with  
13 the corporate status unit of the Secretary of State is located at 22365 Barton Rd., Suite 312,  
14 Grand Terrace, CA 92313. FELIPE CARLOS SEGOVIA is the Chief Executive Officer and  
15 President of the corporation. Delmy Marina Cruz is the Secretary and Lilian Velasquez is the  
16 Chief Financial Officer.

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18 2. FELIPE CARLOS SEGOVIA, aka Felipe C. Segovia Castro (“SEGOVIA”),  
19 dba Western Empowering Enterprises Group, is not, and was not at any time relevant herein,  
20 licensed by the Department as a real estate broker or as a salesperson employed by a broker. At  
21 all times relevant herein, SEGOVIA was and is the President of WEI.

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23 3. On or about January 2, 2009, SEGOVIA, using the name Felipe C. Segovia  
24 Castro, filed a Fictitious Business Name Statement with the County Recorder office in San  
25 Bernardino, registering the use of the name Western Empowering Enterprise Group (“WEEG”).  
26 SEGOVIA indicated that this was a business name he was going to use in operating a business  
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1 out of offices located at 22365 Barton Rd. Suite 312, Grand Terrace, CA 92313.

2 4. BORRIS MALDONADO, aka Boris Maldonado ("MALDONADO") is not,  
3 and was not at any time relevant herein, licensed by the Department as a real estate broker or as a  
4 salesperson employed by a broker. At times MALDONADO also did business as California  
5 Property Financial, 1076 San Antonio Dr. #K8, Colton, CA 92324.

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

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10 *Unlicensed Activity*

11 6. At all times relevant herein, the parties and entities listed in Paragraphs 1  
12 through 4 above engaged in the business of, acted in the capacity of, advertised or assumed to act  
13 as real estate brokers in the State of California within the meaning of Code Sections 10131(d)  
14 and 10131.2. Their activities included soliciting borrowers or lenders for and/or negotiating  
15 loans, collecting payments and/or performing services for borrowers or lenders in connection  
16 with loans secured by liens on real property. Their activities also included claiming, demanding,  
17 charging, receiving, collecting or contracting for the collection of an advance fee within the  
18 meaning of Code Sections 10026 and 10085. Specific examples include, but are not limited to,  
19 the transactions listed below.

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21 7. On or about November 12, 2008, borrower Martin G. entered into an  
22 agreement with WEI, SEGOVIA and MALDONADO whereby WEI and SEGOVIA, doing  
23 business as WEEG, would provide loan modification services in exchange for an advance fee.  
24 On November 12, 2008, borrower Martin G. paid SEGOVIA (as WEEG) \$1,250.00 as an  
25 advance fee. WEI, SEGOVIA, and MALDONADO did not perform any loan modification  
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1 services for Martin G. On July 2, 2009, WEI gave borrower Martin G. a reimbursement check  
2 for \$1,250.00 as a refund. However, the check bounced due to insufficient funds and WEI,  
3 SEGOVIA and MALDONADO refused to provide any further refund of advance fees paid.

4 8. On or about April 21, 2009, borrower Leobardo V. entered into a written  
5 agreement with MALDONADO as an agent of WEEG (SEGOVIA) for loan modification  
6 services. Between April 21, 2009 and June 23, 2009, borrower Leobardo V. exchanged  
7 numerous communications with MALDONADO and SEGOVIA regarding the loan modification  
8 process. Leobardo V. made several payments of fees to SEGOVIA (as WEEG), totaling in  
9 excess of \$2,000.00. On or about July 8, 2009, Leobardo V. went to the offices of SEGOVIA  
10 and WEEG located at 22365 Barton Road, Suite 312, Grand Terrace, CA 92583, and spoke with  
11 SEGOVIA. SEGOVIA was not able to provide any information or paperwork documenting the  
12 status of Leobardo V.'s loan modification. WEI, MALDONADO, and SEGOVIA (as WEEG)  
13 did not perform any loan modification services for Leobardo V. and refused to refund the  
14 \$2,000.00 he had paid in advance fees.  
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17 9. Beginning at a time no later than May 29, 2009, SEGOVIA (WEEG), and  
18 MALDONADO offered to provide loss mitigation, loan modification and/or "short payoff"  
19 services to borrower Hector R. On or about May 29, 2009, borrower Hector R. and his wife met  
20 with MALDONADO who explained the loss mitigation process to them and indicated that the  
21 total fee would be \$2,000.00 per property, for a total of \$4,000.00. MALDONADO, as an agent  
22 of WEI and/or WEEG, collected financial information and documentation from borrower Hector  
23 R. MALDONADO asked Hector R. to pay \$1,000.00 per property as an advance fee for services  
24 to be provided. Borrower Hector R. gave MALDONADO a check for \$2,000.00 on June 2,  
25 2009, and MALDONADO provided Hector R. with a receipt on WEEG letterhead.  
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1 MALDONADO, SEGOVIA and WEEG failed to provide any "short payoff", loss mitigation or  
2 loan modification services to borrower Hector R. and refused to refund the \$2,000.00 he had paid  
3 in advance fees.

4 10. Respondents WEI, SEGOVIA and MALDONADO, all at times doing  
5 business as WEEG, were not licensed by the Department in any capacity at any time during the  
6 period set forth above. They solicited borrowers for loss mitigation, "short payoff", and/or loan  
7 modification services, and collected advance fees in connection therewith, thereby engaging in  
8 activities requiring a real estate broker license. In so doing, they violated Business and  
9 Professions Code Section 10130.  
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11 CONCLUSIONS OF LAW

12 The conduct, acts and/or omissions of WESTERN EMPOWERING  
13 INCORPORATED, FELIPE CARLOS SEGOVIA, aka Felipe Carlos Segovia Castro, dba  
14 Western Empowering Enterprises Group, and BORRIS MALDONADO, in advertising,  
15 soliciting, and negotiating on behalf of borrowers when they were not licensed by the  
16 Department was in violation of Code Section 10130.  
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18 DESIST AND REFRAIN ORDER

19 Based on the Findings of Fact and Conclusions of Law stated herein, it is hereby  
20 ordered that WESTERN EMPOWERING INCORPORATED, FELIPE CARLOS SEGOVIA,  
21 aka Felipe Carlos Segovia Castro, whether doing business under their own names, or any other  
22 names, or any fictitious names, ARE HEREBY ORDERED to immediately desist and refrain  
23 from performing any acts within the State of California for which a real estate broker license is  
24 required. In particular, each of them is ORDERED TO DESIST AND REFRAIN from:  
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1 (i) charging, demanding, claiming, collecting and/or receiving advance fees, as  
2 that term is defined in Section 10026 of the Code, in any form, and under any conditions, with  
3 respect to the performance of loan modifications or any other form of mortgage loan  
4 forbearance service in connection with loans on residential property containing four or fewer  
5 dwelling units; and

6 (ii) charging, demanding, claiming, collecting and/or receiving advance fees, as  
7 that term is defined in Section 10026 of the Code, for any other real estate related services  
8 offered by them to others.  
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10 DATED: 9/28, 2011

11 BARBARA J. BIGBY  
12 Acting Real Estate Commissioner

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

22 cc: Western Empowering Incorporated  
23 22365 Barton Road, Suite 312  
24 Grand Terrace, CA 92313

Felipe Carlos Segovia  
3191 Temple Ave., Suite 140  
Pomona, CA 91768

25 Felipe Carlos Segovia  
26 aka Felipe C. Segovia Castro  
27 dba Western Empowering Enterprise Group  
22365 Barton Road, Suite 312  
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Borris Maldonado  
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