

1 BUREAU OF REAL ESTATE
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6

FILED

FEB 12 2014

BUREAU OF REAL ESTATE

By K. Contreras

7 BEFORE THE
8 BUREAU OF REAL ESTATE
9 STATE OF CALIFORNIA

10 * * *

11 TO:

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CLEAR VIEW INVESTMENT
STRATEGIES, INC.,
a Corporation,
NATION WIDE HOMEBUYERS, INC.,
a Corporation,
SONDI BEST, and
CAPITAL FINANCIAL LOANS,
a Corporation.

NO. H-2865 FR

ORDER TO DESIST AND REFRAIN
(B&P Code Section 10086)

20 The Commissioner (Commissioner) of the California Bureau of Real Estate
21 (Bureau) caused an investigation to be made of the activities of CLEAR VIEW INVESTMENT
22 STRATEGIES, INC. (CLEAR VIEW), dba NATION WIDE HOMEBUYERS, INC. (NATION
23 WIDE), SONDI BEST (BEST) and CAPITAL FINANCIAL LOANS (CFL). Based on that
24 investigation, the Commissioner has determined that CLEAR VIEW, NATION WIDE, BEST
25 and CFL have engaged in, are engaging in, or are attempting to engage in, acts or practices
26 constituting violations of the California Business and Professions Code (Code) including acting
27 in the capacity of, advertising, or assuming to act as real estate brokers in the State of California,

1 within the meaning of Section 10131(d) (mortgage loan activities) and 10026 (collecting advance
2 fees) of the Code. Furthermore, based on the investigation, the Commissioner hereby issues the
3 following Findings of Fact and Desist and Refrain Order under the authority of Section 10086 of
4 the Code.

5 Whenever acts referred to below are attributed to CLEAR VIEW, NATION
6 WIDE, BEST and CFL, those acts are alleged to have been done by CLEAR VIEW, NATION
7 WIDE, BEST and CFL, acting by themselves, or by and/or through one or more agents,
8 associates, affiliates, and/or co-conspirators, known or unknown.

9 FINDINGS OF FACT

10 1. At no time herein mentioned has CLEAR VIEW been licensed by the Bureau
11 in any capacity.

12 2. At no time herein mentioned has NATION WIDE been licensed by the Bureau
13 in any capacity.

14 3. At no time herein mentioned has BEST been licensed by the Bureau in any
15 capacity.

16 4. At no time herein mentioned has CFL been licensed by the Bureau in any
17 capacity.

18 5. During the period of time set out below, CLEAR VIEW, NATION WIDE,
19 BEST and CFL negotiated to do one or more of the following acts for another or others, for or in
20 expectation of compensation: solicited lenders and borrowers for loans secured directly or
21 collaterally by liens on real property or arranged, negotiated, processed, or consummated
22 such loans.

23 6. Between about July 27, 2011 and about October 6, 2011, CLEAR VIEW,
24 NATION WIDE, BEST and CFL, solicited Juan R. (herein "Juan") offering to provide him with
25 100 percent financing for a property located on Papaya, Madera, CA 93538, and collected an
26 advance fee from Juan in the amount of about \$1,330, prior to Juan's obligation to complete the
27 loan.

1 CONCLUSIONS OF LAW

2 Based on the Findings of Fact contained in Paragraphs 1 through 6, above,
3 CLEAR VIEW, NATION WIDE, BEST and CFL acting by themselves, or by and/or through one
4 or more agents, associates, affiliates, and/or co-conspirators, solicited Juan, to perform services
5 for him and his lender in connection with loans secured directly or collaterally by one or more
6 liens on real property, and charged, demanded or collected advance fees for the services to be
7 provided, which acts require a real estate broker license under Sections 10130 (licensed acts),
8 10131(d), and 10026 of the Code, during a period of time when CLEAR VIEW, NATION
9 WIDE, BEST and CFL, were not licensed by the Bureau in any capacity.

10 DESIST AND REFRAIN ORDER

11 Based on the Findings of Fact and Conclusions of Law stated herein, CLEAR
12 VIEW INVESTMENT STRATEGIES, INC., NATION WIDE HOMEBUYERS, INC., SONDI
13 BEST and CAPITAL FINANCIAL LOANS, whether doing business under their own names, or
14 any other names or fictitious names, ARE HEREBY ORDERED TO IMMEDIATELY DESIST
15 AND REFRAIN from performing any acts within the State of California for which a real estate
16 broker license is required until and unless they have obtained a broker license. And, in
17 particular, they are ordered to desist and refrain from charging, demanding, claiming, collecting
18 and/or receiving advance fees, as that term is defined in Section 10026 of the Code, for any real
19 estate related services offered by them to others.

20
21 DATED: NOVEMBER 27, 2013

22
23 Real Estate Commissioner

24 A handwritten signature in black ink, appearing to be 'JM', is written over a horizontal line. The signature is stylized and somewhat cursive.

25
26 By: JEFFREY MASON
27 Chief Deputy Commissioner

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- 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)."