

1 Department of Real Estate
2 320 West Fourth Street, Ste. 350
3 Los Angeles, California 90013

4 (213) 576-6982

FILED
April 11, 2008
DEPARTMENT OF REAL ESTATE

By C-1

8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 * * * * *

11 To: No. H-34821 LA

12 MORTGAGE SENSE, INC.)
13 and ROBERT LEE BROWN,)
14 individually and as)
designated officer of)
Mortgage Sense, Inc.)

ORDER TO DESIST
AND REFRAIN

15
16 The Real Estate Commissioner of the State of California
17 has caused an investigation to be made of your activities as a
18 real estate broker, and based on the findings of that
19 investigation is of the opinion that MORTGAGE SENSE, INC. and
20 ROBERT LEE BROWN, individually and as designated officer of
21 Mortgage Sense, Inc., have violated Sections 10235 and 10159.5 of
22 the Business and Professions Code (hereinafter "Code") as well as
23 Sections 2731 and 2848 subdivisions (5) and (16) of Chapter 6,
24 Title 10, California Code of Regulations (hereinafter
25 "Regulations").

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1.

At all times mentioned herein, you, MORTGAGE SENSE, INC., were licensed by the Department of Real Estate of the State of California (hereinafter "Department") as a corporate real estate broker with Respondent ROBERT LEE BROWN as the designated officer.

2.

At all times mentioned herein, you, MORTGAGE SENSE, INC. and ROBERT LEE BROWN, individually and as designated officer of Mortgage Sense, Inc., were licensed by the Department as a real estate broker.

3.

You, MORTGAGE SENSE, INC. and ROBERT LEE BROWN, knowingly advertised, printed, displayed, published, distributed, or caused or permitted to be advertised, printed, displayed, published, or distributed, statements or representations with regard to the rates, terms, or conditions for making, purchasing, or negotiating loans on real property which were false, misleading, or deceptive.

4.

Your conduct, as alleged in Paragraph 3, above, is in violation of Code Section 10235 and Section 2848 subdivisions (5) and (16) of the Regulations.

5.

You, MORTGAGE SENSE, INC., knowingly advertised, printed, displayed, published, distributed, or caused or permitted to be advertised, printed, displayed, published, or

1 distributed, statements or representations using the fictitious
2 name "Mortgage Sense" without a properly licensed fictitious
3 business name.

4 6.

5 Your conduct, as alleged in Paragraph 5, above, is in
6 violation of Code Section 10159.5 and Section 2731 of the
7 Regulations.

8 NOW, THEREFORE, YOU, MORTGAGE SENSE, INC. and ROBERT
9 LEE BROWN, ARE ORDERED TO DESIST AND REFRAIN from performing any
10 and all activities for which a real estate broker license is
11 required until you comply with all provisions of the Real Estate
12 Law as discussed in this Order.

13 DATED: 4-8, 2008.

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15 JEFF DAVI
16 Real Estate Commissioner

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24 cc: Mortgage Sense, Inc.
25 2 South Pointe Drive, Suite 240
26 Lake Forest, California 92630

27 Robert Lee Brown
2 South Pointe Drive, Suite 240
Lake Forest, California 92630