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DEPARTMENT OF REAL ESTATE
BY: _____

Department of Real Estate
320 West 4th Street, Suite 350
Los Angeles, California 90013-1105

Telephone: (213) 576-6982

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

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To: JAMES STEPHEN BECKER, dba NEW HOPE FINANCIAL	No. H-38766 LA 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 JAMES STEPHEN BECKER ("BECKER"), doing business as NEW HOPE FINANCIAL ("NHF"). Based on that investigation the Commissioner has determined that BECKER and NHF have engaged in, or are engaging in, acts, or are attempting to engage in the business of, acting in the capacity of, and/or advertising or assuming to act as real estate brokers in the State of California within the meaning of Business and Professions Code Sections 10131(d) (soliciting or collecting payments from borrowers in connection with loans secured by real property) and 10131.2 (advance fee handling).

In addition, based on that investigation, the Commissioner has determined that BECKER and NHF have engaged in, or are engaging in, acts, or are attempting to engage in practices constituting violations of the California Business and Professions Code ("Code").

Based on the findings of that investigation, set forth below, 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.

FINDINGS OF FACT

1. BECKER is not now, nor has he ever been, licensed by the Department as a real estate broker. On June 10, 2006, BECKER was issued a restricted real estate salesperson license. On December 11, 2007, BECKER's restricted real estate salesperson license was placed under conditional suspension. As of June 9, 2010, BECKER lost the right to renew his restricted real estate salesperson license.

2. On or about May 20, 2010, BECKER signed a Fictitious Business Name Statement with the Los Angeles County Clerk, naming himself as the registered owned of NHF.

3. NHF is not now, nor has it ever been, licensed by the Department in any capacity.

4. At the times set forth below BECKER and NHF negotiated to do one or more of the following acts for another or others, for or in expectation of compensation: engaged in the business of, acted in the capacity of, or advertised a loan modification and negotiation service and advance fee brokerage with respect to loans which were secured by liens on real property for compensation or in expectation of compensation and for fees collected in advance of the transaction.

5. Betty P. Transaction

In or about November 2010, Betty P, was solicited by an employee of NHF, with an offer to negotiate a modification of Betty P's home mortgage loan, in exchange for the payment of advance fees. Between November 12, 2010 and February 22, 2011, Betty P. submitted $1,992 to NHF as advance fees for a loan modification. The checks written by Betty P. were cashed to a bank account for which BECKER was the only signatory.

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6. Website Solicitation

Beginning at an unknown time, and continuing to at least July 1, 2011, NHF ran a website at http://www.newhopefinancial.org, in which NHF offered to perform loan modifications in exchange for payment of advance fees. BECKER was the registrant for this website.

CONCLUSIONS OF LAW

7. Based on the information contained in Paragraphs 1 through 6 above, BECKER and NHF violated Code Section 10130 by engaging in activities requiring a broker license without first obtaining a broker license from the Department.

DESIST AND REFRAIN ORDER

Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW stated herein, it is hereby ordered that JAMES STEPHEN BECKER and NEW HOPE FINANCIAL, whether doing business under their own names, or any other names, or any 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. In particular, they are ORDERED TO DESIST AND REFRAIN from:

1. charging, 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; and
2. charging, demanding, claiming, collecting and/or receiving advance fees, as that term is defined in Section 10026 of the Code, for any of the other real estate related services offered to others.

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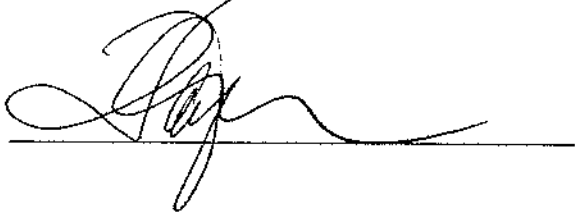
DATED: 3/13/2013,

WAYNE S. BELL
Real Estate 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)."

cc: JAMES STEPHEN BECKER
16205 Wilkie Avenue
Torrance, CA 90504

NEW HOPE FINANCIAL
21151 S. Western Avenue, #242
Torrance, CA 90501