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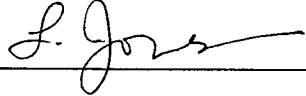
1 DEPARTMENT OF REAL ESTATE

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February 24, 2012

DEPARTMENT OF REAL ESTATE

By 

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8 STATE OF CALIFORNIA

9 DEPARTMENT OF REAL ESTATE

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12 To:

13 MITIGATION REVIEW LLC, JUSTIN J.
14 CASTLEMAN, and JERRY ALLEN
15 HESSINGER JR., doing business as
16 HESSINGER'S LOAN MODIFICATION
CONSULTANTS

No. H-5786 SAC

ORDER TO DESIST AND REFRAIN
(B&P Code Section 10086)

17 The Commissioner of the California Department of Real Estate (hereinafter
18 "Department") caused an investigation to be made of the activities of MITIGATION REVIEW
19 LLC (hereinafter "MR"), JUSTIN J. CASTLEMAN (hereinafter "CASTLEMAN"), and JERRY
20 ALLEN HESSINGER JR. (hereinafter "HESSINGER"), doing business as HESSINGER'S
21 LOAN MODIFICATION CONSULTANTS (hereinafter "HLMC"). Based on that
22 investigation, the Commissioner has determined that MR, CASTLEMAN, HESSINGER, and
23 HLMC have engaged in, are engaging in, or are attempting to engage in, acts or practices
24 constituting violations of the California Business and Professions Code (hereinafter "Code")
25 and/or Title 10, Chapter 6, California Code of Regulations (hereinafter "Regulations"),
26 including the business of, acting in the capacity of, and/or advertising or assuming to act as, a
27 real estate broker in the State of California within the meaning of Sections 10131(d) (performing

1 services for borrowers and/or lenders in connection with loans secured by real property) and
2 10131.2 (real estate broker license required to charge and collect an advance fee) of the Code.
3 Furthermore, based on the investigation, the Commissioner hereby issues the following Findings
4 of Fact, Conclusions of Law, and Desist and Refrain Order under the authority of Section 10086
5 of the Code.

6 Whenever acts referred to below are attributed to MR, those acts are alleged to
7 have been done by CASTLEMAN, acting by himself, or by and/or through one or more agents,
8 associates, affiliates, and/or co-conspirators, and using the name "Mitigation Review LLC", or
9 other names or fictitious names unknown at this time.

10 Whenever acts referred to below are attributed to HLMC, those acts are alleged to
11 have been done by HESSINGER, and/or CASTLEMAN, acting by themselves, or by and/or
12 through one or more agents, associates, affiliates, and/or co-conspirators, and using the name
13 "Hessinger's Loan Modification Consultants", "H.L.M.C", or other names or fictitious names
14 unknown at this time.

15 FINDINGS OF FACT

- 16 1. At no time has MR been licensed by the Department in any capacity.
- 17 2. At no time has CASTLEMAN been licensed by the Department in any
18 capacity.
- 19 3. At no time has HESSINGER been licensed by the Department in any
20 capacity.
- 21 4. HLMC is a fictitious business name registered to HESSINGER in the
22 County of Sacramento. At no time mentioned has HLMC been licensed by the Department in
23 any capacity.
- 24 5. During the period of time set forth below, LMRI, HLMC, CASTLEMAN,
25 and HESSINGER solicited borrowers and negotiated to do one or more of the following acts for
26 another or others, for or in expectation of compensation; negotiate one or more loans for, or
27 perform services for, borrowers and/or lenders in connection with loans secured directly or

1 the amended law, you can only collect advance fees for loan modification or other mortgage
2 loan forbearance services related to commercial loans and loans for residential properties
3 containing five or more dwelling units.

4 3. Immediately desist and refrain from demanding, claiming, collecting and/or
5 receiving advance fees, as that term is defined in Section 10026 of the Code, in any form, and
6 under any conditions, with respect to the performance of loan modification or any other form of
7 mortgage loan forbearance services in connection with loans on residential property containing
8 four or fewer dwelling units.

9 DATED: 1/26/12

11 BARBARA J. BIGBY
12 Real Estate Commissioner

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16 - **NOTICE** -

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