DEPARTMENT OF REAL ESTATE
P. O. Box 187007
Sacramento, CA 95818-7007

Telephone: (916) 227-0789

FILED
NOV 10 2010
DEPARTMENT OF REAL ESTATE
By K. Mar

STATE OF CALIFORNIA

DEPARTMENT OF REAL ESTATE

* * *

To: WEFIT2U, INC., CHRISTOPHER VINCENT HUSSAIN, LISA WILLETTE, and/or any other names or fictitious names used by Christopher Vincent Hussain or Lisa Willette.	NO. H-5506 SAC ORDER TO DESIST AND REFRAIN (B & P Code Section 10086)

The Real Estate Commissioner of the State of California (Commissioner) has caused an investigation to be made of the activities of WEFIT2U, INC. (W2U), CHRISTOPHER VINCENT HUSSAIN (HUSSAIN) and LISA WILLETTE (WILLETTE) including engaging in the business of, acting in the capacity of, advertising, or assuming to act as a real estate broker in the State of California within the meaning of Section 10131(d) of the California Business and Professions Code (the Code). Based upon the findings of that investigation, as set forth below, the Commissioner has determined and is of the opinion that: W2U and HUSSAIN have violated Section 10137 of the Code by employing and/or compensating one or more unlicensed persons to act in the capacity of a real estate broker or salesperson; and WILLETTE, has violated Section 10130 of the Code by engaging in the business of or acting as a real estate salesperson or broker, within the meaning of Sections 10085.5 (Charging an Advance Fee), 10130 (Act as a Real Estate Broker or Salesperson Without

a License) and 10131(d) (Soliciting Borrowers For Services in Connection With Loans Secured By Real Property) of the Code without first having obtained a real estate license from the California Department of Real Estate (Department). Whenever acts referred to below are attributed to W2U, those acts are alleged to have been done by W2U, acting by itself, or by and/or through one or more agents, associates, and/or co-conspirators, and using other names or fictitious names unknown at this time (the related entities).

FINDINGS OF FACT

1. Since February 23, 2010 W2U has been licensed by the Department corporate real estate broker.

2. Since August 3, 2009, HUSSAIN has been licensed and/or has license rights as a real estate broker.

3. At no time mentioned herein was WILLETTE licensed by the Department as a real estate broker or real estate salesperson, as appropriate.

4. At all times mentioned herein between on or about March of 2009, and continuing up to at least September of 2010, W2U engaged in the business of, acted in the capacity of, or assumed to act as a real estate broker within the State of California within the meaning of Section 10131(d) of the Code, including solicitation of borrowers for or negotiation of loans or performance of services for borrowers or lenders or note owners in connection with loans secured directly or collaterally by liens on real property, including but not limited to direct solicitation as described above of individual mortgage borrowers Safaa K. and Manna T. of Sacramento, California and Mitchell S. of Cameron Park, California.

5. From approximately August 3, 2009 through September 2010, HUSSAIN employed and/or compensated WILLETTE for performing acts which require a real estate license pursuant to Section 10131(d) of the Code (Soliciting or Negotiating Loans Secured By Real Property).

///

///

6. From February 23, 2010 through September 2010, W2U employed and/or compensated WILLETTE for performing acts which require a real estate license pursuant to Section 10131(d) of the Code.

7. During the period of time set out above, W2U, HUSSAIN and WILLETTE solicited borrowers and negotiated to do one or more of the following acts for another or others, for or in expectation of compensation: negotiate one or more loans for, or perform services for, borrowers and/or lenders in connection with loans secured directly or collaterally by one or more liens on real property; and charge, demand or collect an advance fee for any of the services offered.

CONCLUSIONS OF LAW

1. Based on the Findings of Fact contained in paragraphs 1 through 5, WILLETTE, among other things, solicited and/or performed services for borrowers, including but not limited to Safaa K., Manna T. and Mitchell S., in connection with loans secured directly or collaterally by liens on real property or on a business opportunity, for or in expectation of compensation and claimed, demanded, charged, received, collected or contracted for an advanced fee for such services. Thus, WILLETTE violated Sections 10130, 10131(d) and 10085.5 of the Code.

2. Based on the Findings of Fact contained in Paragraphs 1 through 5, above, LISA WILLETTE has performed and/or participated in soliciting and/or negotiating loans secured by real property which require a real estate license under Section 10131(d) of the Code during a period of time when LISA WILLETTE was not licensed by the Department in any capacity, in violation of Section 10130 of the Code.

3. Based on the Findings of Fact contained in paragraphs 1 through 5, W2U and HUSSAIN, among other things, solicited and/or performed services for borrowers, including but not limited to Safaa K., Manna T. and Mitchell S., in connection with loans secured directly or collaterally by liens on real property or on a business opportunity, for or in expectation of

///

compensation and claimed, demanded, charged, received, collected or contracted for an advanced fee for such services.

4. Based on the Findings of Fact contained in Paragraphs 1 through 5, above, W2U and HUSSAIN, employed and/or compensated one or more unlicensed persons to act in the capacity of a real estate broker or salesperson in violation of Section 10137 of the Code.

DESIST AND REFRAIN ORDER

Now, therefore, LISA WILLETTE, IS HEREBY ORDERED to immediately Desist and Refrain from:

1. Performing any and all acts within the State of California for which a real estate salesperson or broker license is required, unless and until she obtains a real estate salesperson or broker license.

Now, therefore, WEFIT2U, INC. and CHRISTOPHER VINCENT HUSSAIN, ARE HEREBY ORDERED to immediately Desist and Refrain from:

1. Employing and/or compensating any person for performing any acts which require a real estate license within the State of California unless and until that person has obtained from the Department a real estate salesperson or real estate broker license.

DATED: 11-8-2010.

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)..."

TO: WEFIT2U, INC.
CHRISTOPHER VINCENT HUSSAIN
As Agent for Service of Process for WEFIT2U, INC.
229 Walnut Street
Napa, CA 94559

WEFIT2U, INC.
CHRISTOPHER VINCENT HUSSAIN
As Agent for Service of Process for WEFIT2U, INC.
1024 Iron Point Road, #100
Folsom, CA 95630

WEFIT2U, INC.
CHRISTOPHER VINCENT HUSSAIN
As Agent for Service of Process for WEFIT2U, INC.
26395 Jefferson Avenue, #E
Murrieta, CA 92562

CHRISTOPHER VINCENT HUSSAIN
229 Walnut Street
Napa, CA 94559

CHRISTOPHER VINCENT HUSSAIN
1024 Iron Point Road, #100
Folsom, CA 95630

CHRISTOPHER VINCENT HUSSAIN
26395 Jefferson Avenue, #E
Murrieta, CA 92562

LISA WILLETTE
229 Walnut Street
Napa, CA 94559

ATTY RKU/km