1	TRULY SUGHRUE, Counsel
2	Department of Real Estate FEB 4 2008
3	Sacramento, CA 95818-7007 Telephone: (916) 227-0789 DEPARTMENT OF REAL ESTATE
4	By R Henrid
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8	BEFORE THE
9	DEPARTMENT OF REAL ESTATE
10	STATE OF CALIFORNIA
11	* * *
12	
13	To: No. H-3770 SD
14	1 ST AMERICAN MORTGAGE AND) ORDER TO REALTY INC. and JAYDEE RAY) DESIST AND REFRAIN
15	SCHILLER)
16	
17	The Real Estate Commissioner of the State of
18	California (hereinafter "Commissioner") has caused an
19	investigation to be made of your activities and based upon the
20	findings herein below set forth, is of the opinion that you, 1 ST
21	AMERICAN MORTGAGE AND REALTY INC. and JAYDEE RAY SCHILLER, as a
22	real estate licensee, have violated Sections 10140.6, 10235,
23	10235.5, and 17539.4, of the California Business and Professions
24	Code (hereinafter "Code") and Sections 2848(2), 2848(5),
25	2848(6), 2848(9), and 2848(16) of Title 10, California Code of
26	Regulations (hereinafter the "Regulations") by knowingly
27	advertising or causing or permitting to be advertised statements

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1 or representations with regard to rates, terms, or conditions 2 for making or negotiating loans which are not in compliance with 3 advertising statutes and are also false, misleading or 4 deceptive.

At all times mentioned, 1ST AMERICAN MORTGAGE AND REALTY INC., was and is licensed by the Department as a real estate broker corporation.

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At all times herein mentioned, JAYDEE RAY SCHILLER, was and are licensed by the Department as a real estate broker, and as the designated officer for 1ST AMERICAN MORTGAGE AND REALTY INC.

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III

On or about April 2006, you caused to be placed in Reader Magazine, advertisements which included statements or representations with regard to rates, terms, or conditions for making or negotiating loans which are not in compliance with advertising statutes and are false, misleading or deceptive.

IV

On or about December 7, 2006, Sylvia I. Yrigollen, a Senior Deputy Commissioner, Mortgage Loan Activities Section, at the Department, wrote you a letter informing you of the facts noted in Paragraph III above, an explanation of reasons why the advertisements were not in compliance with advertising statutes and are false, misleading or deceptive, and advising you to discontinue using the offending advertising, immediately.

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v 1 On or about February 20, 2007, Ms. Yrigollen, wrote 2 you a second letter informing you of the facts noted in 3 Paragraph III above, an explanation of reasons why the 4 5 advertisements were not in compliance with advertising statutes 6 and are false, misleading or deceptive, and advising you to 7 discontinue using the offending advertising, immediately. 8 VI As of January 7, 2008, no response has been received 9 10 by Ms. Yrigollen responding to the letters described in 11 paragraphs IV and V. 12 VII 13 In performing the acts described in Paragraph III, you 14 knowingly advertised or caused or permitted to be advertised 15 statements or representations with regard to rates, terms, or 16 conditions for making or negotiating loans which are not in 17 compliance with advertising statutes and are false, misleading 18 or deceptive in violation of Sections 10140.6, 10235, 10235.5, 19 and 17539.4, of the Code and Sections 2848(2), 2848(5), 2848(6), 20 2848(9), and 2848(16), of the Regulations. 21 111 22 111 23 111 24 111 25 111 26 /// 27 111

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1	NOW THEREFORE, YOU, 1 ST AMERICAN MORTGAGE AND REALTY
2	INC. and JAYDEE RAY SCHILLER, ARE HEREBY ORDERED TO DESIST AND
3	REFRAIN from causing to be published advertisements which
4	include statements or representations with regard to rates,
5	terms, or conditions for making or negotiating loans which are
6	not in compliance with advertising statutes and are false,
7	misleading or deceptive.
8	DATED: (- 30-66
9	JEFF DAVI Real Estate Commissioner
10	Real Estarte Commissioner
11	
12	- Mu
13	CC: JAYDEE RAY SCHILLER
14	1 st American mortgage and realty 10511 stoney ridge court
15	SAN DIEGO, CA 92131
16	JAYDEE RAY SCHILLER 1 ST AMERICAN MORTGAGE AND REALTY
17	10636 SCRIPPS SUMMIT COURT #100 SAN DIEGO, CA 92131
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