

1 Department of Real Estate
2 P. O. Box 187007
3 Sacramento, CA 95818-7007
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FILED
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DEPARTMENT OF REAL ESTATE
By *R. Miller*

8 BEFORE THE DEPARTMENT OF REAL ESTATE
9 STATE OF CALIFORNIA

10 * * *

11 To:)
12) NO. H-4417 SD
13 MJB COMMUNICATIONS and)
14 JASON SCOTT STRODER.)
15) ORDER TO DESIST AND REFRAIN
) (B&P Code Section 10086)

16 The Commissioner ("the Commissioner") of the California Department of Real
17 Estate ("the Department") caused an investigation to be made of the activities of MJB
18 COMMUNICATIONS ("MJB") and JASON SCOTT STRODER ("STRODER"), (collectively
19 "Respondents"). Based on that investigation, the Commissioner has determined that
20 Respondents have engaged in, are engaging in, or are attempting to engage in, acts or practices
21 constituting violations of the California Business and Professions Code ("the Code"), the
22 California Civil Code ("the Civil Code") and/or Title 10, Chapter 6, California Code of
23 Regulations ("the Regulations"), including but not limited to the collection of advance fees after
24 October 10, 2009, in violation of Section 10085 (advance fee materials), 10085.6 (collection of
25 advance fees) of the Code, Sections 2944.7 (prohibition of advance fees) and 2945.4 (prohibited
26 acts) of the Civil Code, and Section 2970 (advance fee materials) of the Regulations.

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1 1123 East Congress Street, San Bernardino, California, in exchange for an advance fee payment
2 of \$2,500. On or about November 4, 2009, Charisse E. made a partial payment of \$500 of the
3 advance fees to Respondents. Respondents never obtained a loan modification for Charisse E.
4 and have never refunded the advance fees she paid to them.

5 5. In connection with the collection and handling of advance fees,
6 Respondents failed to submit the advance fee contract and all materials used in obtaining those
7 advance fee agreements to the Department of Real Estate prior to their use in obtaining advance
8 fees from clients.

9 CONCLUSIONS OF LAW

10 Based on the Findings of Fact contained in Paragraphs 1 through 5, above, MJB
11 COMMUNICATIONS and JASON SCOTT STRODER, acting alone, or by and/or through one
12 or more agents, associates, affiliates, and/or co-conspirators, including, but not limited to
13 STRODER, violated Sections 10085 and 10085.6 of the Code, Sections 2944.7 and 2945.4 of the
14 Civil Code, and Section 2970 of the Regulations.

15 DESIST AND REFRAIN ORDER

16 Based on the Findings of Fact and Conclusions of Law stated herein, MJB
17 COMMUNICATIONS and JASON SCOTT STRODER, whether doing business under your own
18 names, or any other names or fictitious names, ARE HEREBY ORDERED to immediately desist
19 and refrain from:

20 1. Engaging in acts requiring a real estate license within the meaning of
21 Section 10131 of the Code, unless and until you demonstrate and provide evidence satisfactory to
22 the Commissioner that you are properly licensed by the Department as a real estate broker, and
23 that your corporate powers, rights, and privileges have been reinstated by the California Secretary
24 of State.

25 2. Charging, demanding, claiming, collecting and/or receiving advance fees,
26 as that term is defined in Section 10026 of the Code, for any of the services you offer to others,
27 unless and until you demonstrate and provide evidence satisfactory to the Commissioner that you

1 are properly licensed by the Department and that MJB COMMUNICATIONS and JASON
2 SCOTT STRODER:

- 3 (a) Have an advance fee agreement which has been submitted to the Department
4 and which is in compliance with Sections 2970 and 2972 of the Regulations;
5 (b) Have placed all previously collected advance fees into a trust account for that
6 purpose and are in compliance with Section 10146 (deposit of advance fees
7 into trust account) of the Code;
8 (c) Have provided an accounting to trust fund owner-beneficiaries pursuant to
9 Section 2972 of the Regulations; and
10 (d) Are in compliance with California law, as amended effective as of October 11,
11 2009, with respect to loan modification and/or forbearance services. Under
12 the amended law, you can only collect advance fees for loan modification or
13 other mortgage loan forbearance services related to commercial loans and
14 loans for residential properties containing five or more dwelling units.
15 (e) Have refunded to Charisse E. the advance fees paid to you by her in this
16 matter.

17 3. Demanding, claiming, collecting and/or receiving advance fees, as that
18 term is defined in Section 10026 of the Code, in any form, and under any conditions, with respect
19 to the performance of loan modification or any other form of mortgage loan forbearance services
20 in connection with loans on residential property containing four or fewer dwelling units.

21 DATED: 9/14/2012

22 REAL ESTATE COMMISSIONER

23
24
25 By: 

26 By WAYNE S. BELL
27 Chief Counsel

1 **Notice:** Business and Professions Code Section 10139 provides that, "Any person acting as a
2 real estate broker or real estate salesperson without a license or who advertises using words
3 indicating that he or she is a real estate broker without being so licensed shall be guilty of a
4 public offense punishable by a fine not exceeding twenty thousand dollars (\$20,000), or by
5 imprisonment in the county jail for a term not to exceed six months, or by both fine and
6 imprisonment; or if a corporation, be punished by a fine not exceeding sixty thousand dollars
7 (\$60,000)...."

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9
10 cc: Micah Jon Burrige
11 Agent for Service of Process
12 MJB COMMUNICATIONS
13 3036 Hugo Street
14 San Diego, CA 92106

15 Micah Jon Burrige
16 Agent for Service of Process
17 MJB COMMUNICATIONS
18 2207 Garnet Avenue, Suite J
19 San Diego, CA 92109

20 JASON SCOTT STRODER
21 1666 Garnet Avenue, Suite 425
22 San Diego, CA 92109

23 JASON SCOTT STRODER
24 3316 4th Avenue
25 San Diego, CA 92103

26
27 ATTY JWB/km