DEPARTMENT OF REAL ESTATE
P. O. Box 187000
Sacramento, CA 95818-7000

Telephone: (916) 227-0789

FILED
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DEPARTMENT OF REAL ESTATE
By

STATE OF CALIFORNIA

DEPARTMENT OF REAL ESTATE

To: WILLIAM ANTHONY JAMES, doing business as FAITH & INTEGRITY FINANCIAL SERVICES & INSURANCE INC.	No. H-5951 SAC ORDER TO DESIST AND REFRAIN (B&P Code Section 10086)

The Commissioner of the California Department of Real Estate ("Department") caused an investigation to be made of the activities of WILLIAM ANTHONY JAMES, doing business as FAITH & INTEGRITY FINANCIAL SERVICES & INSURANCE INC. Based on that investigation, the Commissioner has determined that WILLIAM ANTHONY JAMES, doing business as FAITH & INTEGRITY FINANCIAL SERVICES & INSURANCE INC. has engaged in, is engaging in, or has attempting to engage in, acts or practices constituting violations of the California Business and Professions Code ("the Code") and/or Title 10, Chapter 6, California Code of Regulations ("the Regulations"), including the business of, acting in the capacity of, and/or advertising or assuming to act as, a real estate broker in the State of California within the meaning of Sections 10131(d) (performing services for borrowers and/or lenders in connection with loans secured by real property) and 10131.2 (real estate broker license required to charge and collect an advance fee) of the Code. Furthermore, based on the

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

Whenever acts referred to below are attributed to FAITH & INTEGRITY FINANCIAL SERVICES & INSURANCE INC., those acts are alleged to have been done by WILLIAM ANTHONY JAMES, acting by himself, or by and/or through one or more agents, associates, affiliates, and/or co-conspirators, and using the name "Faith & Integrity Financial Services & Insurance Inc.", or other names or fictitious names unknown at the time.

FINDINGS OF FACT

1. At all times mentioned, WILLIAM ANTHONY JAMES was and is licensed by the Department as a real estate salesperson. From on or about October 20, 2006 through April 3, 2012, Respondent was licensed as a real estate salesperson under First Priority Financial Inc., a corporate real estate broker. From on or about April 4, 2012, to the present, Respondent is licensed as a real estate salesperson under Excel Realty Inc., a corporate real estate broker.

2. At no time mentioned was FAITH & INTEGRITY FINANCIAL SERVICES & INSURANCE INC. licensed by the Department in any capacity. FAITH & INTEGRITY FINANCIAL SERVICES & INSURANCE INC. is a fictitious business name owned by WILLIAM ANTHONY JAMES.

3. During the period of time set forth below, WILLIAM ANTHONY JAMES, as a representative of FAITH & INTEGRITY FINANCIAL SERVICES & INSURANCE INC., and without the knowledge and consent of WILLIAM ANTHONY JAMES's employing real estate broker, solicited borrowers and negotiated to do one or more of the following acts for another or others, for or in expectation of compensation; negotiated one or more loans for, or perform services for, borrowers and/or lenders in connection with loans secured directly or collaterally by one or more liens on real property; and charged, demanded or collected an advance fee for any of the services offered.

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4. Beginning on or after October 11, 2009, WILLIAM ANTHONY JAMES, as a representative of FAITH & INTEGRITY FINANCIAL SERVICES & INSURANCE INC., solicited Renee E. (Renee) in order to provide loan modification and negotiation services on behalf of Renee in connection with loans secured by real property located at 2000 Reseda Way, Antioch, CA 94509 and 2948 Rosewood Ct., Yuba City, CA 95993.

5. On or after October 11, 2009, WILLIAM ANTHONY JAMES, as a representative of FAITH & INTEGRITY FINANCIAL SERVICES & INSURANCE INC., demanded and received an advance fee of $1,000 from Renee for the activities described in Paragraph 4.

CONCLUSIONS OF LAW

6. Based on the findings of fact contained in paragraphs 1 through 5, WILLIAM ANTHONY JAMES, as a representative of FAITH & INTEGRITY FINANCIAL SERVICES & INSURANCE INC., solicited one or more borrowers to perform services for those borrowers and/or those borrowers' lenders in connection with loans secured directly or collaterally by one or more liens on real property located within the State of California, and charged, demanded or collected advance fees for the services to be provided, which acts require a real estate broker license under Sections 10131(d) (real estate license required for enumerated acts) and 10131.2 (real estate broker license required to charge or collect an advance fee) of the Code, in violation of Sections 10130 and 10177(q) of the Code
and Sections 2944.7 and 2945.4 of the Civil Code.

7. WILLIAM ANTHONY JAMES, as a representative of FAITH & INTEGRITY FINANCIAL SERVICES & INSURANCE INC., used a form of advance fee agreement which had not been provided to the Department for its prior review and consideration, in violation of Section 10085 of the Code (prior submission of advance fee materials required) and Section 2970 (details for prior submission of advance fee materials) of the Regulations.

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DESIST AND REFRAIN ORDER

Based on the Findings of Fact and Conclusions of Law stated herein, WILLIAM ANTHONY JAMES, doing business as FAITH & INTEGRITY FINANCIAL SERVICES & INSURANCE INC., whether doing business under your own name, or any other name or fictitious name, ARE HEREBY ORDERED to:

1. Immediately desist and refrain from performing any acts within the State of California for which a real estate broker license is required. In particular, you are ordered to desist and refrain from soliciting borrowers and/or performing services for borrowers or lenders in connection with loans secured directly or collaterally by one or more liens on real property, unless and until you obtain a real estate broker license issued by the Department.

2. Immediately 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 of the services you offer to others, unless and until you demonstrate and provide evidence satisfactory to the Commissioner that you are properly licensed by the Department as a real estate broker, and that WILLIAM ANTHONY JAMES, as a representative of FAITH & INTEGRITY FINANCIAL SERVICES & INSURANCE INC.:

(A) Have an advance fee agreement which has been submitted to the Department and which is in compliance with Sections 2970 and 2972 of the Regulations;

(B) Have placed all previously collected advance fees into a trust account for that purpose and are in compliance with Section 10146 of the Code;

(C) Have provided an accounting to trust fund owner-beneficiaries pursuant to Section 2972 of the Regulations; and

(D) Are in compliance with California law, as amended effective as of October 11, 2009, with respect to loan modification and/or forbearance services. Under the amended law, advance fees may be charged and collected only for loan modification or other mortgage loan forbearance services related to commercial loans and loans for residential properties containing five or more dwelling units.

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

DATED: 1/30/2013

REAL ESTATE COMMISSIONER

By WAYNE S. BELL
Chief Counsel

-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)."

cc: WILLIAM ANTHONY JAMES
P. O. Box 788
Roseville, CA 95661

WILLIAM ANTHONY JAMES
2208 Garfield Avenue
Carmichael, CA 95608

FAITH & INTEGRITY FINANCIAL SERVICES & INSURANCE, INC.
WILLIAM ANTHONY JAMES
Agent for Service of Process
1749 Grazziani Way
Roseville, CA 95661