

1 In addition, based on that investigation, the Commissioner has determined that
2 CAL STATE FINANCIAL GROUP, CAL STATE HOME LOANS, DOLLAR STRATEGIES,
3 LLC, LINDA J. WIGGINS, and JOSEPH WIGGINS have engaged in or are engaging in acts or
4 are attempting to engage practices constituting violations of the California Business and
5 Professions Code ("Code") and/or Title 10, California Code of Regulations ("Regulations").
6 Based on the findings of that investigation, set forth below, the Commissioner hereby issues the
7 following Findings of Fact, Conclusions of Law, and Desist and Refrain Order under the
8 authority of Section 10086 of the Code.

9 FINDINGS OF FACT

10 1. CAL STATE FINANCIAL GROUP was licensed or has license rights under
11 the Real Estate Law, Part 1 of Division 4 of the Code, as a real estate corporation acting by and
12 through JOSEPH WIGGINS as its designated officer pursuant to Code Section 10159.2.

13 2. JOSEPH WIGGINS is presently licensed and/or has license rights under the
14 Real Estate Law, Part 1 of Division 4 of the Code, as a real estate broker.

15 3. At all times mentioned herein, CAL STATE HOME LOANS, DOLLAR
16 STRATEGIES, LLC and LINDA J. WIGGINS have not been licensed in any capacity by the
17 Department of Real Estate.

18 4. At the time set forth below CAL STATE FINANCIAL GROUP, CAL
19 STATE HOME LOANS, DOLLAR STRATEGIES, LLC, LINDA J. WIGGINS and JOSEPH
20 WIGGINS solicited borrowers including, but not limited to those noted below, and negotiated
21 to do one or more of the following acts for another or others, for or in expectation of
22 compensation: engaged in the business of, acted in the capacity of, or advertised a loan
23 modification and negotiation service and advance fee brokerage using the names CAL STATE
24 FINANCIAL GROUP, CAL STATE HOME LOANS, and/or DOLLAR STRATEGIES, LLC,
25 soliciting, offering to negotiate or perform loan modification services with respect to loans
26 which were secured by liens on real property for compensation or in expectation of
27 compensation and for fees collected in advance of the transaction.

1 DESIST AND REFRAIN ORDER

2 Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW stated
3 herein, it is hereby ordered that:

4 (A) CAL STATE HOME LOANS, DOLLAR STRATEGIES, LLC and
5 LINDA J. WIGGINS immediately desist and refrain from: performing
6 any acts within the State of California for which a real estate broker
7 license is required, unless you are so licensed.

8 IT IS FURTHER ORDERED THAT CAL STATE FINANCIAL GROUP and
9 JOSEPH WIGGINS immediately desist and refrain from:

- 10 1. charging, demanding, claiming, collecting and/or receiving advance fees, as
11 that term is defined in Section 10026 of the Code, in any form, and under any
12 conditions, with respect to the performance of loan modification or any other
13 form of mortgage loan forbearance services in connection with loans on
14 residential property containing four or fewer dwelling units (Code Section
15 10085.6).
- 16 2. charging, demanding, claiming, collecting and/or receiving advance fees, as
17 that term is defined in Section 10026 of the Code, for any of the other real
18 estate related services offered to others, unless and until CAL STATE
19 FINANCIAL GROUP and JOSEPH WIGGINS demonstrate and provide
20 evidence satisfactory to the Commissioner they:
- 21 (a) have an advance fee agreement which has been submitted to the Department
22 and which is in compliance with Section 10085 of the Code and Section 2970
23 of the Regulations;
- 24 (b) have placed all previously collected advance fees into a trust account for that
25 purpose and is in compliance with Section 10146 of the Code; and
- 26 (c) have provided an accounting to trust fund owner-beneficiaries from whom
27 advance fees have previously been collected in compliance with Section

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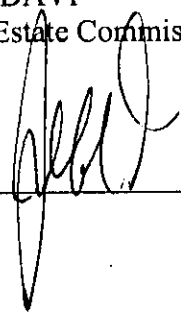
10146 of the Code and Section 2972 of the Regulations.

IT IS FURTHER ORDERED THAT CAL STATE HOME LOANS, DOLLAR STRATEGIES, LLC and LINDA J. WIGGINS immediately 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 modifications or any other form of mortgage loan forbearance service 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 other real estate related services offered by them to others.

DATED: 3/23, 2011.

JEFF DAVI
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: Cal State Financial Group, Cal State Home Loans, Dollar Strategies, LLC, Linda J. Wiggins and Joseph Wiggins
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