

1 Department of Real Estate  
2 P. O. Box 187007  
3 Sacramento, CA 95818-7007  
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FILED  
NOV 22 2006

DEPARTMENT OF REAL ESTATE

By S. Ely

8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 \* \* \*

11 TO: )  
12 ) NO. H-3638 SD  
13 LIONEL JACKSON, )  
14 RICHARD TURNER and )  
15 PREMIER MORTGAGE CENTER, INC. ) ORDER TO DESIST AND REFRAIN  
16 (B&P Code Section 10086)

17 The Real Estate Commissioner of the State of  
18 California has caused an investigation to be conducted and is of  
19 the opinion that you, LIONEL JACKSON, RICHARD TURNER, and  
20 PREMIER MORTGAGE CENTER, INC., individually and/or doing  
21 business as PREMIER MORTGAGE CENTER, while engaged in activities  
22 which require a real estate broker license under the provisions  
23 of Section 10131(d) of the California Business and Professions  
24 Code (hereafter "the Code") have violated Section 10130 of the  
25 Code.

26 I

27 At no time herein mentioned have you been licensed by  
the Department of Real Estate of the State of California  
(hereinafter Department) either as a real estate broker or as a  
real estate salesperson.

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II

At all times herein mentioned, beginning on or about January 1, 2004, and at other times well known to you but unknown to the Department, in the County of San Diego, State of California, you engaged in the business, acted in the capacity of, advertised and/or assumed to act as a real estate broker within the meaning of Section 10131(d) of the Code including the operation of a mortgage loan brokerage business with the public, in which you, on behalf of another or others, for compensation or in expectation of compensation, solicited borrowers and lenders, negotiated loans, collected payments, or performed services for borrowers or lenders or note owners in connection with loans secured directly or collaterally by liens on real property.

III

The aforesaid acts recited in Paragraph II, above, include, your engaging in the following conduct: solicited prospective borrowers to procure loans directly or collaterally by real property; quoted interest rates and terms to prospective borrowers to procure loans secured directly or collaterally by real property; negotiated loans secured directly or collaterally by real property; employed individuals not licensed by the Department either as a real estate broker or as a real estate salesperson, including, but not limited to, Mimi Esshaki, Ericca Franco, and Eva Wingo, to solicit prospective borrowers to procure loans directly or collaterally by real property including the quoting of interest rates and negotiation of

1 terms; and, solicited and negotiated a loan on behalf of Felicia  
2 T. Barza as borrower to be secured by real property identified  
3 as 16064 S. W. Waluga Drive, Lake Oswego, Oregon.

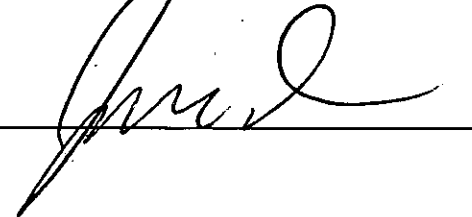
4 IV

5 In acting as described in Paragraphs I, II, and III,  
6 above, you violated Section 10130 of the Code.

7 NOW, THEREFORE, YOU, LIONEL JACKSON, RICHARD TURNER,  
8 and PREMIER MORTGAGE CENTER, INC., individually and/or doing  
9 business as PREMIER MORTGAGE CENTER, AND YOUR AGENTS AND  
10 EMPLOYEES, ARE HEREBY ORDERED TO DESIST AND REFRAIN from  
11 performing any acts within the State of California for which a  
12 real estate broker license is required, unless and until you  
13 obtain a real estate broker license.

14  
15 DATED: 11-21-06

16  
17 JEFF DAVI  
18 Real Estate Commissioner

19  
20   
21

22 cc. Lionel Jackson  
23 9019 Park Plaza Dr., Ste. A  
La Mesa, CA 91942

24 Richard Turner  
25 9019 Park Plaza Dr., Ste. A  
La Mesa, CA 91942

26 Premier Mortgage Center, Inc.  
27 9019 Park Plaza Dr., Ste. A  
La Mesa, CA 91942

ATTY/MBR