

**FILED**

NOV - 5 2012

DEPARTMENT OF REAL ESTATE  
BY: *[Signature]*

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

\* \* \*

In the Matter of the Accusation of	)	No. H-38236 LA
	)	
FEDERAL LEGAL SOLUTIONS INC., as a	)	
corporation and doing business as	)	
Christian and Associates; LIAM	)	
PATRICK FERRIS, individually and	)	
as designated officer of Federal	)	
Legal Solutions, Inc.,	)	
	)	
	)	
Respondents.	)	

DECISION

This Decision is being issued in accordance with the provisions of Section 11520 of the Government Code, on evidence of compliance with Section 11505 of the Government Code and pursuant to the Order of Default as to Respondents FEDERAL LEGAL SOLUTIONS INC. ("FLSI") and LIAM PATRICK FERRIS ("FERRIS") filed on August 6, 2012, and the findings of fact set forth herein are based on one or more of the following: (1) Respondent's express admissions; (2) affidavits; and (3) other evidence.

FINDINGS OF FACT

1.

On July 3, 2012, Maria Suarez made the Accusation in her official capacity as a Deputy Real Estate Commissioner of the State of California. The Accusation, Statement to Respondent, and Notice of Defense were mailed by certified mail, return receipt requested, to Respondents FLSI and FERRIS at their respective addresses of record on July 5, 2012. On or about July 7, 2012, the signed certified mail receipt for FERRIS was returned to the Department of Real Estate ("Department").

On or about July 17, 2012, the certified mail for FLSI was returned to the Department of Real Estate ("Department") as unclaimed. Thereafter, on July 18, 2012, service was again attempted on FLSI by regular mail.

On August 6, 2012, no Notice of Defense having been filed herein within the time prescribed by Section 11506 of the Government Code, default of Respondents FLSI and FERRIS was entered herein.

2.

Respondents FLSI and FERRIS are presently licensed and/or have license rights under the Real Estate Law, Part 1 of Division 4 of the California Business and Professions Code ("Code"), as real estate brokers. Respondent FLSI was originally issued a real estate corporation broker license by the Department on June 3, 2009, with FERRIS as its designated broker-officer. Respondent FERRIS was originally issued a real estate broker license by the Department on May 12, 2005.

3.

At all times herein mentioned, Respondents FLSI and FERRIS engaged in the business of, acted in the capacity of, advertised, or assumed to act as real estate brokers in the State of California within the meaning of Code Sections 10131(d) and 10131.2. Their activities included soliciting borrowers or lenders for and/or negotiating loans, collecting payments and/or performing services for borrowers or lenders in connection with loans secured by lien on real property. Their activities also included claiming, demanding, charging, receiving, collecting or contracting for the collection of advance fees within the meaning of Code Sections 10026, 10085, and 10085.6.

4.

Using the name "Christian and Associates" Respondents offered loss mitigation and loan modification services to homeowner-borrowers seeking downward adjustments or payment extenuations to their home mortgages. Respondents collected advanced fees from said homeowner-borrowers without possessing a pre-approved advance fee agreement from the Department as required by Code Section 10085 and Section 2970 of Title 10, Chapter 6, California Code of Regulations ("Regulations"), and in violation of Code Section 10085.6.

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Thereafter, Respondents failed to obtain loan modifications for the borrowers tabled below and failed to refund the advance fees paid:

Table: Loan Modification Services

Homeowner	Date	Status	Advance Fee
Claudia M. H.	Sept.-Nov., 2009	Not obtained	\$3,200
Martin G.	Jan.-Apr., 2010	Not obtained	\$2,700
Joyce I. C.	Mar.-Apr., 2010	Not obtained	\$3,000
Arthur R. M.	Jul.-Aug., 2010	Not obtained	\$1,600
Monica G.	Aug., 2010	Not obtained	\$500

5.

Respondent FERRIS failed to exercise reasonable supervision over the activities of his corporation to ensure compliance with the Real Estate Law and the Commissioner's Regulations in violation of Code Section 10159.2 and Regulation 2725.

DETERMINATION OF ISSUES

1.

Cause for disciplinary action against Respondent FEDERAL LEGAL SOLUTIONS INC. exists pursuant to Business and Professions Code Sections 10085, 10085.6, 10176(a), 10176(b), 10176(i), 10177(d), and 10177(g), and Regulation 2970.

2.

Cause for disciplinary action against Respondent LIAM PATRICK FERRIS exists pursuant to Business and Professions Code Sections 10085, 10085.6, 10159.2, 10176(a), 10176(b), 10176(i), 10177(d), 10177(g), and 10177(h), and Regulations 2725, and 2970.

3.

The standard of proof applied was clear and convincing proof to a reasonable certainty.

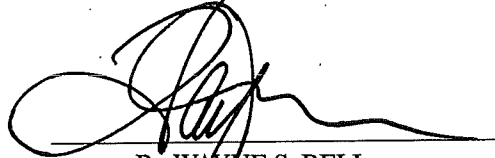
ORDER

The license and license rights of Respondents, FEDERAL LEGAL SOLUTIONS INC. and LIAM PATRICK FERRIS, under the provisions of Part I of Division 4 of the Business and Professions Code are revoked.

This Decision shall become effective at 12 o'clock noon on November 26, 2012.

DATED: 10 / 28, 2012.

Real Estate Commissioner

A handwritten signature in black ink, appearing to read 'Wayne S. Bell', is written over a horizontal line. The signature is stylized and cursive.

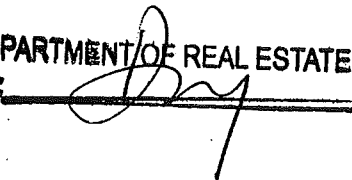
By WAYNE S. BELL  
Chief Counsel

1 Department of Real Estate  
2 320 West Fourth Street, Suite 350  
3 Los Angeles, CA 90013

**FILED**

4 (213) 576-6982

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5 DEPARTMENT OF REAL ESTATE  
6 BY: 

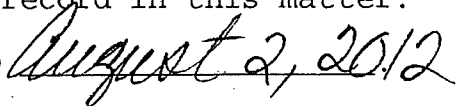
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8 BEFORE THE DEPARTMENT OF REAL ESTATE

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11 In the Matter of the Accusation of ) NO. **H-38236 LA**  
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13 FEDERAL LEGAL SOLUTIONS INC., as ) DEFAULT ORDER  
14 a corporation and doing business )  
15 as Christian and Associates; )  
16 LIAM PATRICK FERRIS, individually)  
17 and as designated officer of )  
Federal Solutions Inc., )  
Respondents )

18 Respondents FEDERAL LEGAL SOLUTIONS INC. and LIAM  
19 PATRICK FERRIS, having failed to file Notice of Defense  
20 within the time required by Section 11506 of the Government  
21 Code, are now in default. It is, therefore, ordered that a  
22 default be entered on the record in this matter.

23 IT IS SO ORDERED 

24 Real Estate Commissioner

25  
26 By: 

27 DOLORES WEEKS  
Regional Manager