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DEC - 6 2011

DEPARTMENT OF REAL ESTATE
BY: [illegible]

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

Telephone: (213) 576-6982

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of J BLAKE CAPITAL INC, d.b.a. Truth in Lending Agency, JONATHAN BLAKE SCHEIFELE, individually and formerly as designated officer of J Blake Capital Inc, Respondents.	No. H-37171 LA L-2011080779 STIPULATION AND AGREEMENT

It is hereby stipulated by and between Respondent JONATHAN BLAKE SCHEIFELE, represented by Frederick W. Gartside, Esq. and the Complainant, acting by and through James A. Demus, Counsel for the Department of Real Estate, as follows for the purpose of settling and disposing of the Accusation ("Accusation") filed on March 24, 2011, in this matter:

1. All issues which were to be contested and all evidence which was to be presented by Complainant and Respondent 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. Respondent has received, read and understands the Statement to Respondent, the Discovery Provisions of the APA and the Accusation filed by the Department of Real Estate in this proceeding.

3. Respondent timely 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. Respondent hereby freely and voluntarily withdraws said Notice of Defense. Respondent acknowledges that he understands that by withdrawing said Notice of Defense he thereby waives the 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 he will waive other rights afforded to him in connection with the hearing such as the right to present evidence in his defense of the allegations in the Accusation and 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, Respondent chooses 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"), the state or federal government, or any agency of this state, another state or federal government is a party.

6. It is understood by the parties that the Real Estate Commissioner may adopt this Stipulation as her Decision in this matter thereby imposing the penalty and sanctions on Respondent's real estate license and license rights as set forth in the "Order" herein below. In the event that the Commissioner in her discretion does not adopt the Stipulation, it shall be void and of no effect and Respondent 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 but do constitute a bar, estoppel and merger as to any allegations actually contained in the Accusation against Respondent herein.

DETERMINATION OF ISSUES

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

The conduct of JONATHAN BLAKE SCHEIFELE as described in Paragraph 4 above, is a basis for discipline of Respondent's license and license rights as violations of the Real Estate law pursuant to Business and Professions Code ("Code") Sections 10085, 10177(d), 10177(g) and 10177(h).

ORDER

WHEREFORE, THE FOLLOWING ORDER is hereby made:

I.

All licenses and licensing rights of Respondent JONATHAN BLAKE SCHEIFELE under the Real Estate Law are suspended for a period of thirty (30) days from the effective date of this Decision; provided, however, that said suspension, shall be stayed for one (1) year upon the following terms and conditions:

1. Respondent shall obey all laws, rules and regulations governing the rights, duties and responsibilities of a real estate licensee in the State of California; and

2. That no final subsequent determination be made, after hearing or upon stipulation that cause for disciplinary action occurred within one (1) year of the effective date of this

Decision. Should such a determination be made, the Commissioner may, in his discretion, vacate and set aside the stay order and reimpose all or a portion of the stayed suspension. Should no such determination be made, the stay imposed herein shall become permanent.

II.

All licenses and licensing rights of Respondent JONATHAN BLAKE SCHEIFELE are indefinitely suspended unless or until Respondent provides evidence satisfactory to the Real Estate Commissioner that he has made payment of restitution in the amount of $2,475 to Eric Swanson.

III.

Respondent JONATHAN BLAKE SCHEIFELE shall within six (6) months from the effective date of the Decision herein, take and pass the Professional Responsibility Examination administered by the Department including the payment of the appropriate examination fee. If Respondent JONATHAN BLAKE SCHEIFELE fails to satisfy this condition, the Commissioner may order suspension of Respondent JONATHAN BLAKE SCHEIFELE's license until Respondent passes the examination.

DATED: 10/25/11

JAMES A. DEMUS, Counsel for the Department of Real Estate

EXECUTION OF THE STIPULATION

I have read the Stipulation and discussed it with my counsel. Its terms are understood by me and are agreeable and acceptable to me. I understand that I am waiving rights given to me by the California Administrative Procedure Act (including but not limited to Sections 11506, 11508, 11509 and 11513 of the Government Code), and I 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 I would have the right to cross-examine witnesses against me and to present evidence in defense and mitigation of the charges.

Respondent 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 Respondent, to the Department at the following telephone/fax number: James A. Demus at (213) 576-6917. Respondent agrees, acknowledges and understands that by electronically sending to the Department a fax copy of Respondent's actual signature as it appears on the Stipulation, that receipt of the faxed copy by the Department shall be as binding on Respondent as if the Department had received the original signed Stipulation.

DATED: 9-22-11

JONATHAN BLAKE SCHEIFELE Respondent

DATED: 9-22-11

FREDERICK W. GARTSIDE
Attorney for Respondent

* * *

The foregoing Stipulation and Agreement is hereby adopted as my Decision as to Respondent JONATHAN BLAKE SCHEIFELE and shall become effective at 12 o'clock noon on DEC 27 2011, 2011.

IT IS SO ORDERED 11/17, 2011.

BARBARA J. BIGBY
Acting Real Estate Commissioner

FILED

DEC - 6 2011

DEPARTMENT OF REAL ESTATE
BY: Lana B. Olson

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of J BLAKE CAPITAL INC, Respondent.	No. H-37171 LA L-2011080779

ORDER ACCEPTING VOLUNTARY SURRENDER OF REAL ESTATE LICENSE

On March 24, 2011, an Accusation was filed in this matter against Respondent J BLAKE CAPITAL INC .

On October 10, 2011, Respondent petitioned the Commissioner to voluntarily surrender its real estate broker license(s) pursuant to Section 10100.2 of the Business and Professions Code.

IT IS HEREBY ORDERED that Respondent J BLAKE CAPITAL INC's petition for voluntary surrender of its real estate broker license(s) is accepted as of the effective date of this Order as set forth below, based upon the understanding and agreement expressed in Respondent's Declaration dated October 10, 2011(attached as Exhibit "A" hereto). Respondent's license

certificate(s), pocket card(s) and any branch office license certificate(s) shall be sent to the below listed address so that they reach the Department on or before the effective date of this Order:

DEPARTMENT OF REAL ESTATE
Attn: Licensing Flag Section
P. O. Box 187000
Sacramento, CA 95818-7000

This Order shall become effective at 12 o'clock noon on DEC 27 2011.

DATED: 11/17/11.

BARBARA J. BIGBY
Acting Real Estate Commissioner

"EXHIBIT A"

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of J BLAKE CAPITAL INC, d.b.a. Truth in Lending Agency, JONATHAN BLAKE SCHEIFELE, individually and formerly as designated officer of J Blake Capital Inc, Respondents.	No. H-37171 LA

DECLARATION

My name is Jonathan Blake Scheifele and I am authorized and empowered to sign this declaration on behalf of J BLAKE CAPITAL INC, which is licensed as a corporate real estate broker and/or has license rights with respect to said license. J BLAKE CAPITAL INC is represented in this matter by Frederick W. Gartside, Attorney at Law.

In lieu of proceeding in this matter in accordance with the provisions of the Administrative Procedure Act (Sections 11400 et seq., of the Government Code) J BLAKE CAPITAL INC wishes to voluntarily surrender its real estate licenses issued by the

Department of Real Estate ("Department"), pursuant to Business and Professions Code Section 10100.2.

I understand that J BLAKE CAPITAL INC, by so voluntarily surrendering its license, can only have it reinstated in accordance with the provisions of Section 11522 of the Government Code. I also understand that by so voluntarily surrendering its license, J BLAKE CAPITAL INC agrees to the following:

The filing of this Declaration shall be deemed as its petition for voluntary surrender. It shall also be deemed to be an understanding and agreement by J BLAKE CAPITAL INC that it waives all rights it has to require the Commissioner to prove the allegations contained in the Accusation filed in this matter at a hearing held in accordance with the provisions of the Administrative Procedure Act (Government Code Sections 11400 et seq.), and that it also waives other rights afforded to it in connection with the hearing such as the right to discovery, the right to present evidence in defense of the allegations in the Accusation and the right to cross-examine witnesses. I further agree on behalf of J BLAKE CAPITAL INC that upon acceptance by the Commissioner, as evidenced by an appropriate order, all affidavits and all relevant evidence obtained by the Department in this matter prior to the Commissioner's acceptance, and all allegations contained in the Accusation filed in the Department Case No. H-37171 LA, may be considered by the Department to be true and correct for the purpose of deciding whether or not to

grant reinstatement of the license of J BLAKE CAPITAL INC, pursuant to Government Code Section 11522.

I declare under penalty of perjury under the laws of the State of California that the above is true and correct and that I am acting freely and voluntarily on behalf of J BLAKE CAPITAL INC to surrender its license and all license rights attached thereto.

10/10/11
Date and Place

J BLAKE CAPITAL INC by
JONATHAN BLAKE SCHEIFELE

JAMES DEMUS, Counsel (SBN 225005)
Department of Real Estate
320 West Fourth St., #350
Los Angeles, CA 90013

(213) 576-6982
(213) 576-6910 (direct)

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DEPARTMENT OF REAL ESTATE
BY: [signature]

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of J BLAKE CAPITAL INC, d.b.a. Truth in Lending Agency, and JONATHAN BLAKE SCHEIFELE, individually, and formerly as designated officer of J Blake Capital Inc, Respondents.	No. H-37171-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 J BLAKE CAPITAL INC, d.b.a. Truth in Lending Agency, and JONATHAN BLAKE SCHEIFELE, individually, and formerly as designated officer of J Blake Capital Inc, is informed and alleges as follows:

1.

The Complainant, Robin Trujillo, a Deputy Real Estate Commissioner of the State of California, makes this Accusation in her official capacity.

2.

J BLAKE CAPITAL INC, d.b.a. Truth in Lending Agency, (hereinafter "JBCI") presently has license rights under the Real Estate Law (Part 1 of Division 4 of the Business and Professions Code, hereinafter "Code"), as a corporate real estate broker.

3.

JONATHAN BLAKE SCHEIFELE (hereinafter "SCHEIFELE") is presently licensed and/or has license rights under the Real Estate Law, as a real estate broker. He was also designated officer of JBCI between August 7, 2008 and December 16, 2009.

4.

At all times material herein, Respondents JBCI and SCHEIFELE were engaged in the business of, acted in the capacity of, advertised or assumed to act as real estate brokers in the State of California, within the meaning of Code Sections 10131(d) and 10131.2, including performing loan modification activities and claiming, demanding, charging, receiving, collecting or contracting for the collection of an advance fee, 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.

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FIRST CAUSE FOR ACCUSATION

(Advance Fee Agreement)

5.

In or about December 16, 2008, Eric Swanson ("Swanson") entered into a loan modification agreement with JBCI, in which JCBI agreed to negotiate modifications of five home loans for Swanson, in exchange for $2,500 in advance fees. In between December 18, 2008 and December 22, 2008, Swanson issued five checks, totaling $2,475, to JCBI as advance fees for loan modifications.

6.

The agreement made by JBCI, as described in Paragraph 5 above, constitutes an advance fee agreement within the meaning of Code Section 10026. JBCI and SCHEIFELE failed to submit the advance fee agreement, described in paragraph 5 above, to the Commissioner ten days before using it, in violation of Code Sections 10085 and 10085.5, as well as Section 2970 of Title 10, California Code of Regulations ("Regulations"). This provides cause for the suspension or revocation of the licenses and license rights of Respondents JBCI and SCHEIFELE pursuant to Code Sections 10085, 10177(d) and/or 10177(g).

SECOND CAUSE FOR ACCUSATION

(SUPERVISION AND COMPLIANCE)

7.

The conduct, acts and/or omissions of Respondent SCHEIFELE, as set forth above, constitutes a breach of

responsibility by the corporate officer in charge, in violation of Code Section 10159.2 and Regulation 2725. It also provides cause for the suspension or revocation of the licenses and license rights of Respondent SCHEIFELE pursuant to Code Sections 10177(d), 10177(h) and/or 10177(g).

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 all the licenses and license rights of Respondents J BLAKE CAPITAL INC and JONATHAN BLAKE SCHEIFELE under the Real Estate Law, and for such other and further relief as may be proper under other applicable provisions of law.

Dated at Los Angeles, California
this 14 day of December, 2010.

Robin Trujillo
Deputy Real Estate Commissioner

cc: J BLAKE CAPITAL INC
Jonathan Blake Scheifele
Robin Trujillo
Sacto.