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2 Department of Real Estate  
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**FILED**  
AUG 20 2021  
DEPARTMENT OF REAL ESTATE  
By *J. Taggart*

8 BEFORE THE DEPARTMENT OF REAL ESTATE  
9 STATE OF CALIFORNIA

10 \* \* \*

11 To: )  
12 ) NO. H- 12539 SF  
13 REGINA CHEREE DICKSON )  
14 ) ORDER TO DESIST AND REFRAIN  
15 ) (B&P Code Section 10086)

16 The Real Estate Commissioner ("Commissioner") of the California Department of  
17 Real Estate ("Department") has caused an investigation to be made into the activities of  
18 REGINA CHEREE DICKSON, ("DICKSON"), doing business as COASTAL MOUNTAIN  
19 BUSINESS SERVICES, that fall within the meaning of Section 10131 (real estate broker  
20 defined) of the California Business & Professions Code ("Code"). Based upon the findings of  
21 that investigation, as set forth below, the Commissioner has determined and is of the opinion  
22 that:

23 DICKSON has violated Section 10130 (license required to act as a real estate  
24 broker) of the Code by engaging in the business of or acting as a real estate broker, within the  
25 meaning of Section 10131 (d) (collect payments or perform services for borrowers or lenders or  
26 note owners in connection with loans secured directly or collaterally by liens on real property) of  
27 the Code without first having obtained a real estate broker license from the Department.

1 Whenever acts referred to below are attributed to DICKSON, those acts are  
2 alleged to have been done by DICKSON, acting by herself, or by and/or through one or more  
3 known or unknown agents, associates, and/or co-conspirators, and using other names or fictitious  
4 business names including but not limited to COASTAL MOUNTAIN BUSINESS SERVICES.

5 The Commissioner hereby issues the following Findings of Fact, Conclusions of  
6 Law, and Desist and Refrain Order under the authority of Section 10086 of the Code.

7 FINDINGS OF FACT

8 1. On November 2, 1995, the Department issued a real estate salesperson  
9 license to DICKSON.

10 2. On June 19, 2001, the Department issued a real estate broker license to  
11 DICKSON.

12 3. On August 22, 2005, the Department filed an Accusation, H-9349 SF,  
13 against DICKSON alleging violations of real estate law.

14 4. Effective January 12, 2006, the Department and DICKSON entered into a  
15 Stipulation and Agreement for the purposes of settling and disposing of the Accusation filed on  
16 August 22, 2005. The Stipulation and Agreement revoked DICKSON's real estate broker license  
17 but granted her a right to a restricted broker license.

18 5. On February 8, 2006, the Department issued a restricted real estate broker  
19 license to DICKSON.

20 6. On July 23, 2009, the Department filed an Accusation, H-5246 SAC,  
21 against DICKSON alleging violations of real estate law.

22 7. Effective December 25, 2009, the Department and DICKSON entered into  
23 a Stipulation and Agreement for the purposes of settling and disposing of the Accusation filed on  
24 July 23, 2009. The Stipulation and Agreement revoked DICKSON's restricted real estate broker  
25 license but granted DICKSON the right to a restricted real estate salesperson license if

26 DICKSON made application and paid the appropriate fee for the restricted license within 90 days  
27 from the effective date of the Decision.

1 8. DICKSON failed to apply for the restricted real estate salesperson license  
2 within 90 days from the effective date of the Decision.

3 9. Since December 25, 2009, DICKSON has not been licensed in any  
4 capacity by the Department.

5 10. On January 15, 2021, a Department investigator interviewed Julie R. and  
6 Beth R. in regards to DICKSON collecting payments for loans secured by real property. Beth R.  
7 stated that her husband, who had passed away, owned some properties and DICKSON was  
8 helping them out by accepting checks and tracking the balances of the loans. Julie R. stated that  
9 DICKSON sends them copies of receipts and invoices, keeps track of interest and principal  
10 payments, and charges fifteen dollars per month per note.

11 11. On January 15, 2021, Julie R. and Beth R. emailed a Department  
12 investigator a copy of an invoice from DICKSON. The invoice charged fifteen dollars per note  
13 per month for seven notes and was dated December 10, 2020.

14 12. On March 5, 2021, DICKSON emailed a Department investigator and  
15 stated she keeps track of borrower payments for principal and interest, receives payment, and  
16 forwards borrower payments on to Beth R.'s Provident Trust Group ("Provident").

17 13. On March 9, 2021, Julie R. emailed a Department investigator and stated  
18 DICKSON prints out and sends invoices to borrowers with the amount due for monthly principal  
19 and interest. After a payment is received, DICKSON then fills out a deposit slip and mails the  
20 borrower's payment to Provident, the custodian of the Deed of Trust.

21 CONCLUSIONS OF LAW

22 14. Based on the findings of fact contained in paragraphs 1 through 13, above,  
23 DICKSON, among other things, collected payments and/or performed services for borrowers or  
24 lenders or note owners in connection with loans secured directly or collaterally by liens on real  
25 property for or in expectation of compensation in violation of Sections 10130 and 10131(d) of  
26 the Code.

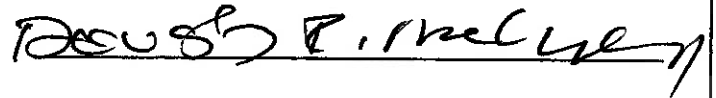
27 ///

1 DESIST AND REFRAIN ORDER

2 Based on the Findings of Fact and Conclusions of Law stated herein, REGINA  
3 CHEREE DICKSON IS HEREBY ORDERED to immediately Desist and Refrain from  
4 performing any and all acts within the State of California for which a real estate broker license is  
5 required, in particular, to immediately Desist and Refrain collecting payments and/or performing  
6 services for borrowers or lenders or note owners in connection with loans secured directly or  
7 collaterally by liens on real property for compensation unless and until a real estate broker license  
8 is obtained.

9 DATED: 8.12.21

11 DOUGLAS R. McCAULEY  
12 REAL ESTATE COMMISSIONER

13   
14

15 -NOTICE-

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

**DEPARTMENT OF REAL ESTATE**

CITE &amp; FINE

P.O. BOX 137012

SACRAMENTO, CA 95813-7012

**CITATION**

**YOUR FAILURE TO RESPOND TO THIS CITATION, PAY THE ASSESSED FINE, OR SATISFY AN ORDER TO DESIST & REFRAIN MAY RESULT IN:**

- ✓ LICENSE ISSUANCE WITHHELD
- ✓ A CIVIL JUDGMENT FOR THE UNPAID FINE.
- ✓ ANY UNPAID DEBT SENT TO COLLECTIONS, WHICH MAY INCUR ADDITIONAL FEES AND NEGATIVELY IMPACT YOUR CREDIT RATING.

**To:** REGINA CHEREE DICKSON  
D.B.A. COASTAL MOUNTAIN BUSINESS SERVICES  
44911 N HIGHWAY 101  
LAYTONVILLE, CA 95454

**RE:** NUMBER OF CITATIONS: 1  
CITATION NUMBER(S): See Below  
DRE CASE NUMBER: 5-20-0805-002  
DRE HEARING NUMBER: H-12539SF  
PAYMENT DUE DATE: 30 Days after receipt

**TOTAL FINE AMOUNT:**  
\$2,500.00

Pursuant to the authority provided in California Business and Professions Code §10080.9 and Commissioner's Regulation 2907, et seq., the California Department of Real Estate hereby issues this citation to Regina Cheree Dickson d.b.a. Coastal Mountain Business Services (Respondent), an unlicensed person/entity for specified violation(s) of the Real Estate Law. An Order to Desist & Refrain (D&R) accompanies the Citation(s).

**CITATION SECTION**

REF	CITATION NUMBER	VIOLATION(S)	FINE
1	C-5-21-0616-001 (PRIMARY)	Violation: B&P 10130 - Acting without license  Between January 15, 2021, and March 9, 2021, Respondent collected payments and/or performed services for borrowers or lenders or note owners in connection with loans secured directly or collaterally by liens on real property for or in expectation of compensation in violation of Sections 10130 and 10131(d) of the Code.	\$2500.00
<b>TOTAL ADMINISTRATIVE FINES: \$2,500.00</b>			

**CONTESTING THE D&R AND CITATION – FORMAL ADMINISTRATIVE HEARING**

Pursuant to Chapter 5 (commencing with Section 11500) of Part 1 of Division 3 of Title 2 of the Government Code, you have the right to a formal administrative hearing conducted by an administrative law judge through the Office of Administrative Hearings. Please refer to the accompanying Order to Desist & Refrain for information on contesting the D&R.

**ADDITIONAL CITE AND FINE INFORMATION** is available on the Department's website at [www.dre.ca.gov](http://www.dre.ca.gov).

**CITE & FINE**  
**Department of Real Estate**

By:



L.S. MARTIN  
Compliance Officer

# CITATION AND FINE INVOICE

RE 589 (Rev 9/14)

DRE USE ONLY

DRE USE ONLY

## CITATION INFORMATION

DRE CITATION NUMBER

C-5-21-0616-001 (PRIMARY)

DRE CASE NUMBER

5-20-0805-002

DRE RECEIVED DATE

CITATION/INVOICE DATE

06/17/2021

INVOICE NUMBER

CIT03118 (PRIMARY)

DRE LICENSE NUMBER

CITED PARTY

REGINA CHEREE DICKSON  
44911 N HIGHWAY 101  
LAYTONVILLE, CA 95454

## DESCRIPTION

TOTAL

ASSESSED ADMINISTRATIVE FINE .....

\$2,500.00

**TOTAL DUE TO DRE BY:** 30 DAYS AFTER RECEIPT

- ❖ Payment may be made by certified funds, money order, or credit card. If paying by credit card, complete and return the credit card information requested. **No personal or company checks will be accepted.**
- ❖ If payment is mailed, please include a copy of this invoice with your payment.
- ❖ Per Government Code §16583.1, referral of this bill to Collections may result in additional costs to you, above the amount of the initial fine assessed. To avoid additional costs, you must pay this bill within the time prescribed.
- ❖ This invoice is for 1 citation.

## INSTRUCTIONS

FOR ACCOUNTING USE  
ONLY:  
164300.36

- A copy of this invoice must accompany your remittance to ensure proper credit to your account.
- Make the cashier's check or money order payable to:  
*California Department of Real Estate, or DRE*
- Mail to: CALIFORNIA DEPARTMENT OF REAL ESTATE  
FISCAL/CITATIONS  
P.O. BOX 137006  
SACRAMENTO, CA 95813-7006

## CREDIT CARD PAYMENT FOR CITATIONS

RE 909CAF (Rev. 1/14)

### GENERAL INFORMATION

- Fines may be charged to your VISA, MasterCard, Discover, or American Express credit card.
- Complete the information requested below and mail or fax to DRE at:

DEPARTMENT OF REAL ESTATE  
Fiscal/Citations  
P.O. Box 137006  
Sacramento, CA 95813-7006  
Fax: (916) 263-8889

### CREDIT CARD INFORMATION

- When charging fees to your VISA, MasterCard (MC), Discover Card (DSC), or American Express (AE), the following information must be completed and submitted:

METHOD OF PAYMENT (CHECK ONE) <input type="checkbox"/> VISA <input type="checkbox"/> MC <input type="checkbox"/> DSC <input type="checkbox"/> AE	ACCOUNT NUMBER _____	<b>DRE USE ONLY</b>
EXPIRATION DATE _____	AMOUNT AUTHORIZED \$ _____	ZIP CODE OF CARDHOLDER _____
CARDHOLDER NAME (PLEASE PRINT) _____		Approval # _____
CITED PERSON'S NAME (IF DIFFERENT THAN CARDHOLDER) _____		Reference # _____
PURPOSE OF TRANSACTION <b>INVOICE CIT03118 (PRIMARY)</b>		Transaction Date _____
LICENSE INFORMATION (IF APPLICABLE) <input type="checkbox"/> SALESPERSON <input type="checkbox"/> BROKER <input type="checkbox"/> CORPORATION/OFFICER ID#		DRE CITATION OR CASE # (IF KNOWN) _____

### CERTIFICATION

*I hereby certify that I understand that the fee remitted is deemed earned upon receipt.  
(B&P Section 10207)*

SIGNATURE ➤ _____	DATE _____
PRINTED NAME (LAST, FIRST MIDDLE) _____	DAYTIME TELEPHONE NUMBER (     ) _____
MAILING ADDRESS _____	CITY                      STATE                      ZIP CODE _____

**PRIVACY NOTICE:** Section 1798.17 of the Civil Code requires this notice be provided when collecting personal or confidential information from individuals. Each individual has the right to review personal information maintained by this agency, unless access is exempted by law. Government Code Section 6162 and 6163 authorizes the maintenance of this information. All information is voluntary; however, failure to provide requested information may cause your credit card payment request to be delayed. The information requested in this form is used to verify the authenticity of the credit card you wish to use to pay for DRE transaction/service fees. There are no known or foreseeable interagency or intergovernmental transfers of this information. For more information or access to this record, please contact the Fiscal Officer at (916) 576-8098 or you may write to Department of Real Estate, 1651 Exposition Blvd, Sacramento, CA 95815.



**NOTICE OF INTENT TO REQUEST A FORMAL HEARING**

RE 588A (New 7/14)

**CITATION INFORMATION**

CITED PARTY

DRE LICENSE NUMBER

CITATION NUMBER

DRE CASE NUMBER

**INSTRUCTIONS**

- ❖ Check the boxes corresponding to the parts of the citation you are contesting for each violation as numbered in the citation.
- ❖ Please attach an explanation and supporting documents that you wish for us to consider during our review.

**TO THE REAL ESTATE COMMISSIONER**

*I hereby acknowledge receipt of the Citation referenced above and notification of my right to contest the Citation. I do hereby contest the Citation and notify you that I intend to request a formal citation hearing. I have indicated below the parts of the Citation I am contesting, and I am not contesting any parts that I have not checked.*

**CONTESTED PARTS**

VIOLATION NUMBER 1	<input type="checkbox"/> VIOLATION <input type="checkbox"/> ORDER OF CORRECTION <input type="checkbox"/> FINE AMOUNT	COMMENTS
VIOLATION NUMBER 2	<input type="checkbox"/> VIOLATION <input type="checkbox"/> ORDER OF CORRECTION <input type="checkbox"/> FINE AMOUNT	COMMENTS
VIOLATION NUMBER 3	<input type="checkbox"/> VIOLATION <input type="checkbox"/> ORDER OF CORRECTION <input type="checkbox"/> FINE AMOUNT	COMMENTS
VIOLATION NUMBER 4	<input type="checkbox"/> VIOLATION <input type="checkbox"/> ORDER OF CORRECTION <input type="checkbox"/> FINE AMOUNT	COMMENTS
VIOLATION NUMBER 5	<input type="checkbox"/> VIOLATION <input type="checkbox"/> ORDER OF CORRECTION <input type="checkbox"/> FINE AMOUNT	COMMENTS
VIOLATION NUMBER 6	<input type="checkbox"/> VIOLATION <input type="checkbox"/> ORDER OF CORRECTION <input type="checkbox"/> FINE AMOUNT	COMMENTS
VIOLATION NUMBER 7	<input type="checkbox"/> VIOLATION <input type="checkbox"/> ORDER OF CORRECTION <input type="checkbox"/> FINE AMOUNT	COMMENTS

SIGNATURE

DATE

MAILING ADDRESS

CITY

STATE

ZIP CODE

TELEPHONE NUMBER

ALTERNATE TELEPHONE NUMBER

EMAIL ADDRESS

**Return To: DEPARTMENT OF REAL ESTATE, Cite & Fine, PO Box 137012, Sacramento, CA 95813-7012**

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

\* \* \*

In the Matter of the Desist and Refrain Order to:

DRE Case No. H-12539 SF

REGINA CHEREE DICKSON,

DECLARATION OF MAILING

STATE OF CALIFORNIA )  
 ) ss.  
COUNTY OF SACRAMENTO )

I am employed in the office of the Department of Real Estate of the State of California at 1651 Exposition Blvd., Sacramento, CA 95815.. I am over the age of eighteen years and not a party to the within action.

On August 20, 2021, I served the following document(s):

- Desist and Refrain Order
- RE-575 Notice of Service (Individual)
- Citation

in this action by placing a true copy thereof enclosed in a sealed envelope addressed as follows:

REGINA CHEREE DICKSON  
44911 HIGHWAY 101  
LAYTONVILLE, CA 95460

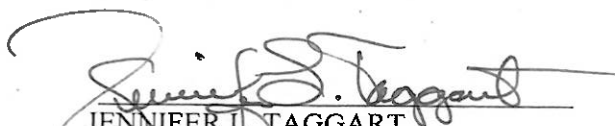
(By Mail) I served the above document(s) on behalf of the Department of Real Estate by placing for collection and mailing following ordinary business practices, true copies to the addressed as shown above, on this date and at the place shown, in envelope(s) in the ordinary course of business.

(By Certified Mail) I served the above document(s) on behalf of the Department of Real Estate by placing for collection and mailing following ordinary business practices, true copies to the addressed as shown above, on this date and at the place shown, in envelope(s) in the ordinary course of business.

(By Electronic Service) I caused the above document(s) to be transmitted electronically, on behalf of the Department of Real Estate, to the person(s) at the e-mail addresses listed, above. I did not receive, within a reasonable time after the transmission, any electronic message or other indication that the transmission was unsuccessful.

I declare under penalty of perjury under the laws of the State of California that the above is true and correct.

Executed on August 20, 2021, at Sacramento, California.

  
JENNIFER L. TAGGART