Department of Real Estate
320 West 4th Street, Suite 350
Los Angeles, California 90013-1105

(213) 576-6982

FILED

MAR 13 2009

DEPARTMENT OF REAL ESTATE
BY: [signature]

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

To:

No. H-35778 LA

TRUWEST FINANCIAL INC., and JASON MICHAEL JONES, individually, and as designated officer of TruWest Financial, Inc.,

Respondents.

ORDER TO DESIST AND REFRAIN

The Real Estate Commissioner of the State of California has caused an investigation to be conducted of your activities as a real estate broker, and based on the findings of that investigation, is of the opinion that, you, TRUWEST FINANCIAL INC., and, you, JASON MICHAEL JONES, individually, as designated broker-officer of TRUWEST FINANCIAL INC., have violated Section 10085 of the Business and Professions Code

(hereinafter "Code") and Section 2970 of Chapter 6, Title 10, California Code of Regulations (hereinafter "Regulations").

1.

At all times mentioned herein, you, TRUWEST FINANCIAL INC. were licensed by the Department of Real Estate of the State of California (hereinafter "Department") as a corporate real estate broker with Respondent JASON MICHAEL JONES as the designated officer.

2.

At all times mentioned herein, you, JASON MICHAEL JONES, individually, and as designated officer of TRUWEST FINANCIAL INC. were licensed by the Department as a real estate broker.

3.

At all times material herein, in the State of California, you engaged in the business of claiming, demanding, charging, receiving, collecting or contracting for the collection of advance fees, within the meaning of Code Section 10026, including, but not limited to, the following loan modification activities with respect to loans which were secured by liens on real property:

a. On or about May 15, 2008, Respondents contracted to collect and/or collected an advance fee of $1,500 from Martha and Saul Aguilera pursuant to the provisions of a written agreement pertaining to loan modification services to be provided by Respondents with respect to a loan secured by the

real property located at 13009 Correnti Street, Arleta, California 91331.

b. On or about June 21, 2008, Respondents contracted to collect and/or collected an advance fee of $1,500 for one loan and $2,000 for two loans from Silvia Cabrera pursuant to the provisions of a written agreement pertaining to loan modification services to be provided by Respondents with respect to a loan secured by the real property located at 11909 Cheshire Street, Norwalk, California 90650.

c. On or about July 16, 2008, Respondents contracted to collect and/or collected an advance fee of $2,000 for one loan and $2,500 for two loans from William Andrade pursuant to the provisions of a written agreement pertaining to loan modification services to be provided by Respondents with respect to a loan secured by the real property located at 436 East 42nd Place, Los Angeles, California 90011.

d. On or about July 20, 2008, Respondents contracted to collect and/or collected an advance fee of $2,000 from Jose L. Orozco pursuant to the provisions of a written agreement pertaining to loan modification services to be provided by Respondents with respect to a loan secured by the real property located at 12214 Pinney Street, Lakeview Terrace, California 91342.

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4.

You collected the above described advance fees pursuant to the provisions of a document entitled "Los Modification Fee Contract," the written agreement described in Paragraph 4, above, which document constitutes an advance fee agreement within the meaning of Code Section 10085.

5.

You failed to submit the written agreements referred to in Paragraph 4, above, to the Commissioner ten days before using them in violation of Code Section 10085 and Regulation 2970.

NOW, THEREFORE, YOU, TRUWEST FINANCIAL INC., and, YOU, JASON MICHAEL JONES, ARE ORDERED TO DESIST AND REFRAIN from collecting advance fees within the meaning of Code Section 10026 unless and until you are in compliance with Code Section 10085 and Regulation 2970.

DATED: 3/13, 2009.

JEFF DAVI
Real Estate Commissioner

By WAYNE S. BELL
Chief Counsel

cc: TRUWEST FINANCIAL INC.
13962 Oxnard Street
Van Nuys, California 91401

JASON MICHAEL JONES
13962 Oxnard Street
Van Nuys, California 91401