

1 Department of Real Estate
2 P.O. Box 187007
3 Sacramento, CA 95818-7007
4 Telephone: (916) 227-0789

FILED

JAN - 8 2009

DEPARTMENT OF REAL ESTATE

By 

8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 * * *

12 To:

13 HOME LOAN CONSULTANTS, INC. and
14 JOHN J. BUTCHERINE

No. H- 3887 SD

ORDER TO
DESIST AND REFRAIN

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16 The Real Estate Commissioner of the State of California (hereinafter
17 "Commissioner") has caused an investigation to be made of your activities and based upon the
18 findings herein below set forth, is of the opinion that you, HOME LOAN CONSULTANTS,
19 INC., and you, JOHN J. BUTCHERINE, have violated Sections 10159.5, 10162 and 10163 of
20 the California Business and Professions Code (hereinafter "Code") and Section 2731 of Title 10,
21 California Code of Regulations (hereinafter the "Regulations") and is of the opinion that you,
22 HOME LOAN CONSULTANTS, INC., and you, JOHN J. BUTCHERINE have violated
23 Sections 10235, 10235.5, 10236.4, 10137, 14701, 14702, 17533.6 and 17539.4 of the Code and
24 Section 2847.3 of the Regulations.

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2 Beginning approximately December 18, 2002, and continuing thereafter, HOME
3 LOAN CONSULTANTS, INC., was and is licensed by the Department of Real Estate
4 (hereinafter "Department") as a real estate broker corporation.

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6 At all times herein mentioned, JOHN J. BUTCHERINE, was and is licensed by
7 the Department as a real estate broker. Beginning approximately December 18, 2002 and
8 continuing thereafter you have been licensed by the Department as the designated officer for
9 HOME LOAN CONSULTANTS, INC.

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11 At all times herein mentioned, you, HOME LOAN CONSULTANTS, INC., and
12 you, JOHN J. BUTCHERINE, engaged in the business of, acted in the capacity of, advertised
13 and assumed to act as real estate brokers in the State of California within the meaning of Section
14 10131(d) of the Code, including the business of soliciting borrowers and lenders or negotiating
15 loans in connection with loans secured directly or collaterally by liens on real property, wherein
16 such loans were brokered, arranged, processed, and/or consummated on behalf of others.

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18 In the course of the activities described in Paragraph 3, above, you, HOME LOAN
19 CONSULTANTS, INC. and you, JOHN J. BUTCHERINE:

20 (a) Used the fictitious business name "Home Loan Consultants" without first
21 obtaining a license issued by the Department bearing such fictitious name; and

22 (b) Maintained a place of business at 2801 Camino Del Rio, Suite 200B, San
23 Diego, California, in addition to the place of business maintained by HOME LOAN
24 CONSULTANTS, INC., without first applying for and obtaining an additional license for such
25 branch office so maintained by HOME LOAN CONSULTANTS, INC.

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In performing the acts described in Paragraphs 3 and 4 above, you, HOME LOAN CONSULTANTS, INC. dba Home Loan Consultants, and you, JOHN J. BUTCHERINE, used the fictitious business name " Home Loan Consultants " without first obtaining a license issued by the Department bearing such fictitious name, in violation of Section 10159.5 of the Code in conjunction with Section 2731 of the Regulations and maintained a place of business in violation of Section 10162 of the Code, without first applying for and obtaining an additional license for such branch office in violation of Section 10163 of the Code.

In 2007, you, HOME LOAN CONSULTANTS, INC. dba Home Loan Consultants, and you, JOHN J. BUTCHERINE, caused to be advertised and distributed advertisements which included statements or representations with regard to rates, terms, or conditions for making or negotiating loans which are false, misleading or deceptive in that:

- (a) The advertisements failed to include the broker license under which the loan will be made or arranged;
- (b) The advertisements failed to include the required disclosure of the license number under which the loan would be made or arranged;
- (c) The advertisements failed to disclose the license and issuing department under which the loan would be made or arranged;
- (d) The advertisements included a lender's name or logo without including a specific disclosure which indicates the solicitation is not sponsored by, affiliated with or authorized by the lender;
- (e) The advertisements included the consumer's loan number or loan amount without including a specific disclosure that indicates the solicitation is not sponsored by, affiliated with or authorized by the lender and that the information was not provided by the lender;

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1 (f) The advertisements failed to include the required notice that the
2 advertisements are not a government document or approved or endorsed by any government
3 agency; and

4 (g) The advertisements included a name of an unlicensed individual who
5 appears to be performing acts for which a real estate license is required.

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7 In performing the acts described in Paragraph 6 above, you, HOME LOAN
8 CONSULTANTS, INC. dba Home Loan Consultants, and you, JOHN J. BUTCHERINE,
9 knowingly advertised or caused or permitted to be advertised and distributed statements or
10 representations with regard to rates, terms, or conditions for making or negotiating loans which
11 are false, misleading or deceptive in violation of Sections 10235, 10235.5, 10236.4, 10137,
12 14701, 14702, 17533.6 and 17539.4 of the Code and Section 2847.3 of the Regulations.

13 NOW THEREFORE, YOU, HOME LOAN CONSULTANTS, INC. AND YOU
14 JOHN J. BUTCHERINE, AND YOUR AGENTS AND EMPLOYEES, ARE HEREBY
15 ORDERED TO DESIST AND REFRAIN from using the fictitious business name "Home Loan
16 Consultants" without first obtaining a license issued by the Department and maintaining a place
17 of business at 2801 Camino Del Rio, Suite 200B, San Diego, California, in addition to the place
18 of business maintained pursuant to section 10162 of the Code without first applying for and
19 obtaining an additional license for such branch offices from the Department.

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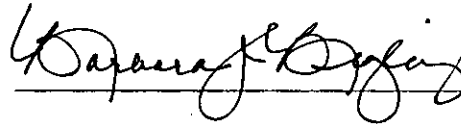
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1 NOW THEREFORE, YOU, HOME LOAN CONSULTANTS, INC. AND YOU
2 JOHN J. BUTCHERINE, AND YOUR AGENTS AND EMPLOYEES, ARE HEREBY
3 ORDERED TO DESIST AND REFRAIN from causing to be published and distributed
4 advertisements which include statements or representations with regard to rates, terms, or
5 conditions for making or negotiating loans which are false, misleading or deceptive, and from
6 employing and/or compensating any person for performing any acts which require a real estate
7 license within the State of California unless and until that person has obtained from the
8 Department a real estate broker or real estate salesperson license.

9 DATED: 12-30-08

10 JEFF DAVI
11 Real Estate Commissioner

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14 cc: JOHN J. BUTCHERINE
15 HOME LOAN CONSULTANTS INC.
16 6815 FLANDERS DRIVE #150
17 SAN DIEGO, CA 92121

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BY: Barbara J. Bigby
Chief Deputy Commissioner