

**FILED**

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

MAY 08 2012

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DEPARTMENT OF REAL ESTATE  
BY: Guadalupe Valenzuela

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8 DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

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11 To: ) No. H-38119 LA  
12 )  
13 SECURE DOC PREP CORP. ) ORDER TO DESIST  
and JAMES MERRITT, ) AND REFRAIN  
14 )  
\_\_\_\_\_ ) (B&P Code Section 10086)

15  
16 The Commissioner ("Commissioner") of the California  
17 Department of Real Estate ("Department") caused an investigation  
18 to be made of the activities of SECURE DOC PREP CORP. ("SDPC")  
19 and JAMES MERRITT ("MERRITT"), and has determined that SDPC and  
20 MERRITT 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 performing services in connection with loans) and Section 10131.2  
27 (claiming advance fees in connection with a loan). Based on the

1 findings of that investigation, as set forth below, the  
2 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. SDPC is not now, not has it ever been, licensed  
6 by the Department in any capacity.

7 2. MERRITT was licensed by the Department as a  
8 conditional salesperson on July 9, 2007. On January 10, 2009,  
9 MERRITT's license was placed under conditional suspension for  
10 failure to satisfy his education requirements, pursuant to Code  
11 Section 10153.4. MERRITT retained no licensing rights after  
12 July 8, 2011.

13 3. At the time set forth below, SDPC and MERRITT  
14 engaged in the business of, acted in the capacity of, or  
15 advertised a forensic mortgage loan audit service and advance  
16 fee brokerage offering to perform and performing forensic  
17 mortgage loan audit services with respect to loans secured by  
18 liens on real property for compensation or in expectation of  
19 compensation and for fees often collected in advance of the  
20 transaction.

21  
22 4. After being solicited by MERRITT regarding loan  
23 services provided by SDPC, Gerald B. paid an advance fee of  
24 \$2,295 to SDPC on June 24, 2010. MERRIT collected the advance  
25 fee pursuant to an agreement pertaining to forensic mortgage  
26 loan audit services provided by SDPC with respect to Gerald B.'s  
27 loan, which was secured by real property.



1 **Notice:** Business and Professions Code Section 10139 provides  
2 that "Any person acting as a real estate broker or real estate  
3 salesperson without a license or who advertises using words  
4 indicating that he or she is a real estate broker without being  
5 so licensed shall be guilty of a public offense punishable by a  
6 fine not exceeding twenty thousand dollars (\$20,000), or by  
7 imprisonment in the county jail for a term not to exceed six  
8 months, or by both fine and imprisonment; or if a corporation, be  
9 punished by a fine not exceeding sixty thousand dollars  
10 (\$60,000)."  
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23 cc: SECURE DOC PREP CORP.  
24 17748 Sky Park Cir., Suite 260  
25 Irvine, CA 92614

26 JAMES MERRITT  
27 16673 East Main Street  
Orange, CA 92865