BUREAU OF REAL ESTATE
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FILED

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BUREAU OF REAL ESTATE

By D. Contreras

BEFORE THE

BUREAU OF REAL ESTATE

STATE OF CALIFORNIA

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TO: CLEAR VIEW INVESTMENT STRATEGIES, INC., a Corporation, NATION WIDE HOMEBUYERS, INC., a Corporation, SONDI BEST, and CAPITAL FINANCIAL LOANS, a Corporation.	NO. H-2865 FR ORDER TO DESIST AND REFRAIN (B&P Code Section 10086)

The Commissioner (Commissioner) of the California Bureau of Real Estate (Bureau) caused an investigation to be made of the activities of CLEAR VIEW INVESTMENT STRATEGIES, INC. (CLEAR VIEW), dba NATION WIDE HOMEBUYERS, INC. (NATION WIDE), SONDI BEST (BEST) and CAPITAL FINANCIAL LOANS (CFL). Based on that investigation, the Commissioner has determined that CLEAR VIEW, NATION WIDE, BEST and CFL have engaged in, are engaging in, or are attempting to engage in, acts or practices constituting violations of the California Business and Professions Code (Code) including acting in the capacity of, advertising, or assuming to act as real estate brokers in the State of California,

within the meaning of Section 10131(d) (mortgage loan activities) and 10026 (collecting advance fees) of the Code. Furthermore, based on the investigation, the Commissioner hereby issues the following Findings of Fact and Desist and Refrain Order under the authority of Section 10086 of the Code.

Whenever acts referred to below are attributed to CLEAR VIEW, NATION WIDE, BEST and CFL, those acts are alleged to have been done by CLEAR VIEW, NATION WIDE, BEST and CFL, acting by themselves, or by and/or through one or more agents, associates, affiliates, and/or co-conspirators, known or unknown.

FINDINGS OF FACT

1. At no time herein mentioned has CLEAR VIEW been licensed by the Bureau in any capacity.

2. At no time herein mentioned has NATION WIDE been licensed by the Bureau in any capacity.

3. At no time herein mentioned has BEST been licensed by the Bureau in any capacity.

4. At no time herein mentioned has CFL been licensed by the Bureau in any capacity.

5. During the period of time set out below, CLEAR VIEW, NATION WIDE, BEST and CFL negotiated to do one or more of the following acts for another or others, for or in expectation of compensation: solicited lenders and borrowers for loans secured directly or collaterally by liens on real property or arranged, negotiated, processed, or consummated such loans.

6. Between about July 27, 2011 and about October 6, 2011, CLEAR VIEW, NATION WIDE, BEST and CFL, solicited Juan R. (herein "Juan") offering to provide him with 100 percent financing for a property located on Papaya, Madera, CA 93538, and collected an advance fee from Juan in the amount of about $1,330, prior to Juan's obligation to complete the loan.

CONCLUSIONS OF LAW

Based on the Findings of Fact contained in Paragraphs 1 through 6, above, CLEAR VIEW, NATION WIDE, BEST and CFL acting by themselves, or by and/or through one or more agents, associates, affiliates, and/or co-conspirators, solicited Juan, to perform services for him and his lender in connection with loans secured directly or collaterally by one or more liens on real property, and charged, demanded or collected advance fees for the services to be provided, which acts require a real estate broker license under Sections 10130 (licensed acts), 10131(d), and 10026 of the Code, during a period of time when CLEAR VIEW, NATION WIDE, BEST and CFL, were not licensed by the Bureau in any capacity.

DESIST AND REFRAIN ORDER

Based on the Findings of Fact and Conclusions of Law stated herein, CLEAR VIEW INVESTMENT STRATEGIES, INC., NATION WIDE HOMEBUYERS, INC., SONDI BEST and CAPITAL FINANCIAL LOANS, whether doing business under their own names, or any other names or fictitious names, ARE HEREBY ORDERED TO IMMEDIATELY DESIST AND REFRAIN from performing any acts within the State of California for which a real estate broker license is required until and unless they have obtained a broker license. And, in particular, they are ordered to desist and refrain from charging, demanding, claiming, collecting and/or receiving advance fees, as that term is defined in Section 10026 of the Code, for any real estate related services offered by them to others.

DATED: NOVEMBER 27, 2013

Real Estate Commissioner

By: JEFFREY MASON
Chief Deputy Commissioner

- NOTICE -

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