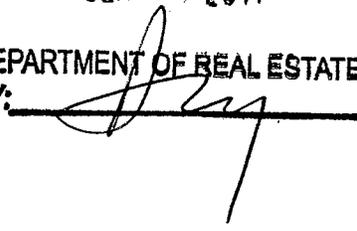


1 Department of Real Estate
2 320 West Fourth Street, Ste. 350
3 Los Angeles, California 90013
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5 Telephone: (213) 576-6982
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FILED

SEP - 1 2011

DEPARTMENT OF REAL ESTATE
BY: 

8 DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 * * * * *

11 To:) No. H-37500 LA
12)
13 WLC MORTGAGE SERVICES, INC.;) ORDER TO DESIST
14 and WILLIAM LEE COOK) AND REFRAIN
15) (B&P Code Section 10086)
16)
17 _____)

16 The Commissioner ("Commissioner") of the California
17 Department of Real Estate ("Department") caused an investigation
18 to be made of the activities of WLC MORTGAGE SERVICES, INC.
19 ("WLC"), and WILLIAM LEE COOK ("COOK"), and has determined that
20 WLC and COOK have engaged in or are engaging in acts or practices
21 constituting violations of the California Business and
22 Professions Code ("Code") including engaging in the business of,
23 acting in the capacity of, advertising, or assuming to act, as
24 real estate brokers in the State of California within the meaning
25 of Section 10131(d) (soliciting borrowers or lenders or
26 negotiating loans) and Section 10131.2 (claiming advance fees in
27 connection with a loan) with being licensed by the Department.

1 Based on the findings of that investigation, as set forth below,
2 the Commissioner hereby issues the following Findings of Fact and
3 Desist and Refrain Order pursuant to Section 10086 of the Code.

4 FINDINGS OF FACT

5 1. At no time herein mentioned have WLC or COOK been
6 licensed by the Department in any capacity.

7 2. At the time set forth below WLC and COOK engaged
8 in the business of, acted in the capacity of, or advertised
9 through others, a mortgage loan modification service and advance
10 fee brokerage offering to perform mortgage loan modification
11 services with respect to loans secured by liens on real property
12 for compensation or in expectation of compensation and for fees
13 often collected in advance as well as at the conclusion of the
14 transaction.

15 3. As of November 21, 2008, Jose C. ("Jose") had
16 paid a total advance fee of \$3,000 to WLC and COOK. The advance
17 fee paid by Jose was collected pursuant to the provisions of an
18 agreement pertaining to loan modification services to be
19 provided with respect to a loan secured by real property located
20 in the city of Pasadena, California.

21 4. As of April 13, 2009, Sonia Z. ("Sonia") had paid
22 a total advance fee of \$3,100 to WLC and COOK. The advance fee
23 paid by Sonia was collected pursuant to the provisions of an
24 agreement pertaining to loan modification services to be
25 provided with respect to a loan secured by real property located
26 in the city of Whittier, California.

27 5. The activities of WLC and COOK constitute a

1 course of conduct which includes the homeowners-borrowers stated
2 above by way of example, but is by no means limited to those
3 named consumers and their real property.

4 CONCLUSIONS OF LAW

5 6. Based on the information contained in Paragraphs
6 2, 3, 4 and 5, above, WLC and COOK participated in mortgage loan
7 modification activities which require a real estate broker
8 license under the provisions of Code Sections 10131(d) and
9 10131.2 during a period of time when WLC and COOK were not
10 licensed by the Department as real estate brokers in violation
11 of Section 10130 of the Code.

12
13 DESIST AND REFRAIN ORDER

14 Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW
15 stated herein, it is hereby ordered that WLC MORTGAGE SERVICES,
16 INC., and WILLIAM LEE COOK, whether doing business under their
17 own names, or any other names, or any fictitious name, ARE
18 HEREBY ORDERED to immediately desist and refrain from performing
19 any acts within the State of California for which a real estate
20 broker license is required. In particular, each of them is
21 ORDERED TO DESIST AND REFRAIN from charging, demanding,
22 claiming, collecting and/or receiving advance fees, as that term
23 is defined in Section 10026 of the Code, for any other real
24 estate related services offered by them to others.

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1 DATED: 8/24, 2011.

2
3 BARBARA J. BIGBY
Acting Real Estate Commissioner

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

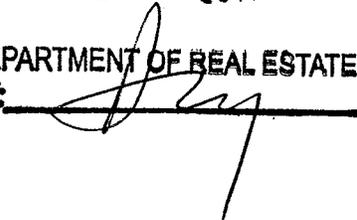
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23 cc: WLC Mortgage Services, Inc.
c/o Talley & Company (Agent for Service)
24 790 The City Drive South, Suite 300
Orange, California 95268

25 William Lee Cook
26 25401 Empty Saddle Drive
27 Laguna Hills, California 92653

1 Department of Real Estate
2 320 West Fourth Street, Ste. 350
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21 constituting violations of the California Business and
22 Professions Code ("Code") including engaging in the business of,
23 acting in the capacity of, advertising, or assuming to act, as
24 real estate brokers in the State of California within the meaning
25 of Section 10131(d) (soliciting borrowers or lenders or
26 negotiating loans) and Section 10131.2 (claiming advance fees in
27 connection with a loan) with being licensed by the Department.

1 Based on the findings of that investigation, as set forth below,
2 the Commissioner hereby issues the following Findings of Fact and
3 Desist and Refrain Order pursuant to Section 10086 of the Code.

4 FINDINGS OF FACT

5 1. At no time herein mentioned have WLC or COOK been
6 licensed by the Department in any capacity.

7 2. At the time set forth below WLC and COOK engaged
8 in the business of, acted in the capacity of, or advertised
9 through others, a mortgage loan modification service and advance
10 fee brokerage offering to perform mortgage loan modification
11 services with respect to loans secured by liens on real property
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15 3. As of November 21, 2008, Jose C. ("Jose") had
16 paid a total advance fee of \$3,000 to WLC and COOK. The advance
17 fee paid by Jose was collected pursuant to the provisions of an
18 agreement pertaining to loan modification services to be
19 provided with respect to a loan secured by real property located
20 in the city of Pasadena, California.

21 4. As of April 13, 2009, Sonia Z. ("Sonia") had paid
22 a total advance fee of \$3,100 to WLC and COOK. The advance fee
23 paid by Sonia was collected pursuant to the provisions of an
24 agreement pertaining to loan modification services to be
25 provided with respect to a loan secured by real property located
26 in the city of Whittier, California.

27 5. The activities of WLC and COOK constitute a

1 course of conduct which includes the homeowners-borrowers stated
2 above by way of example, but is by no means limited to those
3 named consumers and their real property.

4 CONCLUSIONS OF LAW

5 6. Based on the information contained in Paragraphs
6 2, 3, 4 and 5, above, WLC and COOK participated in mortgage loan
7 modification activities which require a real estate broker
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10 licensed by the Department as real estate brokers in violation
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14 Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW
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Acting Real Estate Commissioner

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