FILED

DEC 19 2013

BUREAU OF REAL ESTATE

By

BEFORE THE BUREAU OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of HOME FUNDING SOLUTIONS INC.; and CRAIG ROLAND DAHL, individually and as designated officer of Home Funding Solutions Inc., Respondents.	No. H-36098 LA

ORDER SUSPENDING REAL ESTATE LICENSE

To: CRAIG ROLAND DAHL
551 Pageant #A
Orange, CA 92869

On December 16, 2009, CRAIG ROLAND DAHL ("Respondent") entered into a Stipulation and Agreement with the Department of Real Estate (now the Bureau of Real Estate "Bureau"). The terms of the Agreement required Respondent to pay for the audit as set forth in the Real Estate Commissioner's Decision in Case No. H-36098 LA, effective June 8, 2011. The Commissioner has determined that Respondent have failed to satisfy this condition by not paying for the total cost of the audit in the amount of $4,113.62.

NOW, THEREFORE, IT IS ORDERED that the restricted real estate salesperson license heretofore issued to Respondent and the exercise of any privileges thereunder are hereby suspended until such time as Respondent provides proof satisfactory to the Bureau of having paid for the audit referred to above or pending final determination made after hearing (see "Hearing Rights" set forth below) or until Respondent enter into an agreement satisfactory to the Commissioner to provide or payment.

IT IS FURTHER ORDERED that all license certificates and identification cards issued by the Bureau of Real Estate which are in the possession of Respondent be immediately surrendered by personal delivery or by mailing in the enclosed self-addressed envelope to:

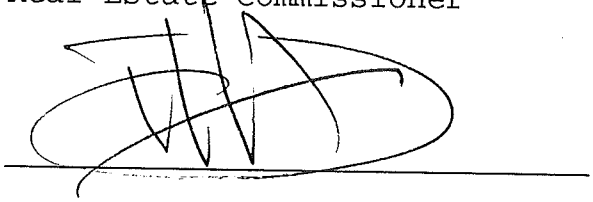
BUREAU OF REAL ESTATE
Attention: Flag Section
P.O. Box 137013
Sacramento, CA 95813-7013

HEARING RIGHTS: you have the right to a hearing to contest the Commissioner's determination that you are in violation of the condition that you pay for the audit. If you desire a hearing, you must submit a written request. The request may be in any form as long as it is in writing and indicates that you want a hearing. Unless a written request for a hearing, signed by or on behalf of you, is delivered or mailed to the Bureau at 320 West Fourth Street, Suite 350, Los Angeles, California 90013, within 20 days after the date that this Order was mailed to or served on you, the Bureau will not be obligated or required to provide you with a hearing.

This Order shall be effective immediately.

DATED: DEC 13 2013

Real Estate Commissioner



By: JEFFREY MASON
Chief Deputy Commissioner

FILED

MAY 25 2011

DEPARTMENT OF REAL ESTATE
BY:

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * * *

In the Matter of the Accusation of HOME FUNDING SOLUTIONS INC.; and, CRAIG ROLAND DAHL, individually and as designated officer of Home Funding Solutions Inc., Respondents.	NO. H-36098 LA L-2009071013

ORDER NUNC PRO TUNC MODIFYING STIPULATION AND AGREEMENT

It having been called to the attention of the Real Estate Commissioner that there is an error in the Stipulation and Agreement, dated April 25, 2011, effective June 8, 2011.

Good cause appearing therefor, the Stipulation and Agreement, is amended as follows:

Paragraph A of the Order, on page 5, is amended to read as follows:

"A. Make application thereof and pays to the Department of Real Estate the appropriate fee for the restricted license within ninety (90) days from the effective date of this Decision."

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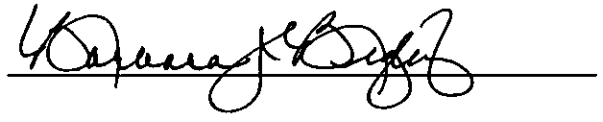
This Order, nunc pro tunc to April 25, 2011, shall become effective immediately.

IT IS SO ORDERED 5/20/11.

BARBARA J. BIGBY
Acting Real Estate Commissioner



Department of Real Estate
320 W. 4TH Street, Suite 350
Los Angeles, CA 90013-1105

Telephone: (213) 576-6982

FILED

MAY -9 2011

DEPARTMENT OF REAL ESTATE
BY:

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of HOME FUNDING SOLUTIONS INC.; and CRAIG ROLAND DAHL, individually and as designated officer of Home Funding Solutions Inc., Respondents.	No. H-36098 LA L-2009071013 STIPULATION AND AGREEMENT

It is hereby stipulated by and between Respondents HOME FUNDING SOLUTIONS INC. and CRAIG ROLAND DAHL, individually and as designated officer of Home Funding Solutions Inc. (sometimes collectively referred to as "Respondents"), represented by William Elliott, Esq., and the Complainant, acting by and through Elliott Mac Lennan, Counsel for the Department of Real Estate, as follows for the purpose of settling and disposing of the Accusation filed on July 8, 2009, in this matter:

1. All issues which were to be contested and all evidence which was to be presented by Complainant and Respondents at a formal hearing on the Accusation, which hearing was to be

held in accordance with the provisions of the Administrative Procedure Act ("APA"), shall instead and in place thereof be submitted solely on the basis of the provisions of this Stipulation and Agreement ("Stipulation").

2. Respondents have received, read and understand the Statement to Respondent, the Discovery Provisions of the APA and the Accusation filed by the Department of Real Estate in this proceeding.

3. Respondents filed a Notice of Defense pursuant to Section 11506 of the Government Code for the purpose of requesting a hearing on the allegations in the Accusation. Respondents hereby freely and voluntarily withdraw said Notice of Defense. Respondents acknowledge that they understand that by withdrawing said Notice of Defense they thereby waive their right to require the Commissioner to prove the allegations in the Accusation at a contested hearing held in accordance with the provisions of the APA and that they will waive other rights afforded to them in connection with the hearing such as the right to present evidence in their defense the right to cross-examine witnesses.

4. This Stipulation is based on the factual allegations contained in the Accusation. In the interest of expedience and economy, Respondents choose not to contest these allegations, but to remain silent and understand that, as a result thereof, these factual allegations, without being admitted

or denied, will serve as a prima facie basis for the disciplinary action stipulated to herein. The Real Estate Commissioner shall not be required to provide further evidence to prove said factual allegations.

5. This Stipulation is made for the purpose of reaching an agreed disposition of this proceeding and is expressly limited to this proceeding and any other proceeding or case in which the Department of Real Estate ("Department"), or another licensing agency of this state, another state or if the federal government is involved, and otherwise shall not be admissible in any other criminal or civil proceeding.

6. It is understood by the parties that the Real Estate Commissioner may adopt this Stipulation as his Decision in this matter thereby imposing the penalty and sanctions on Respondents' real estate licenses and license rights as set forth in the below "Order". In the event that the Commissioner in his discretion does not adopt the Stipulation, the Stipulation shall be void and of no effect and Respondents shall retain the right to a hearing and proceeding on the Accusation under the provisions of the APA and shall not be bound by any stipulation or waiver made herein.

7. The Order or any subsequent Order of the Real Estate Commissioner made pursuant to this Stipulation shall not constitute an estoppel, merger or bar to any further administrative or civil proceedings by the Department of Real

Estate with respect to any matters which were not specifically alleged to be causes for accusation in this proceeding.

8. Respondents understand that by agreeing to this Stipulation, Respondents agree to pay, pursuant to Business and Professions Code Section 10148, the cost of the audit which led to this disciplinary action. The amount of said cost is $8,787.12.

9. Respondents have received, read, and understand the "Notice Concerning Costs of Subsequent Audit". Respondents further understand that by agreeing to this Stipulation, the findings set forth below in the Determination of Issues become final, and the Commissioner may charge Respondents for the cost of any subsequent audit conducted pursuant to Business and Professions Code Section 10148 to determine if the violations have been corrected. The maximum cost of the subsequent audit will not exceed $4,113.62.

DETERMINATION OF ISSUES

By reason of the foregoing, it is stipulated and agreed that the following determination of issues shall be made:

I.

The conduct of HOME FUNDING SOLUTIONS INC, as described in Paragraph 4, above, is in violation of Sections 10085, 10145, 10146 and 10240(c) of the Business and Professions Code ("Code") and Sections 2726, 2731, 2742(c), 2831, 2831.1, 2831.2, 2834, 2970 and 2972 of Title 10, Chapter 6 of the California Code of

Regulations ("Regulations") and is a basis for discipline of Respondent's license and license rights as a violation of the Real Estate Law pursuant to Code Sections 10177(d) and 10177(g).

II.

The conduct of CRAIG ROLAND DAHL, as described in Paragraph 4, above, constitutes a failure to keep HOME FUNDING SOLUTIONS INC. in compliance with the Real Estate Law during the time that he was the officer designated by a corporate broker licensee in violation of Section 10159.2 of the Business and Professions Code, and is a basis for discipline of Respondent's license and license rights as a violation of the Real Estate Law pursuant to Code Sections 10177(h).

ORDER

WHEREFORE, THE FOLLOWING ORDER is hereby made:

I.

All licenses and licensing rights of Respondents HOME FUNDING SOLUTIONS INC. and CRAIG ROLAND DAHL, under the Real Estate Law are revoked; provided, however, restricted real estate broker licenses shall be issued to said Respondents, pursuant to Section 10156.5 of the Business and Professions Code if Respondents:

(A) Make application thereof and pays to the Department of Real Estate the appropriate fee for the restricted license within ninety (90) days from the ~~date of issuance of the~~ effective date of this Decision restricted ~~license.~~

(B) Respondent CRAIG ROLAND DAHL shall, prior to and as a condition of the issuance of the restricted license, submit proof satisfactory to the Commissioner of having taken and successfully completed the continuing education course on trust fund accounting and handling specified in paragraph (3) of subdivision (a) of Section 10170.5 of the Business and Professions Code. Proof of satisfaction of this requirement includes evidence that Respondent CRAIG ROLAND DAHL has successfully completed the trust fund account and handling continuing education course within 120 days prior to the date of issuance of the restricted license.

(C) Respondent HOME FUNDING SOLOUTIONS INC. shall, prior to and as a condition of the issuance of the restricted license, submit proof satisfactory to the Commissioner of reinstatement by the California Secretary of State as a Domestic Stock Corporation

The restricted licenses issued to Respondents shall be subject to all of the provisions of Section 10156.7 of the Business and Professions Code and to the followings limitations, conditions and restrictions imposed under authority of Section 10156.6 of that Code.

1. The restricted license issued to Respondents may be suspended prior to hearing by Order of the Real Estate Commissioner in the event of a Respondent's conviction or plea of nolo contendere to a crime which is substantially related to a

Respondent's fitness or capacity as a real estate licensee.

2. The restricted licenses issued to Respondents may be suspended prior to hearing by Order of the Real Estate Commissioner on evidence satisfactory to the Commissioner that a Respondent has violated provisions of the California Real Estate Law, the Subdivided Lands Law, Regulations of the Real Estate Commissioner or conditions attaching to the restricted license.

3. Respondents shall not be eligible to apply for the issuance of an unrestricted real estate license nor for the removal of any of the conditions, limitations or restrictions of a restricted license until two (2) years have elapsed from the date of issuance of the restricted license.

4. Respondent CRAIG ROLAND DAHL shall within six (6) months from the date of issuance of the restricted license, take and pass the Professional Responsibility Examination administered by the Department including the payment of the appropriate examination fee. If Respondent fails to satisfy this condition, the Commissioner may order suspension of the restricted license until respondent passes the examination.

5. Respondent CRAIG ROLAND DAHL shall, within nine (9) months from the date of issuance of the restricted license, present evidence satisfactory to the Real Estate Commissioner that Respondent has, since the most recent issuance of an original or renewal real estate license, taken and successfully completed the continuing education requirements of Article 2.5 of

Chapter 3 of the Real Estate Law for renewal of a real estate license. If Respondent fails to satisfy this condition, the Commissioner may order the suspension of his license until the Respondent presents such evidence. The Commissioner shall afford Respondent the opportunity for a hearing pursuant to the Administrative Procedure Act to present such evidence.

6. During the restricted period set forth above, Respondent CRAIG ROLAND DAHL shall not serve as the designated officer for any corporate real estate broker unless and until Respondent is the owner of record of the controlling shares of the corporation.

II.

Any restricted license issued to HOME FUNDING SOLUTIONS INC. and CRAIG ROLAND DAHL pursuant to this Decision shall be suspended for sixty (60) days from the date of issuance of said restricted license; provided, however, that if Respondents request, all sixty (60) days of said suspension (or a portion thereof) shall be stayed upon condition that:

1. Respondents each pay a monetary penalty pursuant to Section 10175.2 of the Business and Professions Code at the rate of $166.66 per day for each day of the suspension for a monetary penalty of $10,000 each or a total monetary penalty of $20,000.

2. Said payment shall be in the form of a cashier's check or certified check made payable to the Recovery Account of the Real Estate Fund. Said check must be received by the

Department prior to the date of issuance of the restricted license in this matter.

3. No further cause for disciplinary action against the real estate licenses of Respondents occurs within two years from the date of issuance of the restricted license in this matter.

4. If Respondents fail to pay the monetary penalty in accordance with the terms of the Decision, the Commissioner may, without a hearing, order the immediate execution of all or any part of the stayed suspension, in which event the Respondents shall not be entitled to any repayment nor credit, prorated or otherwise, for money paid to the Department under the terms of this Decision.

5. If Respondents pay the monetary penalty and if no further cause for disciplinary action against the real estate licenses of Respondents occurs within two years from the date of issuance of the restricted license, above, the stay hereby granted shall become permanent.

III.

Pursuant to Section 10148 of the Business and Professions Code, Respondents shall pay the Commissioner's reasonable cost for (a) the audits which led to this disciplinary action and (b) a subsequent audits to determine if Respondents HOME FUNDING SOLUTIONS INC. and CRAIG ROLAND DAHL are now in compliance with the Real Estate Law. The cost of the

audit which led to this disciplinary action is $4,113.62. In calculating the amount of the Commissioner's reasonable cost, the Commissioner may use the estimated average hourly salary for all persons performing audits of real estate brokers, and shall include an allocation for travel time to and from the auditor's place of work. Said amount for the prior and subsequent audits shall not exceed $8,227.24. Respondents are jointly and severally liable for the cost of the audits.

Respondents shall pay such cost within 60 days of receiving an invoice from the Commissioner detailing the activities performed during the audit and the amount of time spent performing those activities.

The Commissioner may suspend the license of Respondents pending a hearing held in accordance with Section 11500, et seq., of the Government Code, if payment is not timely made as provided for herein, or as provided for in a subsequent agreement between the Respondents and the Commissioner. The suspension shall remain in effect until payment is made in full or until a Respondent enters into an agreement satisfactory to the Commissioner to provide for payment, or until a decision providing otherwise is adopted following a hearing held pursuant to this condition.

DATED: 3-1-10

ELLIOTT MAC LENNAN, Counsel for the Department of Real Estate

* * *

EXECUTION OF THE STIPULATION

We have read the Stipulation, and have discussed it with our counsel. Its terms are understood by us and are agreeable and acceptable to us. We understand that we are waiving rights given to us by the California Administrative Procedure Act (including but not limited to Sections 11506, 11508, 11509 and 11513 of the Government Code), and we willingly, intelligently and voluntarily waive those rights, including the right of requiring the Commissioner to prove the allegations in the Accusation at a hearing at which we would have the right to cross-examine witnesses against us and to present evidence in defense and mitigation of the charges.

FACSIMILE

Respondents can signify acceptance and approval of the terms and conditions of this Stipulation by faxing a copy of its signature page, as actually signed by Respondents, to the Department at the following facsimile number: Elliott Mac Lennan at (213) 576-6917. Respondents agree, acknowledge and understand that by electronically sending to the Department a fax copy of Respondents' actual signature as they appear on the Stipulation, that receipt of the faxed copy by the Department shall be as binding on Respondents as if the Department had received the original signed Stipulation.

DATED: 12/16/09

x Craig R. Dahl
HOME FUNDING SOLUTIONS INC.,
BY: CRAIG ROLAND DAHL,
Respondent

DATED: 12/16/09

x Craig Roland Dahl
CRAIG ROLAND DAHL, individually and
as designated officer of Home
Funding Solutions Inc., Respondent

DATED: 12/16/09

William A Elliott
WILLIAM ELLIOTT, ESQ.,
Attorney for Respondents
Approved as to form

* * *

The foregoing Stipulation and Agreement is hereby adopted as my Decision as to Respondents HOME FUNDING SOLUTIONS INC. and CRAIG ROLAND DAHL, individually and as designated officer of Home Funding Solutions Inc. and shall become effective at 12 o'clock noon on June 8, 2011.

IT IS SO ORDERED 4-25-2011.

JEFF DAVI
Real Estate Commissioner

SHARI SVENINGSON, SBN 195298
Department of Real Estate
320 West 4th Street, Ste. 350
Los Angeles, California 90013-1105

Telephone: (213) 576-6907 (direct)
-or- (213) 576-6982 (office)

FILED

JUL - 8 2009

DEPARTMENT OF REAL ESTATE
BY: [signature]

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of HOME FUNDING SOLUTIONS INC.; and CRAIG ROLAND DAHL, individually and as designated officer of Home Funding Solutions Inc., Respondents.	No.: H-36098 LA A C C U S A T I O N

The Complainant, Robin Trujillo, a Deputy Real Estate Commissioner of the State of California, for cause of Accusation against HOME FUNDING SOLUTIONS INC. and CRAIG ROLAND DAHL, individually and as designated officer of Home Funding Solutions Inc., alleges as follows:

1.

The Complainant, Robin Trujillo, acting in her official capacity as a Deputy Real Estate Commissioner of the State of California, makes this Accusation against HOME FUNDING SOLUTIONS INC. and CRAIG ROLAND DAHL.

2.

All references to the "Code" are to the California Business and Professions Code and all references to "Regulations" are to Title 10, Chapter 6, California Code of Regulations.

3.

License History

A. HOME FUNDING SOLUTIONS INC. ("HFSI"). At all times mentioned, Respondent HFSI was licensed or had license rights issued by the Department of Real Estate ("Department") as a real estate broker. On September 30, 2003, HFSI was originally licensed as a corporate real estate broker. At all times mentioned herein, Respondent HFSI was authorized to act by and through Respondent CRAIG ROLAND DAHL as HFSI's broker designated pursuant to Business and Professions Code (hereinafter "Code") Sections 10159.2 and 10211 to be responsible for ensuring compliance with the Real Estate Law.

B. CRAIG ROLAND DAHL. At all times mentioned, Respondent CRAIG ROLAND DAHL ("DAHL") was licensed or had license rights issued by the Department as a real estate broker. On September 3, 2003, DAHL was originally licensed as a real estate broker and on September 3, 2003, became the designated officer of HFSI.

C. CRAIG ROLAND DAHL is the corporate President of HFSI and is sole shareholder of HFSI.

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Brokerage

4.

At all times mentioned, in the City and County of Orange, HFSI and DAHL acted as real estate brokers conducting licensed activities within the meaning of Code Sections 10131(d) and 10131.2. HFSI and DAHL engaged in the business of a loan modification and an advance fee brokerage. For compensation or in expectation of compensation and for fees often collected in advance, Respondents contacted lenders' loss mitigation departments on behalf of distressed homeowners seeking modification of the terms of their home loans including, but not limited to, repayment plans, forbearance, Deed-In-Lieu of Foreclosure, partial claims, and reduction in principal or interest. HFSI and DAHL handled the following loan modifications during the audit period:

Mortgage Loans	**Loan Modifications**	**Advance Fees Collected**
126	282	$243,888.67

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Audit Examination

5.

On April 8, 2009, the Department completed an audit examination of the books and records of HFSI pertaining to the loan modification and advance fee activities described in Paragraph 4, which require a real estate license. The audit examination covered a period of time beginning on December 1, 2007 to February 28, 2009. The audit examination revealed violations of the Code and the Regulations as set forth in the following paragraphs, and more fully discussed in Audit Report LA 080187 and the exhibits and work papers attached to said audit report.

Bank and Trust Accounts

6.

At all times mentioned, in connection with the activities described in Paragraph 4, above, HFSI accepted or received funds including funds in trust (hereinafter "trust funds") from or on behalf of actual or prospective parties, including lenders, borrowers, homeowners for loan modifications handled by HFSI. Thereafter HFSI made deposits and or disbursements of such trust funds. From time to time herein mentioned during the audit period, said trust funds were deposited and/or maintained by HFSI in the bank account as follows:

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"Home Funding Solutions Inc. Trust Account
Account No. 12047554
Farmers and Merchants Bank
Orange, CA 92867 (T/A #1)

"Home Funding Solutions Inc. Trust Account
Account No. 12051136
Farmers and Merchants Bank
Orange, CA 92867 (General Account)

"Home Funding Solutions Inc. Trust Account
Account No. 12047627
Farmers and Merchants Bank
Orange, CA 92867 (Payroll Account)

Audit Violations

7.

In the course of activities described in Paragraphs 4 and 6, above, and during the examination period described in Paragraph 5, Respondents HFSI and DAHL acted in violation of the Code and the Regulations in that Respondents:

(a) Commingled trust funds and personal funds by depositing trust funds in the form of advance fees collected for loan modifications into HFSI's general operating account, in violation of Code Sections 10145 and 10176(e) and Regulation 2832, for homeowner/borrowers E. Gavia, L. McColluch, H. Mitchell, E. Espinoza, C. Flippen, F. Mendoza, W. Campbell, H. Alamo, A. Robinette, K. Webb, R. Schultz and W. Arens.

(b) Failed to maintain a control record in the form of a columnar record in chronological order of all trust funds

including advance fees collected in connection with loan modifications, deposited and disbursed, in violation of Code Section 10145 and Regulation 2831, for the aforesaid homeowner/borrowers.

(c) Failed to maintain a separate record for each beneficiary or transaction, thereby failing to account for all advance fees collected, in violation of Code Section 10145 and Regulation 2831.1, for the aforesaid homeowner/borrowers.

(d) Failed to perform a monthly reconciliation of the balance of all separate beneficiary or transaction records maintained pursuant to Regulation 2831.1 with the record of all trust funds received and disbursed from the general account for loan modification services, in violation of Code Section 10145 and Regulation 2831.2, for the aforesaid homeowner/borrowers.

(e) Permitted Craig Roland Dahl Jr. and Brett Dahl, unlicensed and unbonded persons, to be authorized signatories on T/A #1, in violation of Code Section 10145 and Regulation 2834.

(f) Collected advance fees within the meaning of Code Section 10026 from homeowners seeking loan modification services wherein FISC failed to provide homeowner Ruben Ramirez a pre-approved advance fee agreement from the Department in the form of a no objection letter, in violation of Code Section 10085 and Regulation 2970, for the aforesaid homeowner/borrowers.

(g) Failed to establish and maintain a trust account at a bank or other recognized financial institution in the name of

the broker for deposit of advance fees collected by FISC, in violation of Code Section 10146, for the aforesaid homeowner/borrowers.

(h) With reference to the lack of an advance fee agreement, HFSI failed to provide a complete description of services to be rendered provided to each prospective tenant in 10 point type font and failed to provide an allocation and disbursement of the amount collected as the advance fee, in violation of Code Section 10146 and Regulation 2972, for the aforesaid homeowner/borrowers.

(i) Failed to provide or retain a true and correct copy of a Good Faith Estimate that satisfies the requirements of the Real Estate Settlement Procedures Act of 1974 (12 U.S.C.A 2601 et seq.), that (1) sets forth the broker's real estate license number; and (2) whether or not a balloon payment was due, for borrowers Marcia Daley in violation of Code Section 10240(c).

(j) Failed to maintain a signed broker salesperson agreement with real estate salespersons David Elliott Connelly and Eloisa Fabio Estanislao, in violation of Section 2726 of the Regulations.

(k) Used the fictitious name of "Home Funding Solutions", on the Residential Loan Mitigation/Modification Agreements, business cards and other business correspondence, to conduct licensed activities including a loan modification and advanced fee brokerage, without first obtaining from the

Department a license bearing said fictitious business name, in violation of Code Section 10159.5 and Regulation 2731.

(l) On or about August 29, 2003, HFSI's corporate status was suspended by the California Franchise Tax Board, yet HFSI continued to conduct operations to date, in violations of Code Section 10177(f) and Regulation 2742(c).

Discipline Statutes

8.

The conduct of Respondents HFSI and DAHL described in Paragraph 7, above, violated the Code and the Regulations as set forth below:

PARAGRAPH	PROVISIONS VIOLATED
7(a)	Code Sections 10145 and 10176(e) and Regulation 2832
7(b)	Section 10145 and Regulation 2831
7(c)	Code Section 10145 and Regulation 2831.1
7(d)	Code Section 10145 and Regulation 2831.2
7(e)	Code Section 10145 and Regulations 2834
7(f)	Code Section 10085 and Regulation 2970

7(g)	Code Section 10146
7(h)	Code Section 10146 and Regulation 2972
7(i)	Code Section 10240(c)
7(j)	Regulation 2726
7(i)	Code Section 10159.5 and Regulation 2731
7(l)	Code Section 10177(f) and Regulation 2742(c)

The foregoing violations constitute cause for the suspension or revocation of the real estate license and license rights of Respondents HFSI and DAHL under the provisions of Code Sections 10176(e), 10177(d), 10177(f) and/or 10177(g).

Negligence

9.

The overall conduct of Respondents HOME FUNDING SOLUTIONS INC., and CRAIG ROLAND DAHL constitutes negligence and is cause for the suspension or revocation of the real estate license and license rights of said Respondents pursuant to the provisions of Code Section 10177(g).

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Supervision and Compliance

10.

The overall conduct of Respondent CRAIG ROLAND DAHL constitutes a failure on said Respondents' part, as officer and former officer designated by a corporate broker licensee, to exercise the reasonable supervision and control over the licensed activities of HFSI as required by Code Section 10159.2 and Regulation 2725, and to keep HFSI in compliance with the Real Estate Law, with specific regard to trust fund and credit report fee handling, escrow accounting and escrow procedure, and mortgage and loan brokering, and is cause for discipline of the real estate license and license rights of all Respondents pursuant to the provisions of Code Sections 10177(d), 10177(g) and 10177(h).

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WHEREFORE, Complainant prays that a hearing be conducted on the allegations of this Accusation and that upon proof thereof, a decision be rendered imposing disciplinary action against the license and license rights of Respondents HOME FUNDING SOLUTIONS INC. and CRAIG ROLAND DAHL, under the Real Estate Law (Part 1 of vision 4 of the Business and Professions Code) and for such other and further relief as may be proper under other applicable provisions of law.

Dated at Los Angeles, California

this 6 day of July 2009.

Deputy Real Estate Commissioner

cc: Home Funding Solutions Inc.
c/o Craig Roland Dahl D.O.
Robin Trujillo
Sacto
Audits - Chona Picayo