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**STATE OF CALIFORNIA**  
**BUSINESS, TRANSPORTATION AND HOUSING AGENCY**  
**DEPARTMENT OF CORPORATIONS**

**TO: Gino S. Camarena**  
**Gino S. Camarena doing business as American Home Loans**  
380 North 8<sup>th</sup> Street, Suite 15  
El Centro, CA 92243

**DESIST AND REFRAIN ORDER**  
**(For violations of section 50002 of the California Financial Code)**

The California Corporations Commissioner (“Commissioner”) finds that:

1. Gino S. Camarena and Gino S. Camarena doing business as American Home Loans have been conducting mortgage-lending activities under the name American Home Loans in El Centro, California.

2. CBSK Financial Group, Inc. doing business as American Home Loans (“CBSK”) had a California Residential Mortgage Lender and/or Servicer License (“License”) with the California Department of Corporations.

3. CBSK had a branch located at 380 North 8<sup>th</sup> Street, Suite 15, El Centro, California, 92243. On October 9, 2007, the Commissioner issued against CBSK an Order To Discontinue Residential Mortgage Lending and/or Servicing Activities. On December 6, 2007, the Commissioner issued an Order Summarily Revoking CBSK’s License.

4. In 2008, after the revocation of CBSK’s License, Gino S. Camarena and Gino S. Camarena doing business as American Home Loans circulated several pre-approval loan letters as American Home Loans to buyers and a seller’s agent.

5. The letterhead used by Gino S. Camarena and Gino S. Camarena doing business as American Home Loans identified American Home Loans with the address of 380 North 8<sup>th</sup> Street, Suite 15, El Centro, California, 92243.

6. The California Department of Corporations has jurisdiction over and regulates residential mortgage lenders and servicers under the California Residential Mortgage Lending Act found in

1 California Financial Code sections 50000 *et seq.* California Financial Code section 50002 states in  
2 part:

3           No person shall engage in the business of making residential mortgage loans or  
4           servicing residential mortgage loans, in this state, without first obtaining a license  
5           from the commissioner.

6           7. Gino S. Camarena and Gino S. Camarena doing business as American Home Loans do not  
7           have a License from the Commissioner authorizing them to conduct business as a residential  
8           mortgage lender and/or servicer, as required by California Financial Code section 50002.

9           8. Gino S. Camarena and Gino S. Camarena doing business as American Home Loans are not  
10          exempt from the licensing requirements of California Financial Code section 50002.

11          9. Pursuant to California Financial Code section 50320, whenever, in the opinion of the  
12          commissioner, a person is engaged, either actually or through subterfuge, in the business of  
13          making residential mortgage loans or servicing residential mortgage loans without a license from the  
14          commissioner, the commissioner may order that person to desist and refrain. If, within 30 days after  
15          an order is served, a request for a hearing is filed in writing and the hearing is not held within 60 days  
16          of the filing, the order is rescinded.

17          Based upon the foregoing findings, the California Corporations Commissioner is of the  
18          opinion that, Gino S. Camarena and Gino S. Camarena doing business as American Home Loans and  
19          its officers, directors, partners, agents, and/or employees are in violation of California Financial Code  
20          section 50002. Pursuant to California Financial Code sections 50320, Gino S. Camarena and Gino S.  
21          Camarena doing business as American Home Loans are hereby ordered to desist and refrain from  
22          engaging in the financing, brokering, or servicing of loans without first obtaining a license from the  
23          Commissioner.

24          This Order is necessary, in the public interest, for the protection of investors and consistent  
25          with the purposes, policies and provisions of the California Residential Mortgage Lending Act. This  
26          order shall remain in full force and effect until further order of the California Corporations  
27          Commissioner.

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January 28, 2009  
Los Angeles, California

PRESTON DuFAUCHARD  
California Corporations Commissioner

By: \_\_\_\_\_  
ALAN S. WEINGER  
Lead Corporations Counsel