SKC

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

Telephone: (213) 576-6982

FILED
AUG 31 2011
DEPARTMENT OF REAL ESTATE
By

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * * *

To: FINANCIAL FINDERS CORP., SAVE A HOME SOLUTIONS, INC., MICHELLE A. CARTER and RYAN CARTER.	No. H-37491 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 FINANCIAL FINDERS CORP. ("FCC"), SAVE A HOME SOLUTIONS, INC. ("SAHSI"), MICHELLE A. CARTER and RYAN CARTER, aka Ryan Craig Carter. Based on that investigation the Commissioner has determined that FCC, SAHSI, MICHELLE A. CARTER and RYAN CARTER have engaged in or are engaging in acts or 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(a) (solicit prospective sellers or purchasers of or negotiate the purchase, sale or exchange of real property) 10131(d) (solicit borrowers for or negotiate loans or perform services for borrowers in connection with loans secured by liens on real property), and 10131.2 (engage in the business of claiming, demanding, charging, receiving, collecting or contracting for the collection of an advance fee in connection

with offering to obtain a loan real property).

In addition, based on that investigation, the Commissioner has determined that FCC, SAHSI, MICHELLE A. CARTER and RYAN CARTER 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.

All further references to "SAHSI" or "FCC" include MICHELLE A. CARTER and RYAN CARTER, as well as the officers, agents and employees of SAHSI or FCC. MICHELLE A. CARTER and RYAN CARTER engaged in the activities set forth below while doing business as FINANCIAL FINDERS CORP., SAVE A HOME SOLUTIONS, INC. and any other fictitious business names not known at this time.

FINDINGS OF FACT

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

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

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

4. At no time has RYAN CARTER ever been licensed by the Department in any capacity. On or about September 5, 2006, MICHELLE A. CARTER formed FFC, a California corporation. MICHELLE A. 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.

5. On or about February 5, 2008, RYAN CARTER formed SAHSI, a California corporation. In 2008, MICHELLE A. CARTER served as Secretary for SAHSI. RYAN CARTER served as the Secretary for SAHSI.

6. At all times mentioned herein, in the County of Los Angeles, FCC, SAHSI, MICHELLE A. CARTER and RYAN CARTER engaged in the business of a real estate broker conducting activities requiring a real estate license within the meaning of Code Sections 10131(a), 10131(d), and 10131.2. FCC, SAHSI, MICHELLE A. CARTER and RYAN CARTER engaged in operating a residential resale, short sale, mortgage loan, advance fee and loan modification service brokerage. For compensation or in expectation of compensation and for fees often collected in advance, FCC, SAHSI, MICHELLE A. CARTER and RYAN CARTER solicited prospective purchasers and sellers for short sales of real property and solicited borrowers by offering to conduct negotiations and modifications in connection with loan secured by real property.

7. In or around September, 2008, SAHSI solicited loan modification and negotiation services in connection with a loan secured by liens on real property to Jose and Amy M. On October 5 2008, Jose and Amy M. paid $1,475 in advance fees to SAHSI for loan negotiation and modification services. Jose and Amy M. did not obtain a loan modification through SAHSI, FCC, MICHELLE A. CARTER or RYAN CARTER.

8. In or around April, 2009, SAHSI solicited loan modification and negotiation services in connection with a loan secured by liens on real property to Diana Marie H. On April 9, 2009, Diana Marie H. paid $1,475 in advance fees to SAHSI for loan negotiation and modification services. Diana Marie H. did not obtain a loan modification through SAHSI, FCC, MICHELLE A. CARTER or RYAN CARTER.

9. SAHSI solicited and offered to perform loan modification and negotiation services in connection with a loan secured by liens on real property to other borrowers including, but not limited to, Rodriguez and Alma B., Santiago U., Jose B. and Luis Alberto C. SAHSI

charged and collected advance fees from said borrowers prior to completing the loan negotiation and modifications services promised.

10. SAHSI, FCC, MICHELLE A. CARTER and RYAN CARTER charged and collected the advance fees described in Paragraphs 7 through 9 above, for soliciting to perform loan negotiation and modification services for borrowers in connection with loans secured by real property, which constitutes an advance fee within the meaning of Code Section 10026.

11. SAHSI, FCC and MICHELLE A. CARTER failed to submit a written agreement or any written solicitation for loan negotiation or modification services described in Paragraphs 7 through 9 above, to the Commissioner ten days before using it, in violation of Code Section 10085 and Regulation 2970.

12. SAHSI, FCC and MICHELLE A. CARTER failed to furnish a verified copy of accounting content which includes identification of the trust fund account into which the advance fee had been deposited, description of services rendered, the amount allocated or disbursed from the advance fee at the end of each calendar quarter and when the contract has been completely performed by the licensee, in violation of Code Section 10146 and Regulation 2972.

CONCLUSIONS OF LAW

13. Based on the information contained in Paragraphs 1 through 12, above, RYAN CARTER violated Code Section 10130 by engaging in activities requiring a real estate license without first obtaining a broker license from the Department.

14. Based on the information contained in Paragraphs 1 through 12, above, SAHSI, FCC and MICHELLE A. CARTER violated Code Section 10085 of the Code and Regulation 2970 by failing to submit advance fee agreements and materials to the Department of Real Estate prior to charging and collecting advance fees from any person.

15. Based on the information contained in Paragraphs 1 through 12, above, SAHSI, FCC and MICHELLE A. CARTER violated Code Section 10146 and Regulation 2972 by failing to furnish a verified copy of accounting content which includes identification of the

trust fund account into which the advance fee had been deposited, description of services rendered, the amount allocated or disbursed from the advance fee at the end of each calendar quarter and when the contract has been completely performed by the licensee.

DESIST AND REFRAIN ORDER

Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW stated herein, IT IS HEREBY ORDERED THAT RYAN CARTER, whether doing business in his own name or any other fictitious business name, 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 FINANCIAL FINDERS CORP., SAVE A HOME SOLUTIONS, INC. and MICHELLE A. CARTER, whether doing business under their own names or any other fictitious names, ARE HEREBY ORDERED TO:

1. immediately desist and refrain from charging, demanding, claiming, collecting and/or receiving advance fees, as that term is defined in Code Section 10026, 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 loan on residential property containing four or fewer dwelling units (Code Section 10085.6).

2. immediately desist and refrain from charging, demanding, claiming, collecting and/or receiving advance fees, as that term is defined in Code Section 10026, for any of the other real estate related services offered to others, unless and until FINANCIAL FINDERS CORP., SAVE A HOME SOLUTIONS, INC. and MICHELLE A. CARTER, and each of them, demonstrate and provide evidence satisfactory to the Commissioner that each:

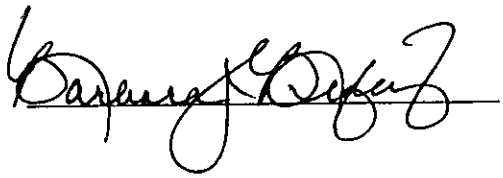
a. has an advance fee agreement which has been submitted to the Department and which is in compliance with Code Section 10085 and Regulation 2970;

b. has placed all previously collected advance fees into a trust account for that purpose and is in compliance with Code Section 10146; and

c. has provided an accounting to trust fund owner-beneficiaries from whom advance fees have previously been collected in compliance with Code Section 10146 and Regulation 2972.

DATED: 8/23, 2011.

BARBARA J. BIGBY
Acting 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: Michelle A. Carter
11801 Pierce Street, 2nd Floor
Riverside, CA 92505

Financial Finders Corp.
P.O. Box 7084
Norco, CA 92860

Save A Home Solutions, Inc.
4218 Green River Rd., Suite 207
Corona, CA 92880

Ryan Carter
8038 Orchid Drive
Corona, CA 92880