

1 Department of Real Estate
2 320 West Fourth Street, Ste. 350
3 Los Angeles, California 90013

4 (213) 576-6982

FILED

FEB 24 2010

DEPARTMENT OF REAL ESTATE

BY: 

8 DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 * * * * *

11 To:

No. H-36468 LA

12 MEGAN MCGINNIS; OMEGA WEALTH)
13 NAVIGATORS, LLC; and NATIONAL)
14 HOME SAVERS PRO, INC.)

ORDER TO DESIST
AND REFRAIN

(B&P Section 10086)

15 _____)
16
17 The Commissioner ("Commissioner") of the California
18 Department of Real Estate ("Department") caused an investigation
19 to be made of the activities of MEGAN MCGINNIS, OMEGA WEALTH
20 NAVIGATORS, LLC, and NATIONAL HOME SAVERS PRO, INC., and has
21 determined that each has engaged in or are engaging in acts or
22 practices constituting violations of the California Business and
23 Professions Code ("Code") and/or Title 10, California Code of
24 Regulations ("Regulations") including engaging in the business
25 of, acting in the capacity of, advertising, or assuming to act,
26 as real estate brokers in the State of California within the
27 meaning of Section 10131(d) (soliciting borrowers or lenders or

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

5 FINDINGS OF FACT

6 1. At no time herein mentioned has MEGAN MCGINNIS
7 ("MCGINNIS"), OMEGA WEALTH NAVIGATORS, LLC ("OMEGA") or NATIONAL
8 HOME SAVERS PRO, INC. ("NATIONAL") been licensed by the
9 Department in any capacity.

10 2. At the time set forth below MCGINNIS, OMEGA and
11 NATIONAL engaged in the business of, acted in the capacity of,
12 or advertised a real estate loan service offering to perform
13 solicitation, negotiation and modification of loans secured by
14 liens on real property for compensation or in expectation of
15 compensation, including but not limited to the following:

16 a. In or around May, 2009, MCGINNIS, OMEGA and
17 NATIONAL offered to perform loan modifications by distributing
18 flyers advertising such services in exchange for payment
19 consisting of one month's mortgage payment; and
20

21 b. On or about June 1, 2009, MCGINNIS, OMEGA and
22 NATIONAL maintained an internet website advertising loan
23 modification services.

24 CONCLUSIONS OF LAW

25 3. Based on the information contained in Paragraph
26 2, above, MCGINNIS, OMEGA and NATIONAL have advertised,
27 performed and/or participated in loan solicitation, negotiation

1 and/or modification activities which require a license under the
2 provision of Code Sections 10131(d) during a period of time when
3 none of them were licensed by the Department in any capacity, in
4 violation of Code Section 10130.

5 DESIST AND REFRAIN ORDER

6 Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW
7 stated herein, it is hereby ordered that MEGAN MCGINNIS, OMEGA
8 WEALTH NAVIGATORS, LLC and NATIONAL HOME SAVERS PRO, INC.,
9 whether doing business under their own names, or any other
10 names, or any fictitious name, ARE HEREBY ORDERED to immediately
11 desist and refrain from performing any acts within the State of
12 California for which a real estate broker license is required.
13 In particular each of them is ORDERED TO DESIST AND REFRAIN
14 from:

15 1. charging, demanding, claiming, collecting and/or
16 receiving advance fees, as that term is defined in Section 10026
17 of the Code, in any form, and under any conditions, with respect
18 to the performance of loan modifications or any other form of
19 mortgage loan forbearance service in connection with loans on
20 residential property containing four or fewer dwelling units
21 (Code Section 10085.6); and

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23 ///

24 ///

25 ///

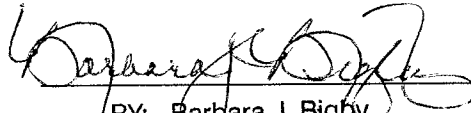
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1 2. charging, demanding, claiming, collecting and/or
2 receiving advance fees, as that term is defined in Section 10026
3 of the Code, for any other real estate related services offered
4 by them to others.

5
6 DATED: 2/11/10

8 JEFF DAVI
9 Real Estate Commissioner

10 
11 BY: Barbara J. Bigby
12 Chief Deputy Commissioner

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

23 cc: Megan McGinnis
24 333 Calle Miramar, Suite F
25 Redondo Beach, California 90277

26 Omega Wealth Navigators, LLC
27 333 Calle Miramar, Suite F
Redondo Beach, California 90277

National Home Savers Pro, Inc.
333 Calle Miramar, Suite F
Redondo Beach, California 90277