FILED

MAY 24 2012

DEPARTMENT OF REAL ESTATE
BY: Guadalupe Valencia

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

Telephone: (213) 576-6982

DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * * * *

To:	No. H-38162 LA
EVERGREEN FINANCIAL GROUP INC and DEBRA BROWN,	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 EVERGREEN FINANCIAL GROUP INC ("EVERGREEN") and DEBRA BROWN ("BROWN"), and has determined that EVERGREEN and BROWN have engaged in or are engaging in acts or practices constituting violations of the California Business and Professions Code ("Code") and/or Title 10, California Code of Regulations ("Regulations") including engaging in the business of, acting in the capacity of, advertising, or assuming to act, as real estate broker in the State of California within the meaning of Section 10131(d) (soliciting borrowers or lenders or negotiating 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. At no time herein mentioned have EVERGREEN or BROWN been licensed by the Department in any capacity.

2. At the time set forth below EVERGREEN and BROWN 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 as well as at the conclusion of the transaction.

3. After being solicited by BROWN regarding loan negotiation services BROWN provided on behalf of EVERGREEN, Roosevelt M. paid an advance fee of $1,198 to EVERGREEN on July 8, 2010. The advance fee was collected pursuant to an agreement pertaining to forensic mortgage loan audit services to be provided with respect to a loan secured by real property.

CONCLUSIONS OF LAW

4. Based on the information contained in Paragraphs 2 and 3, above, EVERGREEN and BROWN 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 or salesperson, 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 EVERGREEN FINANCIAL GROUP INC and DEBRA BROWN, 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 24, 2012.

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: EVERGREEN FINANCIAL GROUP INC
DEBRA BROWN
11616 Hawthorne Boulevard, Suite 200
Hawthorne, CA 90250