

1 for the purpose of settling and disposing of the Accusation
2 filed on January 25, 2012, against Respondent CHRISTOPHER NEIL
3 RICHARDSON in Department Case No. H-37805 LA, and the Order to
4 Desist and Refrain filed on March 8, 2012, against Respondents
5 in Department Case No. H-37953 LA.

6 1. All issues which were to be contested and all
7 evidence which was to be presented by Complainant and
8 Respondents at a formal hearing on the Accusation and Order to
9 Desist and Refrain, which combined hearing was to be held in
10 accordance with the provisions of the Administrative Procedure
11 Act ("APA"), shall instead and in place thereof be submitted
12 solely on the basis of the provisions of this Stipulation and
13 Agreement ("Stipulation").

14 2. Respondents have received, read and understand the
15 Statement to Respondent, the Discovery Provisions of the APA and
16 the Accusation and Order to Desist and Refrain, filed by the
17 Department of Real Estate in these proceedings.

18 3. Respondents filed a Notice of Defense pursuant to
19 Section 11506 of the Government Code for the purpose of
20 requesting a hearing on the allegations in the Accusation and
21 Order to Desist and Refrain. Respondents hereby freely and
22 voluntarily withdraw said Notices of Defense. Respondents
23 acknowledge that they understand that by withdrawing said
24 Notices of Defense they will thereby waive their right to
25 require the Commissioner to prove the allegations in the
26 Accusation and Order to Desist and Refrain, at a contested
27 hearing held in accordance with the provisions of the APA and
28 that they will waive other rights afforded to them in connection

1 with the hearing such as the right to present evidence in
2 defense of the allegations in the Accusation and Order to Desist
3 and Refrain and the right to cross-examine witnesses.

4 4. This Stipulation is based on the factual
5 allegations contained in the Accusation and Order to Desist and
6 Refrain filed in this proceeding. In the interest of expedience
7 and economy, Respondents choose not to contest these factual
8 allegations, but to remain silent and understand that, as a
9 result thereof, these factual statements, will serve as a prima
10 facie basis for the disciplinary action stipulated to herein.
11 The Real Estate Commissioner shall not be required to provide
12 further evidence to prove such allegations.

13 5. This Stipulation is made for the purpose of
14 reaching an agreed disposition of this proceeding and is
15 expressly limited to this proceeding and any other proceeding or
16 case in which the Department of Real Estate ("Department"), the
17 state or federal government, or any agency of this state,
18 another state or federal government is a party.

19 6. It is understood by Respondents that the Real
20 Estate Commissioner may adopt this Stipulation as his Decision
21 in this matter thereby imposing the penalty and sanctions on
22 Respondent CHRISTOPHER NEIL RICHARDSON'S real estate license and
23 license rights as set forth in the "Order" herein below. In the
24 event that the Commissioner in his discretion does not adopt the
25 Stipulation, it shall be void and of no effect and Respondents
26 shall retain the right to a hearing and proceeding on the
27 Accusation and Order to Desist and Refrain under the provisions
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1 the provisions of Sections 10177(d) and 10177(g) of the Code for
2 violation of Section 10130 of the Code.

3 ORDER

4 WHEREFORE, THE FOLLOWING ORDER is hereby made:

5 All licenses and licensing rights of Respondent

6 CHRISTOPHER NEIL RICHARDSON ("Respondent") under the Real Estate
7 Law are hereby revoked; provided, however, a restricted real
8 estate salesperson license shall be issued to Respondent
9 pursuant to Section 10156.5 of the Business and Professions Code
10 if Respondent makes application therefor and pays to the
11 Department of Real Estate the appropriate fee for the restricted
12 license within ninety (90) days from the effective date of this
13 Decision. The restricted license issued to Respondent shall be
14 subject to all of the provisions of Section 10156.7 of the
15 Business and Professions Code and to the following limitations,
16 conditions and restrictions imposed under authority of Section
17 10156.6 of that Code:

18 1. The restricted license issued to Respondent may be
19 suspended prior to hearing by Order of the Real Estate
20 Commissioner in the event of Respondent's conviction or plea of
21 nolo contendere to a crime which is substantially related to
22 Respondent's fitness or capacity as a real estate licensee.

23 2. The restricted license may be suspended prior to
24 hearing by Order of the Real Estate Commissioner on evidence
25 satisfactory to the Commissioner that Respondent has violated
26 provisions of the California Real Estate Law, the Subdivided
27 Lands Law, Regulations of the Real Estate Commissioner or
28 conditions attaching to the restricted license.

1 3. Respondent shall not be eligible for the issuance
2 of an unrestricted real estate license nor for the removal of
3 any of the conditions, limitations or restrictions of a
4 restricted license until at least three (3) years have elapsed
5 from the effective date of this Decision.

6 4. Respondent shall submit with any application for
7 license under an employing broker, or any application for
8 transfer to a new employing broker, a statement signed by the
9 prospective employing real estate broker on a form approved by
10 the Department of Real Estate which shall certify:

11 (a) That the employing broker has read the Decision
12 of the Commissioner which granted the right to a restricted
13 license; and

14 (b) That the employing broker will exercise close
15 supervision over the performance by the restricted licensee
16 relating to activities for which a real estate license is
17 required.

18 5. Respondent shall, within nine (9) months from the
19 effective date of this Decision, present evidence satisfactory
20 to the Real Estate Commissioner that Respondent has, since the
21 most recent issuance of an original or renewal real estate
22 license, taken and successfully completed the continuing
23 education requirements of Article 2.5 of Chapter 3 of the Real
24 Estate Law for renewal of a real estate license. If Respondent
25 fails to satisfy this condition, the Commissioner may order the
26 suspension of the restricted license until the Respondent
27 presents such evidence. The Commissioner shall afford

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1 Respondent the opportunity for a hearing pursuant to the
2 Administrative Procedures Act to present such evidence.

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

10 7. Respondent shall within six (6) months from the
11 effective date of this Decision, submit proof satisfactory to
12 the Commissioner of payment of restitution in the amount of
13 \$1,500 to Diane Wolfrey, \$995 to Gloria Mateo, \$1,050 to Ana
14 Menjivar, \$1,000 to Harold Washington, and \$500 to Edna Guillen.
15 Respondent shall make a diligent effort to locate and repay the
16 borrowers beginning on or before the effective date of this
17 Decision. (1) Respondent shall mail the payments by certified
18 mail, return receipt requested, to the borrowers' last address
19 on file with or known to Respondent. (2) If any of the
20 payment(s) are returned by the Post Office marked "unable to
21 deliver," Respondent shall employ a locator service (that may be
22 limited to or include or be limited to the Internet or other
23 database retrieval search) to try and locate the aforesaid
24 borrower. Repayments shall then be made to the address(es)
25 recommended by the locator service. (3) If unable to effect
26 repayment after using a locator service, Respondent shall
27 provide reasonable proof satisfactory to the Commissioner of his
28 efforts to comply with the provisions of this paragraph. (4) If

1 the Commissioner determines that proof to be unsatisfactory, the
2 Commissioner shall so advise Respondent, and indicate what
3 additional reasonable efforts should be made to make repayment
4 to the borrower(s). (5) If the Commissioner determines that
5 efforts have been made to locate the borrower(s) without
6 success, said payment shall escheat to the State of California.
7 (6) If the Commissioner determines that proof to be
8 unsatisfactory and that reasonable efforts have not been made to
9 locate the borrower, the Commissioner may, by separate order,
10 suspend Respondent's license for thirty (30) days. (7) All
11 proof shall be submitted to Department Counsel Lissete Garcia,
12 Attention: Legal Section, Department of Real Estate, 320 W.
13 Fourth St., Suite 350, Los Angeles, California 90013-1105, on or
14 before the effective date of this Decision.

15 8. Respondent understands that by agreeing to this
16 Stipulation, Respondent agrees to pay, pursuant to Business and
17 Professions Code Section 10106, the cost of the investigation
18 and enforcement which led to this disciplinary action, and the
19 legal costs related to the Accusation. The total amount of said
20 costs is \$1,134.75. Said payment shall be made within nine (9)
21 months from the effective date of this Decision. Said payment
22 shall be in the form of a cashier's check or certified check
23 made payable to the Real Estate Fund and submitted to Department
24 Counsel Lissete Garcia, Attention: Legal Section, Department of
25 Real Estate, 320 W. Fourth St., Suite 350, Los Angeles,
26 California 90013-1105.

27 The Commissioner may suspend Respondent's license
28 pending a hearing held in accordance with California Government

1 Code Section 11500, et seq., if payment is not timely made as
2 provided for herein, or as provided for in a subsequent
3 agreement between Respondent and the Commissioner. The
4 suspension shall remain in effect until payment is made in full
5 or until Respondent enters into an agreement satisfactory to the
6 Commissioner to provide for payment, or until a decision
7 providing otherwise is adopted following a hearing held pursuant
8 to this condition.

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DATED: March 8, 2013


Lissete Garcia, Counsel for
the Department of Real Estate

* * *

We have read the Stipulation and Agreement, have
discussed it with our counsel, and 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 and Order to Desist and
Refrain at a hearing at which we would have the right to cross-
examine witnesses against us and to present evidence in defense

1 and mitigation of the charges.

2 Respondents can signify acceptance and approval of the
3 terms and conditions of this Stipulation and Agreement by faxing
4 a copy of the signature page, as actually signed by Respondents,
5 to the Department at the following telephone/fax number: (213)
6 576-6917. Respondents agree, acknowledge and understand that by
7 electronically sending to the Department a fax copy of their
8 actual signatures as they appear on the Stipulation and
9 Agreement, that receipt of the faxed copy by the Department
10 shall be as binding on Respondents as if the Department had
11 received the original signed Stipulation and Agreement.
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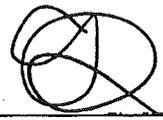
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14 Further, if the Respondents are represented by
15 counsel, the Respondents' counsel can signify his agreement to
16 the terms and conditions of the Stipulation and Agreement by
17 submitting that signature via fax. The Commissioner has asked
18 that within 24 hours of obtaining Respondent's signature to the
19 agreement, Respondents' counsel shall deposit in the mail the
20 original settlement/stipulation containing the original
21 signatures of the Respondents and Respondents' counsel.
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23
24 DATED: 1-11-13


CHRISTOPHER NEIL RICHARDSON
Respondent

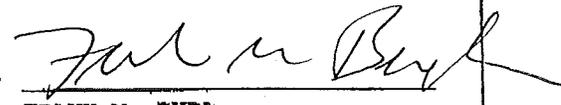
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DATED: 3-7-13



CHRISTOPHER NEIL RICHARDSON
for REAL ESTATE FORECLOSURE
HELP, INC., Respondent

DATED: 3-7-12

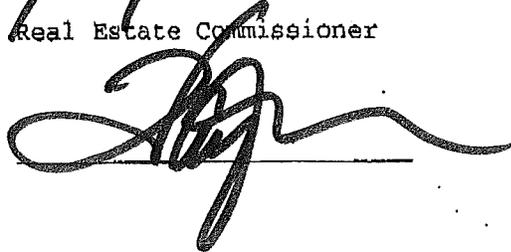


FRANK M. BUDA
Counsel for Respondents
Approved as to Form.

* * *

The foregoing Stipulation and Agreement is hereby
adopted as my Decision and Order in this matter, and shall
become effective at 12 o'clock noon on May 7, 2013.

IT IS SO ORDERED 3/29/2013
Real Estate Commissioner



1 LISSETE GARCIA, Counsel (SBN 211552)
2 Department of Real Estate
3 320 West 4th Street, Suite 350
4 Los Angeles, California 90013-1105

5 Telephone: (213) 576-6982
6 (Direct) (213) 576-6914

5/20
FILED
JAN 25 2012
DEPARTMENT OF REAL ESTATE

By C.2

7
8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 * * *

11 In the Matter of the Accusation of) NO. H-37805 LA
12)
13 CHRISTOPHER NEIL RICHARDSON,) A C C U S A T I O N
14) Respondent.)

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16 The Complainant, Maria Suarez, a Deputy Real Estate
17 Commissioner of the State of California, for cause of Accusation
18 against CHRISTOPHER NEIL RICHARDSON ("Respondent"), is informed
19 and alleges as follows:

20 I

21 The Complainant, Maria Suarez, a Deputy Real Estate
22 Commissioner of the State of California, makes this Accusation
23 in her official capacity.

24 II

25 Respondent is presently licensed and/or has license
26 rights under the Real Estate Law (Part 1 of Division 4 of the
27 California Business and Professions Code, "Code").
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1 III

2 From May 7, 2007, through the present, Respondent
3 has been licensed by the Department of Real Estate
4 ("Department") as a real estate salesperson, Department License
5 No. 01806519.

6 IV

7 At no time mentioned herein has Real Estate
8 Foreclosure Help, Inc. ever been licensed by the Department in
9 any capacity. Real Estate Foreclosure Help, Inc. is a
10 California corporation. Respondent is the Chief Executive
11 Officer, Chief Financial Officer, and agent for service of
12 process for Real Estate Foreclosure Help, Inc. On December 8,
13 2010, a certificate of dissolution of Real Estate Foreclosure
14 Help, Inc. was filed with the California Secretary of State.

15 V

16 At all times herein mentioned, for compensation or in
17 expectation of compensation, Respondent engaged in the business
18 of, acted in the capacity of, advertised or assumed to act as a
19 real estate broker in the State of California, by soliciting
20 borrowers, offering to negotiate loans, collect payments or
21 perform services for borrowers in connection with loans secured
22 directly or collaterally by liens on real property within the
23 meaning of Code Section 10131(d).

24 VI

25 For an unknown period of time beginning no later than
26 February 19, 2009, through June, 2009, Respondent, while using
27 the unlicensed fictitious business name Real Estate Foreclosure
28

1 Help, Inc., engaged in the business of soliciting borrowers or
2 offering to perform services for borrowers including forensic
3 loan audits, modification or negotiation in connection with
4 loans secured by real property. In an effort to circumvent
5 existing laws concerning the charging or collecting of advance
6 fees by real estate brokers, Respondent and Real Estate
7 Foreclosure Help, Inc. provided the borrowers noted below with
8 an advance fee agreement entitled "Mortgage Loan Document Audit
9 Agreement" for loan modification and negotiation services that
10 said borrowers expected to receive from Respondent and Real
11 Estate Foreclosure Help, Inc. Respondent and Real Estate
12 Foreclosure Help, Inc. claimed, demanded, charged, received,
13 collected or contracted for the collection of advance fees,
14 within the meaning of Code Section 10026, for the following
15 borrowers, among others:
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17 a. On or about February 19, 2009, Respondent and Real
18 Estate Foreclosure Help, Inc. charged borrower Gloria Mateo an
19 advance fee of \$995 pursuant to an advance fee agreement for
20 loan modification and negotiation services in connection with a
21 loan secured by real property.

22 b. On or about March 20, 2009, Respondent and Real
23 Estate Foreclosure Help, Inc. charged borrower Harold Washington
24 an advance fee of \$2,995 pursuant to an advance fee agreement
25 for loan modification and negotiation services in connection
26 with a loan secured by real property. Respondent and Real
27 Estate Foreclosure Help, Inc. failed to perform the loan
28 modification and negotiation services that had been promised to

1 Harold Washington. Respondent and Real Estate Foreclosure Help,
2 Inc. failed to refund the advance fee paid by Harold Washington.

3 c. On or about March 24, 2009, Respondent and Real
4 Estate Foreclosure Help, Inc. charged borrowers Edna and Cesar
5 Guillen an advance fee of \$2,995 pursuant to an advance fee
6 agreement for loan modification and negotiation services in
7 connection with a loan secured by real property.

8 d. On or about June 15, 2009, Respondent and Real
9 Estate Foreclosure Help, Inc. charged borrower, Ana Menjivar an
10 advance fee of \$2,500 pursuant to an advance fee agreement for
11 loan modification and negotiation services in connection with a
12 loan secured by real property. Respondent and Real Estate
13 Foreclosure Help, Inc. failed to perform the loan modification
14 and negotiation services that had been promised to Ana Menjivar.
15 Respondent and Real Estate Foreclosure Help, Inc. failed to
16 refund the advance fee paid by Ana Menjivar.

17 e. On or about June 17, 2009, Diane Wolfrey paid an
18 advance fee of \$1,500 to Real Estate Foreclosure Help, Inc.
19 pursuant to an advance fee agreement for loan modification and
20 negotiation services in connection with a loan secured by real
21 property. Respondent and Real Estate Foreclosure Help, Inc.
22 failed to perform the loan modification and negotiation services
23 that had been promised to Diane Wolfrey. Respondent and Real
24 Estate Foreclosure Help, Inc. failed to refund the advance fee
25 paid by Diane Wolfrey.
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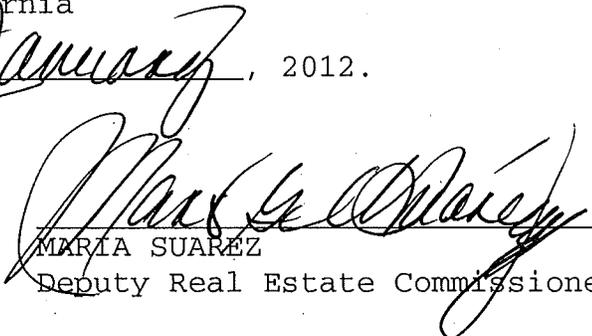
VII

The facts alleged above are in violation of Code Section 10130 and are grounds for the suspension or revocation of Respondent CHRISTOPHER NEIL RICHARDSON's real estate salesperson license under Code Sections 10177(d) 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 licenses and license rights of Respondent CHRISTOPHER NEIL RICHARDSON under the Real Estate Law, that Complainant be awarded its costs of investigation and prosecution of this case, and for such other and further relief as may be proper under the provisions of law.

Dated at Los Angeles, California

this 24th day of January, 2012.


MARIA SUAREZ
Deputy Real Estate Commissioner

cc: Christopher Neil Richardson
Mazlat, Inc.
Maria Suarez
Sacto