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II

From in or about September, 2008 through the present, you have engaged in a business, for or in expectation of compensation or collection of an advance fee, that solicited or offered to provide loan modification, re-finance of a loan, or short-sale negotiation services to consumers including, but not limited to, Teresa Sublett, for her real property located at 8985 Dorrell Lane, Las Vegas, Nevada 89149.

III

Your acts as described in Paragraph II, above, are acts requiring a real estate broker license under the provisions of Code Sections 10130, 10131(d) and 10131.2.

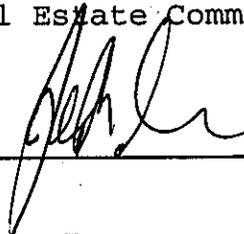
IV

You violated Sections 10130 and 10131.2 by engaging in the activities described in Paragraph II, above, without first obtaining a real estate broker license from the Department.

NOW, THEREFORE, YOU ARE ORDERED TO DESIST AND REFRAIN from performing any and all acts requiring a real estate license in the State of California until you obtain the required license from the Department.

DATED: 1-7-09

JEFF DAVI  
Real Estate Commissioner



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cc: Sean R. Roberts/Debt Barter, Inc.  
2081 Business Center Drive, Suite 285  
Irvine, California 92612