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FILED

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5 DEPARTMENT OF REAL ESTATE

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8 STATE OF CALIFORNIA

9 DEPARTMENT OF REAL ESTATE

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11 To:)
12) NO. H-5447 SAC
13 TEAM DREAM STREET LLC,)
14 STARTOVERTODAY.COM)
15 and THOMAS VANASSE) ORDER TO DESIST AND REFRAIN
) (B&P Code Section 10086)

16 The Commissioner (hereinafter "Commissioner") of the California Department
17 of Real Estate (hereinafter "Department") caused an investigation to be made of the activities of
18 TEAM DREAM STREET LLC (hereinafter "TDS"), STARTOVERTODAY.COM, and
19 THOMAS VANASSE (hereinafter "VANASSE"). Based on that investigation, the
20 Commissioner has determined that TDS, STARTOVERTODAY.COM, and VANASSE have
21 engaged in, is engaging in, or is attempting to engage in, acts or practices constituting violations
22 of the California Business and Professions Code (hereinafter "the Code") and/or Title 10,
23 Chapter 6, California Code of Regulations (hereinafter "the Regulations"), including the
24 business of, acting in the capacity of, and/or advertising or assuming to act as, a real estate
25 broker in the State of California within the meaning of Sections 10131(d) (performing services
26 for borrowers and/or lenders in connection with loans secured by real property) and 10131.2
27 (real estate broker license required to charge and collect an advance fee) of the Code.

1 Furthermore, based on the investigation, the Commissioner hereby issues the following Findings
2 of Fact, Conclusions of Law, and Desist and Refrain Order under the authority of Section 10086
3 of the Code.

4 FINDINGS OF FACT

5 1. TDS is a limited liability company registered with the California
6 Secretary of State's Office. At no time mentioned has TDS been licensed by the Department in
7 any capacity.

8 2. STARTOVERTODAY.COM is a fictitious business name owned by
9 TDS. At no time mentioned has STARTOVERTODAY.COM been licensed by the Department
10 in any capacity.

11 3. At no time mentioned has VANASSE been licensed by the Department
12 in any capacity.

13 4. During the period of time set forth below, TDS,
14 STARTOVERTODAY.COM, and VANASSE, solicited borrowers and negotiated to do one or
15 more of the following acts for another or others, for or in expectation of compensation; negotiate
16 one or more loans for, or perform services for, borrowers and/or lenders in connection with loans
17 secured directly or collaterally by one or more liens on real property; and charge, demand or
18 collect an advance fee for any of the services offered.

19 5. TDS and/or STARTOVERTODAY.COM solicits homeowners for loan
20 modification services on their website, www.startovertoday.com. As described on the website,
21 TDS and/or STARTOVERTODAY.COM makes the following services and general claims:

- 22 • "We Can Help You Save Your Home!"
- 23 • "FORECLOSURE ALTERNATIVES: If you have found yourself in a
24 financial situation in which you are struggling to make your monthly
25 mortgage payments, have unfavorable loan terms, or may be in jeopardy of
26 losing your home due to missed payments, we can help!"

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- 1 • “STARTOVERTODAY.COM provides a variety of Foreclosure
2 Alternative programs for qualified home owners! By utilizing our strong
3 relationships with lenders and extensive experience and knowledge of
4 current laws and regulations, we can help you find the right long term
5 financial solution for you and your home.”
- 6 • “How the Process Works: The process starts with an initial consultation
7 with a *STARTOVERTODAY.COM* Financial Strategist. We will discuss
8 your specific hardship and what type of Foreclosure Alternative Program
9 would most benefit your situation. This initial consultation will give us
10 direction and let us know what options are available to you.
11 We will then analyze and process documentation that is essential to
12 support different foreclosure alternative requests. With all documentation
13 and information gathered, we will prepare a custom program package
14 which will include a computer modeled cost analysis that shows the
15 lender’ potential loss if foreclosure is not avoided.
16 After submission of your package, our team will go to work obtaining an
17 affordable and worthwhile alternative for both you and the lender. You
18 should know that this process could take several weeks. Any proposal by
19 your lender will be discussed with you for final approval. Even though we
20 can’t guarantee a successful outcome, we are confident in our ability to
21 help you obtain the best possible solution.”

22 6. Beginning on November 2, 2009 and continuing after, VANASSE, who
23 was acting on behalf on TDS and/or STARTOVERTODAY.COM, solicited Deputy
24 Commissioner Shelly Harkins, using the name Jane Thompson, for a loan modification.
25 VANASSE indicated he was a “Senior Financial Strategist” with STARTOVERTODAY.COM.
26 The solicitation made the claim: “for those who are also in problematic mortgage situations,
27 *StartOverToday.com* is proud to offer a *Home Loan Modification Service* that allows us to

