Department of Real Estate 320 West 4th Street, Suite 350 Los Angeles, California 90013-1105	日 [ MAR 29 2011
Telephone: (213) 576-6982	DEPARTMENT OF REAL ESTATE
BEFORE THE DEPAR	TMENT OF REAL ESTATE
STATE OI	FCALIFORNIA
*	* * *
To: CAL STATE FINANCIAL GROUP; CAL STATE HOME LOANS; DOLLAR STRATEGIES, LLC; LINDA J. WIGGINS; and JOSEPH WIGGINS.	<ul> <li>No. H-37176 LA</li> <li>ORDER TO DESIST</li> <li>AND REFRAIN</li> <li>(B&amp;P Code Section 10086)</li> </ul>
	sioner") of the California Department of Real Estat
("Department") caused an investigation to be	
,	LOANS, DOLLAR STRATEGIES, LLC, LINDA
J. WIGGINS, and JOSEPH WIGGINS. Based determined that CAL STATE FINANCIAL G	ROUP, CAL STATE HOME LOANS, DOLLAR
	nd JOSEPH WIGGINS have engaged in or are
	n the business of, acting in the capacity of, and/or
advertising or assuming to act as real estate br	rokers in the State of California within the meaning
of Business and Professions Code Sections 10	131(d) (soliciting, negotiating and performing
services for borrowers in connection with loar fee handling).	ns secured by real property) and 10131.2 (advance

s.c.

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.

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1	5. On or about January 1, 2009, LINDA J. WIGGINS and JOSEPH WIGGINS
2	while using the fictitious business names CAL STATE FINANCIAL GROUP, CAL STATE
3	HOME LOANS and/or DOLLAR STRATEGIES, LLC, solicited loan modification and
4	negotiation services to borrowers Emily A. and Aaron A. in connection with loans secured by
5	real property. LINDA J. WIGGINS and JOSEPH WIGGINS charged and collected an advance
6	fee of \$2,500 from Emily A. and Aaron A. pursuant to an advance fee agreement for loan
7	modification and negotiation services. LINDA J. WIGGINS and JOSEPH WIGGINS instructed
8	Emily A. and Aaron A. to make the \$2,500 advance fee payable to DOLLAR STRATEGIES,
9	LLC. LINDA J. WIGGINS and JOSEPH WIGGINS made substantial misrepresentations to
10	Emily A. and Aaron A. including, but not limited to, assuring Emily A. and Aaron A. that a
11	licensed attorney would be handling the modification or negotiation of their mortgage loan.
12	CAL STATE FINANCIAL GROUP, CAL STATE HOME LOANS, DOLLAR STRATEGIES,
13	LLC, LINDA J. WIGGINS, and JOSEPH WIGGINS failed to perform the loan modification and
14	negotiation services that had been promised to Emily A. and Aaron A
15	6. CAL STATE FINANCIAL GROUP and JOSEPH WIGGINS did not have an
16	advance fee agreement approved by the Department to charge or collect advance fees within the
17	meaning of Code Sections 10026 and 10085.
18	CONCLUSIONS OF LAW
19	7. Based on the information contained in Paragraphs 1 through 6, above, CAL
20	STATE FINANCIAL GROUP and JOSEPH WIGGINS violated Section 10085 of the Code and
21	Regulation 2970, by not having an approved advance fee agreement on file with the
22	Department.
23	8. Based on the information contained in Paragraphs 1 through 6, above, CAL
24	STATE HOME LOANS, DOLLAR STRATEGIES, LLC, and LINDA J. WIGGINS violated
25	Section 10130 of the Code by engaging in the activities without first obtaining a broker license
26	from the Department.
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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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1	10146 of the Code and Section 2972 of the Regulations.
2	IT IS FURTHER ORDERED THAT CAL STATE HOME LOANS, DOLLAR
3	STRATEGIES, LLC and LINDA J. WIGGINS immediately desist and refrain from:
4	1. charging, demanding, claiming, collecting and/or receiving advance fees, as
5	that term is defined in Section 10026 of the Code, in any form, and under any
6	conditions, with respect to the performance of loan modifications or any other
7	form of mortgage loan forbearance service in connection with loans on
8	residential property containing four or fewer dwelling units; and
9	2. charging, demanding, claiming, collecting and/or receiving advance fees, as
10	that term is defined in Section 10026 of the Code, for any other real estate
11	related services offered by them to others.
12	DATED: 3(23,2011.
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14	JEFF DAVI Real Estate Commissioner
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19	Notice: Business and Professions Code Section 10139 provides that "Any person acting as a
20	real estate broker or real estate salesperson without a license or who advertises using words
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22	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
2:	(\$50,000) "
24	
2	and Joseph Wiggins 19031 US Highway 18, Suite 140
2	Apple Valley, CA 92307
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