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FILED
MAR 29 2011
DEPARTMENT OF REAL ESTATE
By

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * * *

To: CAL STATE FINANCIAL GROUP; CAL STATE HOME LOANS; DOLLAR STRATEGIES, LLC; LINDA J. WIGGINS; and JOSEPH WIGGINS.	No. H-37176 LA ORDER TO DESIST AND REFRAIN (B&P Code Section 10086)

The Commissioner ("Commissioner") of the California Department of Real Estate ("Department") caused an investigation to be made of the activities of CAL STATE FINANCIAL GROUP, CAL STATE HOME LOANS, DOLLAR STRATEGIES, LLC, LINDA J. WIGGINS, and JOSEPH WIGGINS. Based on that investigation the Commissioner has determined that CAL STATE FINANCIAL GROUP, CAL STATE HOME LOANS, DOLLAR STRATEGIES, LLC, LINDA J. WIGGINS and JOSEPH WIGGINS have engaged in or are engaging in acts or are attempting to engage in the business of, acting in the capacity of, and/or advertising or assuming to act as real estate brokers in the State of California within the meaning of Business and Professions Code Sections 10131(d) (soliciting, negotiating and performing services for borrowers in connection with loans secured by real property) and 10131.2 (advance fee handling).

In addition, based on that investigation, the Commissioner has determined that CAL STATE FINANCIAL GROUP, CAL STATE HOME LOANS, DOLLAR STRATEGIES, LLC, LINDA J. WIGGINS, and JOSEPH WIGGINS have engaged in or are engaging in acts or are attempting to engage practices constituting violations of the California Business and Professions Code ("Code") and/or Title 10, California Code of Regulations ("Regulations"). Based on the findings of that investigation, set forth below, the Commissioner hereby issues the following Findings of Fact, Conclusions of Law, and Desist and Refrain Order under the authority of Section 10086 of the Code.

FINDINGS OF FACT

1. CAL STATE FINANCIAL GROUP was licensed or has license rights under the Real Estate Law, Part 1 of Division 4 of the Code, as a real estate corporation acting by and through JOSEPH WIGGINS as its designated officer pursuant to Code Section 10159.2.

2. JOSEPH WIGGINS is presently licensed and/or has license rights under the Real Estate Law, Part 1 of Division 4 of the Code, as a real estate broker.

3. At all times mentioned herein, CAL STATE HOME LOANS, DOLLAR STRATEGIES, LLC and LINDA J. WIGGINS have not been licensed in any capacity by the Department of Real Estate.

4. At the time set forth below CAL STATE FINANCIAL GROUP, CAL STATE HOME LOANS, DOLLAR STRATEGIES, LLC, LINDA J. WIGGINS and JOSEPH WIGGINS solicited borrowers including, but not limited to those noted below, and negotiated to do one or more of the following acts for another or others, for or in expectation of compensation: engaged in the business of, acted in the capacity of, or advertised a loan modification and negotiation service and advance fee brokerage using the names CAL STATE FINANCIAL GROUP, CAL STATE HOME LOANS, and/or DOLLAR STRATEGIES, LLC, soliciting, offering to negotiate or perform loan modification services with respect to loans which were secured by liens on real property for compensation or in expectation of compensation and for fees collected in advance of the transaction.

5. On or about January 1, 2009, LINDA J. WIGGINS and JOSEPH WIGGINS while using the fictitious business names CAL STATE FINANCIAL GROUP, CAL STATE HOME LOANS and/or DOLLAR STRATEGIES, LLC, solicited loan modification and negotiation services to borrowers Emily A. and Aaron A. in connection with loans secured by real property. LINDA J. WIGGINS and JOSEPH WIGGINS charged and collected an advance fee of $2,500 from Emily A. and Aaron A. pursuant to an advance fee agreement for loan modification and negotiation services. LINDA J. WIGGINS and JOSEPH WIGGINS instructed Emily A. and Aaron A. to make the $2,500 advance fee payable to DOLLAR STRATEGIES, LLC. LINDA J. WIGGINS and JOSEPH WIGGINS made substantial misrepresentations to Emily A. and Aaron A. including, but not limited to, assuring Emily A. and Aaron A. that a licensed attorney would be handling the modification or negotiation of their mortgage loan. CAL STATE FINANCIAL GROUP, CAL STATE HOME LOANS, DOLLAR STRATEGIES, LLC, LINDA J. WIGGINS, and JOSEPH WIGGINS failed to perform the loan modification and negotiation services that had been promised to Emily A. and Aaron A..

6. CAL STATE FINANCIAL GROUP and JOSEPH WIGGINS did not have an advance fee agreement approved by the Department to charge or collect advance fees within the meaning of Code Sections 10026 and 10085.

CONCLUSIONS OF LAW

7. Based on the information contained in Paragraphs 1 through 6, above, CAL STATE FINANCIAL GROUP and JOSEPH WIGGINS violated Section 10085 of the Code and Regulation 2970, by not having an approved advance fee agreement on file with the Department.

8. Based on the information contained in Paragraphs 1 through 6, above, CAL STATE HOME LOANS, DOLLAR STRATEGIES, LLC, and LINDA J. WIGGINS violated Section 10130 of the Code by engaging in the activities without first obtaining a broker license from the Department.

DESIST AND REFRAIN ORDER

Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW stated herein, it is hereby ordered that:

(A) CAL STATE HOME LOANS, DOLLAR STRATEGIES, LLC and LINDA J. WIGGINS immediately desist and refrain from: performing any acts within the State of California for which a real estate broker license is required, unless you are so licensed.

IT IS FURTHER ORDERED THAT CAL STATE FINANCIAL GROUP and JOSEPH WIGGINS immediately desist and refrain from:

1. charging, demanding, claiming, collecting and/or receiving advance fees, as that term is defined in Section 10026 of the Code, in any form, and under any conditions, with respect to the performance of loan modification or any other form of mortgage loan forbearance services in connection with loans on residential property containing four or fewer dwelling units (Code Section 10085.6).

2. charging, demanding, claiming, collecting and/or receiving advance fees, as that term is defined in Section 10026 of the Code, for any of the other real estate related services offered to others, unless and until CAL STATE FINANCIAL GROUP and JOSEPH WIGGINS demonstrate and provide evidence satisfactory to the Commissioner they:

(a) have an advance fee agreement which has been submitted to the Department and which is in compliance with Section 10085 of the Code and Section 2970 of the Regulations;

(b) have placed all previously collected advance fees into a trust account for that purpose and is in compliance with Section 10146 of the Code; and

(c) have provided an accounting to trust fund owner-beneficiaries from whom advance fees have previously been collected in compliance with Section

10146 of the Code and Section 2972 of the Regulations.

IT IS FURTHER ORDERED THAT CAL STATE HOME LOANS, DOLLAR STRATEGIES, LLC and LINDA J. WIGGINS immediately desist and refrain from:

1. charging, demanding, claiming, collecting and/or receiving advance fees, as that term is defined in Section 10026 of the Code, in any form, and under any conditions, with respect to the performance of loan modifications or any other form of mortgage loan forbearance service in connection with loans on residential property containing four or fewer dwelling units; and

2. charging, demanding, claiming, collecting and/or receiving advance fees, as that term is defined in Section 10026 of the Code, for any other real estate related services offered by them to others.

DATED: 3/23, 2011.

JEFF DAVI
Real Estate Commissioner

Notice: Business and Professions Code Section 10139 provides that "Any person acting as a real estate broker or real estate salesperson without a license or who advertises using words indicating that he or she is a real estate broker without being so licensed shall be guilty of a public offense punishable by a fine not exceeding twenty thousand dollars ($20,000), or by imprisonment in the county jail for a term not to exceed six months, or by both fine and imprisonment; or if a corporation, be punished by a fine not exceeding sixty thousand dollars ($60,000)."

cc: Cal State Financial Group, Cal State Home Loans, Dollar Strategies, LLC, Linda J. Wiggins and Joseph Wiggins
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