FILED
JAN 24 2012
DEPARTMENT OF REAL ESTATE
By

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * * *

In the Matter of the Accusation of FINANCIAL FINDERS CORP., SAVE A HOME SOLUTIONS, INC., and MICHELLE A. CARTER, individually and as designated officer of Financial Finders Corp. and Save A Home Solutions, Inc. Respondents.	NO. H-37447 LA

DECISION

This Decision is being issued in accordance with the provisions of Section 11520 of the Government Code, on evidence of compliance with Section 11505 of the Government Code and pursuant to the Order of Default filed on December 29, 2011, and the findings of fact set forth herein are based on one or more of the following: (1) Respondent's express admissions; (2) affidavits; and (3) other evidence.

FINDINGS OF FACT

1.

On August 9, 2011, Joseph Aiu made the Accusation in his official capacity as a Deputy Real Estate Commissioner of the State of California. The Accusation, Statement to Respondent, and Notice of Defense were mailed, by certified mail, to Respondents' last known mailing addresses on file with the Department on August 16, 2011, and September 26, 2011.

On December 29, 2011, no Notice of Defense having been filed herein within the time prescribed by Section 11506 of the Government Code, Respondents' default was entered herein.

2.

From February 7, 2007, through February 6, 2011, Respondent FINANCIAL FINDERS CORP. ("FFC") was licensed as a real estate corporation. From February 7, 2007, through February 6, 2011, FFC was acting by and through Respondent CARTER as its designated broker-officer pursuant to Business and Professions Code ("Code") Section 10159.2 to be responsible for ensuring compliance with the Real Estate Law.

3.

From August 12, 2009, through the present, Respondent SAVE A HOME SOLUTIONS, INC. ("SAHSI") has been licensed as a real estate corporation. From August 12, 2009, through January 20, 2010, SAHSI was acting by and through Respondent MICHELLE A. CARTER ("CARTER") as its designated broker-officer pursuant to Code Section 10159.2 to be responsible for ensuring compliance with the Real Estate Law.

4.

From September 21, 2006, through the present, Respondent CARTER has been licensed as a real estate broker.

5.

At no time have Ryan Carter or Robin Doby ever been licensed by the Department in any capacity. On or about September 5, 2006, Respondent CARTER formed FFC, a California corporation. Respondent CARTER is the Chief Executive Officer and a director of FFC. Ryan Carter is the Chief Financial Officer and agent for service of process for FFC. Robin Doby is the Secretary for FFC.

6.

On or about February 5, 2008, Ryan Carter formed SAHSI, a California corporation. In 2008, Respondent CARTER served as Secretary for SAHSI. Ryan Carter served as the Secretary for SAHSI.

FIRST CAUSE OF ACCUSATION
(Suspended Corporate Status)

7.

On June 1, 2010, the California Franchise Tax Board suspended the corporate powers, rights and privileges of Respondent FFC pursuant to the provisions of the California Revenue and Taxation Code. FFC's corporate status remains suspended.

8.

On January 3, 2011, the California Franchise Tax Board suspended the corporate powers, rights and privileges of Respondent SAHSI pursuant to the provisions of the California Revenue and Taxation Code. SAHSI's corporate status remains suspended.

SECOND CAUSE OF ACCUSATION
(Audits)

9.

At all times mentioned, in the State of California, Respondent FFC engaged in the business of a real estate broker conducting licensed activities within the meaning of Business and Professions Code ("Code") Section 10131.

Audit No. SD 100069
(FINANCIAL FINDERS CORP.)

10.

On April 13, 2011, the Department completed an audit examination of the books and records of Respondent FFC pertaining to the real estate activities described in Paragraph 9, which require a real estate license. The audit examination covered a period of time beginning on August 12, 2009, to January 20, 2011. 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 SD 100069 and the exhibits and work papers attached to said Audit Report.

VIOLATIONS OF THE REAL ESTATE LAW

11.

In the course of activities described in Paragraph 9, above, and during the examination period described in Paragraph 10, Respondent FFC, acted in violation of the Code and the Regulations in that it:

(a) In five (5) of seven (7) transaction files examined, FFC presented offers to sellers of real property representing that FFC held the Earnest Money Deposits ("EMDs") when it did not in fact have possession of the EMDs, which had been delivered directly to escrow by the buyers in connection with the sales activity, in violation of Code Section 10176(a).

(b) FFC continued to engage in activities requiring a real estate license after its license had expired on February 6, 2011, including, but not limited to, a transaction involving buyer Jose Castro and real property located in Corona, California, in violation of Code Section 10130.

(c) FFC engaged in activities requiring a real estate license while its corporate status was not in good standing with the Office of the Secretary of State, in violation of Regulation 2742, subdivision (c), Title 10, Chapter 6, California Code of Regulations ("Regulations").

12.

At all times mentioned, in the State of California, Respondent SAHSI engaged in the business of a real estate broker conducting licensed activities within the meaning of Code Section 10131.

Audit No. SD 100070
(SAVE A HOME SOLUTIONS, INC.)

13.

On April 13, 2011, the Department completed an audit examination of the books and records of Respondent SAHSI pertaining to the real estate activities described in Paragraph 12, which require a real estate license. The audit examination covered a period of time beginning on August 12, 2009 to January 20, 2011. 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 SD 100070 and the exhibits and work papers attached to said Audit Report.

VIOLATIONS OF THE REAL ESTATE LAW

14.

In the course of activities described in Paragraph 12, above, and during the examination period described in Paragraph 13, Respondent SAHSI, acted in violation of the Code and the Regulations in that:

(a) SASHI solicited and offered to perform loan modification and negotiation services in connection with loans secured by liens on real property prior to obtaining a real estate license. SAHSI charged and collected advance fees for loan modification and negotiation services for borrowers, including, but not limited to, Santiago Ugalde and Jose and Amy Manzano, in violation of Code Section 10130.

(b) SAHSI failed to retain all bank statements and accounting records related to SAHSI's loan modification and negotiation activities including, but not limited to, the transaction involving borrowers Jose and Amy Manzano, in violation of Code Section 10148.

FAILURE TO SUPERVISE
(CARTER)

15.

Respondent CARTER's failure to supervise the activities of Respondents FFC and SAHSI to ensure compliance with the Real Estate Law, is in violation of Code Section 10159.2 and Regulation 2725 and constitutes grounds to suspend or revoke Respondent CARTER's license and license rights pursuant to Code Sections 10177(h), 10177(d) and 10177(g).

DETERMINATION OF ISSUES

1.

The suspension of Respondents FFC and SAHSI's corporate status as described in Paragraphs 7 and 8 above, is in violation of Section 2742, subdivision (c) of the Regulations and constitutes grounds to suspend or revoke Respondents FFC and

SAHSI's corporate real estate broker licenses pursuant to Code Sections 10177(d) and 10177(g).

2.

The conduct of Respondent FFC, described in Paragraphs 9 through 11, above, violated the Code and the Regulations as set forth below:

PARAGRAPH	PROVISIONS VIOLATED
11(a)	Code Section 10176(a)
11(b)	Code Section 10130
11(c)	Regulation 2742(c)

The overall conduct of Respondent FFC constitutes a grounds for disciplinary action against Respondent FFC pursuant to violation of Code Sections 10176(a) and 10130 and Regulation 2742(c), and is cause for disciplinary action pursuant to Code Sections 10176(a) and 10177(d).

3.

The conduct of Respondent SAHSI, described in Paragraphs 12 through 14, above, violated the Code and the Regulations as set forth below:

PARAGRAPH	PROVISIONS VIOLATED
14(a)	Code Section 10130
14(b)	Code Section 10148

The overall conduct of Respondent SAHSI constitutes a grounds for disciplinary action against Respondent SAHSI pursuant to violation of Code Sections 10130 and 10148, and is cause for disciplinary actions pursuant to Code Sections 10177(d) and 10177(g).

4.

Respondent CARTER's failure to supervise the activities of Respondents FFC and SAHSI to ensure compliance with the Real Estate Law, is in violation of Code Section 10159.2 and Regulation 2725 and constitutes grounds to suspend or revoke Respondent CARTER's license and license rights pursuant to Code Sections 10177(h), 10177(d) and 10177(g).

The standard of proof applied was clear and convincing proof to a reasonable certainty.

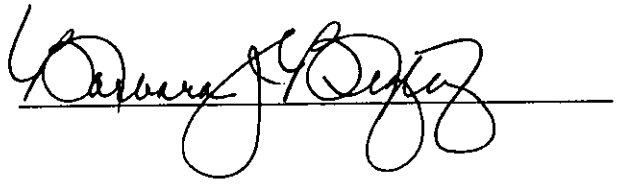
ORDER

The licenses and license rights of Respondents FINANCIAL FINDERS CORP., SAVE A HOME SOLUTIONS, INC., and MICHELLE A. CARTER, individually and as former designated officer of Financial Finders Corp. and Save A Home Solutions, Inc., under the provisions of Part I of Division 4 of the Business and Professions Code are revoked.

This Decision shall become effective at 12 o'clock noon February 13, 2012.

DATED: 1/13/12.

BARBARA J. BIGBY
Acting Real Estate Commissioner



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

FILED
DEC 29 2011
DEPARTMENT OF REAL ESTATE
By

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * * *

In the Matter of the Accusation of FINANCIAL FINDERS CORP., SAVE A HOME SOLUTIONS, INC., and MICHELLE A. CARTER, individually and as former designated officer of Financial Finders Corp. and Save A Home Solutions, Inc., Respondents.	NO. H-37447 LA DEFAULT ORDER

Respondents, FINANCIAL FINDERS CORP., SAVE A HOME SOLUTIONS, INC., and MICHELLE A. CARTER, individually and as former designated officer of Financial Finders Corp. and Save A Home Solutions, Inc., having failed to file a Notice of Defense within the time required by Section 11506 of the Government Code, are now in default. It is, therefore, ordered that a default be entered on the record in this matter.

IT IS SO ORDERED December 29, 2011

BARBARA J. BIGBY
Acting Real Estate Commissioner

By: DOLORES WEEKS
Regional Manager

SAC.

LISSETE GARCIA, Counsel (SBN 211552)
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FILED
AUG 16 2011
DEPARTMENT OF REAL ESTATE
By

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of FINANCIAL FINDERS CORP., SAVE A HOME SOLUTIONS, INC., and MICHELLE A. CARTER, individually and as former designated officer of Financial Finders Corp. and Save A Home Solutions, Inc. Respondents.	NO. H-37447 LA A C C U S A T I O N

The Complainant, Joseph Aiu, a Deputy Real Estate Commissioner of the State of California, for cause of Accusation against FINANCIAL FINDERS CORP. ("FFC"), SAVE A HOME SOLUTIONS, INC. ("SAHSI") and MICHELLE A. CARTER ("CARTER"), individually and as former designated officer of Financial Finders Corp. and Save A Home Solutions, Inc. (collectively "Respondents"), is informed and alleges as follows:

1.

The Complainant, Joseph Aiu, a Deputy Real Estate

Commissioner of the State of California, makes this Accusation in his official capacity.

2.

From February 7, 2007, through February 6, 2011, Respondent FFC was licensed as a real estate corporation. From February 7, 2007, through February 6, 2011, FFC was acting by and through Respondent CARTER as its designated broker-officer pursuant to Business and Professions Code ("Code") Section 10159.2 to be responsible for ensuring compliance with the Real Estate Law.

3.

From August 12, 2009, through the present, Respondent SAHSI has been licensed as a real estate corporation. From August 12, 2009, through January 20, 2010, SAHSI was acting by and through Respondent CARTER as its designated broker-officer pursuant to Code Section 10159.2 to be responsible for ensuring compliance with the Real Estate Law.

4.

From September 21, 2006, through the present, Respondent CARTER has been licensed as a real estate broker.

5.

At no time have Ryan Carter or Robin Doby ever been licensed by the Department in any capacity. On or about September 5, 2006, Respondent CARTER formed FFC, a California corporation. Respondent CARTER is the Chief Executive Officer and a director of FCC. Ryan Carter is the Chief Financial

Officer and agent for service of process for FCC. Robin Doby is the Secretary for FCC.

6.

On or about February 5, 2008, Ryan Carter formed SAHSI, a California corporation. In 2008, Respondent CARTER served as Secretary for SAHSI. Ryan Carter served as the Secretary for SAHSI.

FIRST CAUSE OF ACCUSATION
(Suspended Corporate Status)

7.

On June 1, 2010, the California Franchise Tax Board suspended the corporate powers, rights and privileges of Respondent FCC pursuant to the provisions of the California Revenue and Taxation Code. FCC's corporate status remains suspended.

8.

On January 3, 2011, the California Franchise Tax Board suspended the corporate powers, rights and privileges of Respondent SAHSI pursuant to the provisions of the California Revenue and Taxation Code. SAHSI's corporate status remains suspended.

9.

The suspension of Respondents FCC and SAHSI's corporate status is in violation of Section 2742, subdivision (c) of the Regulations, Title 10, Chapter 6, California Code of Regulations ("Regulations") and constitutes grounds to suspend

or revoke Respondents FCC and SAHSI's corporate real estate broker licenses pursuant to Code Sections 10177(d) and/or 10177(g).

10.

Respondent CARTER's failure to supervise the activities of Respondents FCC and SAHSI to ensure compliance with the Real Estate Law, is in violation of Code Section 10159.2 and Regulation 2725 and constitutes grounds to suspend or revoke Respondent CARTER's license and license rights pursuant to Code Sections 10177(h), 10177(d) or 10177(g).

SECOND CAUSE OF ACCUSATION
(Audits)

11.

There is hereby incorporated in this Second, separate Cause of Accusation, all of the allegations contained in Paragraphs 1 though 10 above, with the same force and effect as if herein fully set forth.

12.

At all times mentioned, in the State of California, Respondent FCC engaged in the business of a real estate broker conducting licensed activities within the meaning of Code Section 10131.

Audit No. SD 100069
(FINANCIAL FINDERS CORP.)

13.

On April 13, 2011, the Department completed an audit examination of the books and records of Respondent FFC

pertaining to the real estate activities described in Paragraph 12, which require a real estate license. The audit examination covered a period of time beginning on August 12, 2009, to January 20, 2011. 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 SD 100069 and the exhibits and work papers attached to said Audit Report.

VIOLATIONS OF THE REAL ESTATE LAW

14.

In the course of activities described in Paragraph 12, above, and during the examination period described in Paragraph 13, Respondent FCC, acted in violation of the Code and the Regulations in that it:

(a) In five (5) of seven (7) transaction files examined, FFC presented offers to sellers of real property representing that FCC held the Earnest Money Deposits ("EMDs") when it did not in fact have possession of the EMDs, which had been delivered directly to escrow by the buyers in connection with the sales activity, in violation of Code Section 10176(a).

(b) FCC continued to engage in activities requiring a real estate license after its license had expired on February 6, 2011, including, but not limited to, a transaction involving buyer Jose Castro and real property located in Corona, California, in violation of Code Section 10130.

(c) FCC engaged in activities requiring a real estate license while its corporate status was not in good standing with

the Office of the Secretary of State, in violation of Regulation 2742, subdivision (c).

15.

The conduct of Respondent FCC, described in Paragraph 14, above, violated the Code and the Regulations as set forth below:

PARAGRAPH	PROVISIONS VIOLATED
14(a)	Code Section 10176(a)
14(b)	Code Section 10130
14(c)	Regulation 2742(c)

16.

At all times mentioned, in the State of California, Respondent SAHSI engaged in the business of a real estate broker conducting licensed activities within the meaning of Code Section 10131.

Audit No. SD 100070
(SAVE A HOME SOLUTIONS, INC.)

17.

On April 13, 2011, the Department completed an audit examination of the books and records of Respondent SAHSI pertaining to the real estate activities described in Paragraph 16, which require a real estate license. The audit examination covered a period of time beginning on August 12, 2009 to January 20, 2011. 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 SD 100070 and the exhibits and work papers attached to said Audit Report.

VIOLATIONS OF THE REAL ESTATE LAW

18.

In the course of activities described in Paragraph 16, above, and during the examination period described in Paragraph 17, Respondent SAHSI, acted in violation of the Code and the Regulations in that:

(a) SASHI solicited and offered to perform loan modification and negotiation services in connection with loans secured by liens on real property prior to obtaining a real estate license. SAHSI charged and collected advance fees for loan modification and negotiation services for borrowers, including, but not limited to, Santiago Ugalde and Jose and Amy Manzano, in violation of Code Section 10130.

(b) SAHSI failed to retain all bank statements and accounting records related to SAHSI's loan modification and negotiation activities including, but not limited to, the transaction involving borrowers Jose and Amy Manzano, in violation of Code Section 10148.

19.

The conduct of Respondent SAHSI, described in Paragraph 18, above, violated the Code and the Regulations as set forth below:

PARAGRAPH	PROVISIONS VIOLATED
18(a)	Code Section 10130
18(b)	Code Section 10148

FAILURE TO SUPERVISE
(CARTER)

20.

Respondent CARTER's failure to supervise the activities of Respondents FCC and SAHSI to ensure compliance with the Real Estate Law, is in violation of Code Section 10159.2 and Regulation 2725 and constitutes grounds to suspend or revoke Respondent CARTER's license and license rights pursuant to Code Sections 10177(h), 10177(d) 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 licenses and/or license rights of Respondents FINANCIAL FINDERS CORP. ("FFC"), SAVE A HOME SOLUTIONS, INC. ("SAHSI") and MICHELLE A. CARTER ("CARTER"), individually and as former designated officer of FINANCIAL FINDERS CORP. and SAVE A HOME SOLUTIONS, INC. under the Real Estate Law (Part 1 of Division 4 of the California Business and Professions Code) and for such other and further relief as may be proper under other applicable provisions of law.

Dated at San Diego, California.

this 9 day of August, 2011.

JOSEPH AIU
Deputy Real Estate Commissioner

cc: Financial Finders Corp.
Save A Home Solutions, Inc.
Michelle A. Carter
Joseph Aiu
Zacky Wanis-LA Audits
Sacto