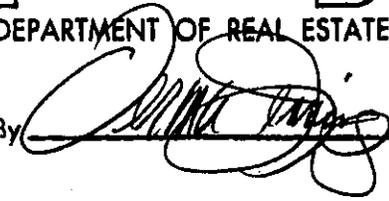


1 Department of Real Estate  
2 320 West Fourth Street, Ste. 350  
3 Los Angeles, California 90013

**FILED**  
OCT 30 2008  
DEPARTMENT OF REAL ESTATE

4 (213) 576-6982

By 

8 DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 \* \* \* \* \*

11 To:	)	No. H-35431 LA
	)	
12 THE FIRM-LOANS, INSURANCE,	)	<u>ORDER TO DESIST</u>
13 & INVESTMENTS, INC., and	)	
14 RICHARD LEON MORRIS as	)	<u>AND REFRAIN</u>
15 designated officer of	)	
The Firm-Loans, Insurance,	)	
& Investments, Inc.	)	

16 The Real Estate Commissioner of the State of California  
17 has caused an investigation to be made of your activities as a  
18 real estate broker, and based on the findings of that  
19 investigation is of the opinion that THE FIRM-LOANS, INSURANCE, &  
20 INVESTMENTS, INC., has violated Section 10146 of the Business and  
21 Professions Code (hereinafter Code), as well as Regulation 2970  
22 (all references herein to Regulations refer to the California  
23 Code of Regulations, Title 10, Chapter 6). In addition, you,  
24 RICHARD LEON MORRIS, have violated Code Section 10159.2.

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I

At all times herein mentioned, you, THE FIRM-LOANS, INSURANCE, & INVESTMENTS, INC., were and now are licensed by the Department of Real Estate of the State of California (hereinafter Department) as a corporate real estate broker with RICHARD LEON MORRIS as the designated officer and broker responsible, pursuant to the provisions of Code Section 10159.2, for supervising the activities requiring a real estate license conducted on behalf of THE FIRM-LOANS, INSURANCE, & INVESTMENTS, INC., by its officers, agents and employees.

II

As the designated officer and broker, you, RICHARD LEON MORRIS, are and at all times material herein were responsible for the supervision and control of the activities of officers and employees of the corporation for which a license is required pursuant to Code Section 10159.2.

III

At all times herein mentioned, you, THE FIRM-LOANS, INSURANCE, & INVESTMENTS, INC., on behalf of others in expectation of compensation, engaged in the business, acted in the capacity of, advertised or assumed to act as a real estate broker in the State of California within the meaning of Sections 10131(d) and (e) of the Code, including soliciting borrowers and lenders and negotiating loans for real property.

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IV

In connection with your activities as a real estate broker, as described above, you, THE FIRM-LOANS, INSURANCE, & INVESTMENTS, INC., acted in violation of the Real Estate Law as follows:

(1) Violated Section 10146 of the Code by collecting advance fees from the public and failing to deposit the fees into a real estate broker trust account.

(2) Violated Regulation 2970 by failing to submit to the Commissioner not less than ten calendar days before publication or other use, all materials to be used in advertising, promoting, soliciting and negotiating an agreement calling for the payment of an advance fee including the form of advance fee agreement proposed for use.

V

The conduct, acts and/or omissions, as described above, constitute failure on your part, RICHARD LEON MORRIS, as the officer designated by a corporate broker licensee to exercise the supervision and control over the licensed activities of THE FIRM-LOANS, INSURANCE, & INVESTMENTS, INC., as required by Code Section 10159.2.

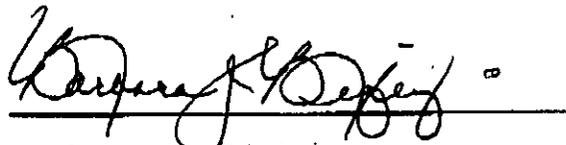
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1 NOW, THEREFORE, YOU, THE FIRM-LOANS, INSURANCE, &  
 2 INVESTMENTS, INC., AND YOU, RICHARD LEON MORRIS, ARE ORDERED TO  
 3 DESIST AND REFRAIN from performing any and all activities for  
 4 which a real estate broker license is required until you comply  
 5 with all provisions of the Real Estate Law as discussed in this  
 6 Order.

7 AND FURTHER, YOU, RICHARD LEON MORRIS, ARE ORDERED TO  
 8 DESIST AND REFRAIN from performing any of the acts for which a  
 9 real estate license is required as the designated officer of a  
 10 corporation, unless and until you are in compliance with  
 11 Section 10159.2 of the Code.

12 DATED: 10/30, 2008.

13  
 14 JEFF DAVI  
 Real Estate Commissioner

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 16   
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18 BY: Barbara J. Bigby  
 Chief Deputy Commissioner

19  
 20  
 21  
 22  
 23  
 24 cc: The Firm-Loans, Insurance,  
 & Investments, Inc.  
 25 Richard Leon Morris  
 10374 Trademark Street  
 26 Rancho Cucamonga, CA 91730

27 JRP:YB