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DEPARTMENT OF REAL ESTATE
BY: Guadalupe Valencia

Department of Real Estate
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Los Angeles, California 90013

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DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

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

The Commissioner ("Commissioner") of the California Department of Real Estate ("Department") caused an investigation to be made of the activities of SECURE DOC PREP CORP. ("SDPC") and JAMES MERRITT ("MERRITT"), and has determined that SDPC and MERRITT have engaged in or are engaging in acts or practices constituting violations of the California Business and Professions Code ("Code"), including engaging in the business of, 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) (soliciting borrowers or lenders or performing services in connection with loans) and Section 10131.2 (claiming advance fees in connection with a loan). Based on the

findings of that investigation, as set forth below, the Commissioner hereby issues the following Findings of Fact and Desist and Refrain Order pursuant to Section 10086 of the Code.

FINDINGS OF FACT

1. SDPC is not now, not has it ever been, licensed by the Department in any capacity.

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

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

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

CONCLUSIONS OF LAW

5. Based on the information contained above, SDPC and MERRITT performed and/or participated in forensic mortgage loan audit activities which require a broker license under the provision of Code Sections 10131(d) and 10131.2 during a period of time when neither was licensed by the Department as a real estate broker, in violation of Code Section 10130.

DESIST AND REFRAIN ORDER

Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW stated herein, it is hereby ordered that SECURE DOC PREP CORP. and JAMES MERRITT, whether doing business under their own names, or any other names, or any fictitious name, 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. In particular each of them is 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 other real estate related services offered by them to others.

DATED: April 22, 2012

REAL ESTATE COMMISSIONER

By: _____

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: SECURE DOC PREP CORP.
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