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AUG 28 2013

BUREAU OF REAL ESTATE

By K. Contreras

8 BEFORE THE BUREAU OF REAL ESTATE
9 STATE OF CALIFORNIA

10 * * *

11 In the Matter of the Accusation of)
12)
13 MFS/TA, INC.,) NO. H-4314 SD
14 ROBERT ALLEN KISLING and)
BARBARA LEE McMANUS,) THIRD AMENDED
15 Respondents.) ACCUSATION
16)

17 The Complainant, TRICIA D. SOMMERS, a Deputy Real Estate Commissioner
18 of the State of California, for cause of Third Amended Accusation against MFS/TA, INC.,
19 individually and doing business as "Future Security Financial", "Golden Real Estate Group",
20 "Golden Valley Lending Group", "Millennium Financial Systems", "Millennium Real Estate
21 Group", "Nationwide Loan Modification Services" and "RK Funding" ("MFS"); ROBERT
22 ALLEN KISLING, individually and doing business as "Associated Financial Systems",
23 "Millennium Financial Systems" and "V.A. Mortgage Express" ("KISLING"); and, BARBARA
24 LEE McMANUS ("McMANUS") (herein collectively "Respondents"); is informed and alleges
25 as follows:

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27 The Complainant makes this Third Amended Accusation in her official capacity.

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MFS is presently licensed by the Bureau of Real Estate (hereinafter "the Bureau") and/or has license rights under the Real Estate Law, Part 1 of Division 4 of the Business and Professions Code ("the Code") as a corporate real estate broker.

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KISLING is presently licensed and/or has license rights under the Code as a real estate broker, and is licensed by the Bureau as the designated broker/officer of MFS. As the designated broker/officer, KISLING was responsible, pursuant to Section 10159.2 (responsibility of corporate officer in charge) of the Code, for the supervision of the activities of the officers, agents, real estate licensees and employees of MFS for which a real estate license is required.

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KISLING is presently licensed and/or has license rights under the Code as a mortgage loan originator.

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McMANUS is presently licensed by the Bureau and/or has license rights under the Code as a real estate salesperson. At all times relevant, neither MFS nor KISLING were the employing broker for McMANUS.

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Joel Saul Hernandez is presently licensed by the Bureau and/or has license rights under the Code as a real estate salesperson.

7

At all times relevant herein, Sandi Alonzo (also known as "Sandra Lee Alonzo") was not licensed by the Bureau in any capacity in the State of California.

8

At all times relevant herein, MFS performed services for one or more borrowers and negotiated to do one or more of the following acts for another or others, for or in expectation

1 of compensation: negotiate one or more loans for, or perform services for, borrowers and/or
2 lenders with respect to the collection of advance fees and loan modification, loan refinance,
3 principal reduction, foreclosure abatement or short sale services and/or those borrowers' lenders
4 in connection with loans secured directly or collaterally by one or more liens on real property;
5 operated and conducted a loan brokerage business with the public, wherein, on behalf of others,
6 for compensation or in expectation of compensation, Respondents solicited lenders and
7 borrowers for loans secured directly or collaterally by liens on real property, and wherein
8 Respondents arranged, negotiated, processed and consummated such loans; and charged,
9 demanded or collected an advance fee for any of the services offered.

10 FIRST CAUSE OF ACTION

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12 In or about the period of June 22, 2011, and continuing intermittently through
13 June 24, 2011, an audit was conducted of the records of MFS at its main office located at
14 105 N. Rose Street, Suite 201, Escondido, California, and the Bureau's Oakland District Office.
15 The auditor herein examined the records for the period of May 1, 2008, through April 30, 2011
16 (the audit period).

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18 While acting as a real estate broker as described in Paragraph 8, above, and within
19 the audit period, MFS accepted or received funds in trust (trust funds) from or on behalf of
20 lenders, investors, borrowers and others in connection with the sale/resale of real estate,
21 mortgage and loan brokerage activities, and deposited or caused to be deposited those funds into
22 a bank account maintained by MFS, including, but not limited to:

23 Bank Account #1

24 1st Centennial Bank/First California Bank
25 320 West Mission Avenue
Escondido, CA 92025

26 Account No.: XXXXX9984

27 Account Name: Abell Escrow

1 Signatories: Robert Kisling, REB/D.O.
2 Madeleine Kisling, Not licensed

3 Thereafter, MFS from time-to-time made disbursement of said trust funds.

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5 In the course of the activities described in Paragraph 8, above, in connection with
6 the collection and disbursement of trust funds:

7 (a) MFS failed to maintain adequate trust records resulting in an inability by
8 the Bureau's auditor to conduct a reconciliation of the adjusted bank balance to the accountability
9 of Bank Account #1. Such acts and/or omissions by MFS violate Section 10145 of the Code.

10 (b) MFS failed to designate Bank #1 as a trust account. Such acts and/or
11 omissions by MFS violate Section 10145 of the Code and Section 2832 (trust fund handling) of
12 Title 10 of the California Code of Regulations ("the Regulations").

13 (c) MFS failed to maintain adequate Control Records for Bank Account #1.
14 Such acts and/or omissions by MFS violate Section 2831 (trust fund records maintenance) of the
15 Regulations.

16 (d) MFS allowed non-licensee Madeleine Kisling to withdraw funds from Bank
17 Account #1. Such acts and/or omissions by MFS violate Section 10145 of the Code and Section
18 2834 (trust account withdrawals) of the Regulations.

19 (e) MFS failed to deposit advance fees it collected into a trust account. Such
20 acts and/or omissions by MFS violate Section 10146 (deposit of advance fees into trust account)
21 of the Code and Section 2832 (trust fund handling) of the Regulations.

22 (f) MFS failed to maintain a separate record for each beneficiary of Bank
23 Account #1. Such acts and/or omissions by MFS violate Section 10145 of the Code and
24 Section 2831.1 (maintenance of separate records for each beneficiary or transaction) of the
25 Regulations.

26 (g) MFS failed to maintain accurate written monthly reconciliations for the
27 balances of all of the separate records with the control records for Bank Account #1. Such acts

1 and/or omissions by MFS violate Section 10145 of the Code and Section 2831.2 (trust account
2 reconciliation) of the Regulations.

3 (h) MFS failed to furnish a verified copy of the accounting with respect to
4 advance fees it collected to the principals at the end of each calendar quarter and when each
5 contract was completely performed by MFS. Such acts and/or omissions by MFS violate
6 Section 10146 of the Code and Section 2972 (verified accounting content) of the Regulations.

7 (i) MFS failed to retain cancelled checks from Bank Account #1 and failed
8 to retain communications with lenders for loan modifications in its transaction files. Such
9 acts and/or omissions by MFS violate Section 10148 (record retention requirements) of the
10 Code.

11 12

12 The acts and/or omissions of MFS as alleged in Paragraph 11, above, violate
13 Sections 10145, 10146 and 10148 of the Code, and Sections 2831, 2831.1, 2831.2, 2832, 2834
14 and 2972 of the Regulations.

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16 The facts alleged in Paragraph 11, above, are grounds for the suspension or
17 revocation of the license(s) and license rights of MFS under Sections 10177(d) (willful disregard
18 of Real Estate Law) and/or 10177(g) (negligence/incompetence) of the Code. In addition, the
19 Bureau is entitled to reimbursement for the costs of its audit pursuant to Section 10148(b) (cost
20 of audit in final decision following disciplinary hearing) of the Code.

21 SECOND CAUSE OF ACTION

22 14

23 On or about March 9, 2009, Sandra Alonzo, while in the employ of and
24 representing MFS, doing business as Nationwide Modification Services, entered into a loan
25 modification services contract with Juan F. and Ysabel C. Under the terms of the loan
26 modification services contract, MFS agreed to negotiate a loan modification on behalf of Juan F.
27 and Ysabel C. for their real property located at 4063 Poppy Place, San Diego, California, in

1 exchange for an advance fee payment of \$3,500.00. On or about March 11, 2009, Juan F. and
2 Ysabel C., paid to MFS \$3,500.00 for loan modification services.

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4 After receiving advance fee payments from Juan F. and Ysabel C., MFS failed to
5 obtain a loan modification for them and did not repay the advance fees received from them.
6 MFS's failure to provide the services promised or to refund the funds paid by Juan F. and
7 Ysabel C., constitutes dishonest dealing.

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9 The facts alleged in Paragraphs 14 and 15, above, are grounds for the suspension
10 or revocation of the license(s) and license rights of MFS under Sections 10085 (advance fee
11 agreements and materials), 10085.6 (collection of unauthorized advance fees), 10131.2
12 (collection of advance fees), 10177(d) and/or 10177(g), and 10177(j) (fraud or dishonest dealing)
13 of the Code, and Section 2970 (submission of advance fee materials) of the Regulations.

14 THIRD CAUSE OF ACTION

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16 On or about March 11, 2009, Joel Saul Hernandez, while in the employ of and
17 representing MFS, doing business as Nationwide Modification Services, entered into a loan
18 modification services contract with Juan G., Adriana M., and Zoilo S. Under the terms of the
19 loan modification services contract, MFS agreed to negotiate a loan modification on behalf of
20 Juan G., Ysabel C., and Zoilo S. for their real property located at 2274 Montemar Avenue,
21 Escondido, California, in exchange for an advance fee payment of \$3,000.00. On or about
22 March 12, 2009, Juan G., Adriana M., and Zoilo S. paid \$1,500.00 in advance fees to MFS as
23 partial payment for loan modification services. On or about June 8, 2009, Juan G., Adriana M.,
24 and Zoilo S., paid the remaining advance fees of \$1,500.00 to MFS for loan modification services.

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26 After receiving advance fee payments from Juan G., Adriana M., and Zoilo S.,
27 MFS failed to obtain a loan modification for them and did not repay the advance fees received

1 from them. MFS's failure to provide the services promised or to refund the funds paid by
2 Juan G., Adriana M., and Zoilo S., constitutes dishonest dealing.

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4 The facts alleged in Paragraphs 17 and 18, above, are grounds for the suspension
5 or revocation of the license(s) and license rights of MFS under Sections 10085, 10085.6,
6 10131.2, 10177(d) and/or 10177(g), and 10177(j) of the Code, and Section 2970 of the
7 Regulations.

8 FOURTH CAUSE OF ACTION

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10 In connection with the collection and handling of advance fees as alleged in
11 Paragraphs 13 through 18, above, MFS failed to submit the advance fee contract and all
12 materials used in obtaining those advance fees to the Bureau for approval, prior to their use in
13 obtaining the advance fees.

14 21

15 The acts and/or omissions of MFS as alleged in Paragraph 19, above, violate
16 Sections 10085.5, 10085.6 and 10177(d) in conjunction with Section 10085 of the Code, and
17 Section 2970 of the Regulations.

18 22

19 The facts alleged in Paragraph 20, above, are grounds for the suspension or
20 revocation of MFS's license(s) and license rights under Sections 10177(d) and/or 10177(g) of
21 the Code.

22 FIFTH CAUSE OF ACTION

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24 MFS used the fictitious business names of "Nationwide Loan Modification
25 Services" and "Nationwide Modification Services" in conducting the loan modification activity
26 set forth in Paragraphs 13 through 18, above, without first obtaining licenses bearing those
27 fictitious business names from the Bureau.

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The acts and/or omissions of MFS as alleged in Paragraph 23, above, violate Section 10159.5 (fictitious business name) of the Code, and Section 2731 (use of false or fictitious business name) of the Regulations.

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The facts alleged in Paragraph 23, above, are grounds for the suspension or revocation of MFS's license(s) and license rights under Sections 10177(d) and/or 10177(g) of the Code.

SIXTH CAUSE OF ACTION

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In or about the period of March 2009 through August 2009, McMANUS conducted loan modification activities on behalf of MFS in at least four (4) real estate transactions. In exchange for those activities, McMANUS was paid \$500.00 for each transaction by MFS.

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While performing the activities alleged in Paragraph 26, above, McMANUS was not licensed under the real estate broker license of either MFS or KISLING.

28

The acts and/or omissions by McMANUS as alleged in Paragraphs 26 and 27, above, violate Section 10137 (employment by and/or acceptance of compensation from someone other than employing broker) of the Code.

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The facts alleged in Paragraphs 26 and 27, above, are grounds for the suspension or revocation of McMANUS's license(s) and license rights under Sections 10177(d) and/or 10177(g) of the Code.

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The acts and/or omissions by MFS as alleged in Paragraphs 26 and 27, above, violate Section 10137 (payment of compensation to salesperson not employed under broker's license) of the Code.

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The facts alleged in Paragraphs 26 and 27, above, are grounds for the suspension or revocation of MFS's license(s) and license rights under Sections 10177(d) and/or 10177(g) of the Code.

SEVENTH CAUSE OF ACTION

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The Broker-Salesman Relationship Agreement between MFS and the following real estate salespersons employed by MFS failed to address material aspects of their relationship related to supervision of activities by KISLING:

- Philip Mitchell Anderson
- Christopher Filasky
- Sheryl Ann Alvarado

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The acts and/or omissions of MFS as alleged in Paragraph 32, above, violate Section 2726 (required contents of broker-salesperson relationship agreements) of the Regulations.

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The facts alleged in Paragraph 32, above, are grounds for the suspension or revocation of KISLING's license(s) and license rights under Sections 10177(d) and/or 10177(g) of the Code.

EIGHTH CAUSE OF ACTION

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MFS failed to maintain possession of the original real estate salesperson license certificates for Jamie Ramona Ohlsen and Greg Weber.

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The acts and/or omissions of MFS as alleged in Paragraph 35, above, violate Section 10160 (possession/inspection of salesperson license) of the Code and Section 2753 (retention of real estate salesperson license by broker) of the Regulations.

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The facts alleged in Paragraph 35, above, are grounds for the suspension or revocation of MFS's license(s) and license rights under Sections 10177(d) and/or 10177(g) of the Code.

NINTH CAUSE OF ACTION

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In or about March 2010, MFS solicited Debra F. by mail offering to provide Debra F. with mortgage loan services for her real property located at 14451 Broadway, Whittier, California. At the time, Debra F.'s mortgage on her property was with First US Community Credit Union. Although MFS was not affiliated in any way with First US Community Credit Union, the mailing it sent to Debra F. referenced both First US Community Credit Union and Debra F.'s loan with that company. Nowhere in the solicitation was any language indicating otherwise. In addition, the solicitation listed MFS's dba of "Millennium Financial Systems" at the bottom of the page. The form and content of the letter clearly gave the appearance that Millennium Financial Systems was connected with First US Community Credit Union in some fashion.

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In or about early 2012, MFS solicited Joseph P. by mail on two separate occasions offering to provide Joseph P. with mortgage loan services for his real property located at 3021 Paulcrest Drive, Los Angeles, California. At the time, Joseph P.'s mortgage on his property was with First Entertainment Credit Union. Although MFS was not affiliated in any way with First Entertainment Credit Union, the mailings it sent to Joseph P. referenced both First Entertainment Credit Union and Joseph P.'s loan with that company. Nowhere in the solicitation was any

1 language indicating otherwise. In addition, the solicitations listed MFS's dba of "Millennium
2 Financial Systems" at the bottom of the page. The form and content of the letters clearly gave
3 the appearance that MFS and/or Millennium Financial Systems was connected with First
4 Entertainment Credit Union in some fashion.

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6 The acts and/or omissions of MFS as alleged in Paragraphs 38 and 39, above,
7 violate Section 10140 (false advertising), 10235 (misleading advertising) and 10235.5 (license
8 disclosure) of the Code, and Section 2848 (advertising criteria) of the Regulations.

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10 The facts alleged in Paragraphs 38 and 39, above, are grounds for the
11 suspension or revocation of MFS's license(s) and license rights under Sections 10176(i) (fraud
12 or dishonest dealing), 10177(d) and/or 10177(g) of the Code.

13 TENTH CAUSE OF ACTION

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15 On or about October 13, 2012, MFS solicited Jon L. by mail on two separate
16 occasions offering to provide Jon L. with mortgage loan services for his real property located at
17 5 Hutton Circle Drive, Santa Ana, California. At the time, Jon L.'s mortgage on his property was
18 with Central Mortgage. Although MFS was not affiliated in any way with Central Mortgage, the
19 mailings it sent to Jon L. referenced both Central Mortgage and Jon L.'s loan with that company.
20 Nowhere in the solicitation was any language indicating otherwise. In addition, the solicitations
21 listed MFS's dba of "Millennium Financial Systems" at the bottom of the page. The form and
22 content of the letters clearly gave the appearance that Millennium Financial Systems was
23 connected with Central Mortgage in some fashion.

24 43

25 On or about August 15, 2012, MFS solicited Jon L. by mail offering to provide
26 Jon L. with mortgage loan services for his real property located at 5 Hutton Circle Drive,
27 Santa Ana, California. At the time, Jon L.'s mortgage on his property was with Bank of America.

1 Although MFS was not affiliated in any way with Bank of America, the mailings it sent to Jon L.
2 referenced both Bank of America and Jon L.'s loan with that company. Nowhere in the
3 solicitation was any language indicating otherwise. In addition, the solicitations listed MFS's
4 dba of "Millennium Financial Systems" at the bottom of the page. The form and content of the
5 letter clearly gave the appearance that MFS and/or Millennium Financial Systems was connected
6 with Bank of America in some fashion.

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8 The acts and/or omissions of MFS as alleged in Paragraphs 42 and 43, above,
9 violate Sections 10140, 10235 and 10235.5 of the Code, and Section 2848 of the Regulations.

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11 The facts alleged in Paragraphs 42 and 43, above, are grounds for the
12 suspension or revocation of MFS's license(s) and license rights under Sections 10176(i),
13 10177(d) and/or 10177(g) of the Code.

14 ELEVENTH CAUSE OF ACTION

15 46

16 In or about February 2013, MFS solicited Donald W. by mail offering to provide
17 Donald W. with mortgage loan services for his real property located at 959 Fontes Place,
18 Walnut, California. According to the solicitation from MFS, Donald W. was being offered a very
19 low interest rate for a new loan on his property. Upon further investigation, Donald W. discovered
20 that the loan interest rate offered in MFS's solicitation was actually for an interest only loan.
21 However, the solicitation document failed to disclose that fact. In addition, at the time, Donald W.'s
22 mortgage on his property was with JMAC Lending. Although MFS was not affiliated in any way
23 with JMAC Lending, the mailing it sent to Donald W. referenced both JMAC Lending and
24 Donald W.'s loan with that company. Nowhere in the solicitation was any language indicating
25 otherwise. In addition, the solicitation listed MFS's dba of "Millennium Financial Systems" at
26 the bottom of the page. The form and content of the letter clearly gave the appearance that MFS
27 and/or Millennium Financial Systems was connected with JMAC Lending in some fashion.

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The acts and/or omissions of MFS as alleged in Paragraph 46, above, violate Section 10140, 10235 and 10235.5 of the Code, and Section 2848 of the Regulations.

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The facts alleged in Paragraph 46, above, are grounds for the suspension or revocation of MFS's license(s) and license rights under Sections 10176(i), 10177(d) and/or 10177(g) of the Code.

TWELFTH CAUSE OF ACTION

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In or about April, 2013, MFS solicited Jeff H. by mail offering to provide Jeff H. with mortgage loan services for his real property located at 3125 Julian Avenue, Long Beach, California. Jeff H.'s mortgage through Washington Mutual on the Julian Avenue property had been discharged in bankruptcy on or about May 21, 2012. However, MFS' solicitation offered to help refinance the Julian Avenue property in spite of that fact. In addition, the solicitation from MFS was addressed to Jeff H. at his new address, still indicating the Washington Mutual loan. Although MFS was not affiliated in any way with Washington Mutual, the mailings it sent to Jeff H. referenced both Washington Mutual and Jeff H.'s prior loan with that company. Nowhere in the solicitation was any language indicating otherwise. In addition, the solicitations listed MFS's dba of "Millennium Financial Systems" at the bottom of the page. The form and content of the letter clearly gave the appearance that MFS and/or Millennium Financial Systems was connected with Washington Mutual in some fashion.

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The acts and/or omissions of MFS as alleged in Paragraph 49, above, violate Sections 10140, 10235 and 10235.5 of the Code, and Section 2848 of the Regulations.

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The facts alleged in Paragraph 49, above, are grounds for the suspension or revocation of MFS's license(s) and license rights under Sections 10176(i), 10177(d) and/or 10177(g) of the Code.

THIRTEENTH CAUSE OF ACTION

In or about March 2013, MFS solicited Jerrold W. by mail offering to provide Jerrold W. with mortgage loan services for his real property located at 939 Mesa Grande Drive, Palm Desert, California. At the time, Jerrold W.'s mortgage on his property was with Wachovia Mortgage. Although MFS was not affiliated in any way with Wachovia Mortgage, the mailing it sent to Jerrold W. referenced both Wachovia Mortgage and Jerrold W.'s loan with that company. Nowhere in the solicitation was any language indicating otherwise. In addition, the solicitation listed MFS's dba of "Millennium Financial Systems" at the bottom of the page. The form and content of the letter clearly gave the appearance that MFS and/or Millennium Financial Systems was connected with Wachovia Mortgage in some fashion.

The acts and/or omissions of MFS as alleged in Paragraph 52, above, violate Section 10140 (false advertising) and 10235 (misleading advertising) of the Code, and Section 2848 (advertising criteria) of the Regulations.

The facts alleged in Paragraph 52, above, are grounds for the suspension or revocation of MFS's license(s) and license rights under Sections 10176(i) (fraud or dishonest dealing), 10177(d) and/or 10177(g) of the Code.

FOURTEENTH CAUSE OF ACTION

At all times relevant herein, KISLING was responsible, as the designated broker/officer for MFS, for the supervision and control of the activities conducted on behalf of

1 the corporation by its officers and employees. KISLING failed to exercise reasonable
2 supervision and control over the property mortgage loan brokering activities of MFS. In
3 particular, KISLING permitted, ratified and/or caused the conduct described in the First through
4 Tenth Causes of Action, above, to occur, and failed to take reasonable steps, including, but not
5 limited to, the supervision of employees and the implementation of policies, rules, procedures
6 and systems to ensure the compliance of the corporation with the Real Estate Law and the
7 Regulations.

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9 The acts and/or omissions of KISLING as set forth in Paragraph 45, above,
10 violate Section 10159.2 (responsibilities of corporate officer in charge) of the Code and
11 Section 2725 (broker supervision of salespersons) of the Regulations.

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13 The facts alleged in Paragraph 45, above, are grounds for the suspension or
14 revocation of KISLING's license(s) and license rights under Sections 10177(d) and/or 10177(g),
15 and 10177(h) (reasonable supervision requirements for broker) of the Code.

16 MORTGAGE LOAN ORIGINATOR LICENSE ENDORSEMENT

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18 The facts alleged in Paragraphs 11 through 47, above, constitute cause for
19 revocation of KISLING's mortgage loan originator license endorsement under Section
20 10166.05(c) (lack of general fitness) of the Code.

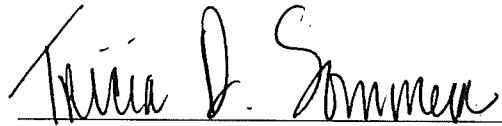
21 COST RECOVERY

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23 Section 10106 of the Code provides, in pertinent part, that in any order issued in
24 resolution of a disciplinary proceeding before the Bureau, the Commissioner may request the
25 Administrative Law Judge to direct a licensee found to have committed a violation of this part to
26 pay a sum not to exceed the reasonable costs of the investigation and enforcement of the case.

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1 WHEREFORE, Complainant prays that a hearing be conducted on the allegations
2 of this Third Amended Accusation, and that upon proof thereof, a decision be rendered imposing
3 disciplinary action against all licenses and license rights of Respondents under the Code, for the
4 reasonable cost of investigation and prosecution of this case, including agency attorney's fees,
5 and for such other and further relief as may be proper under applicable provisions of law.
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9 TRICIA D. SOMMERS
10 Deputy Real Estate Commissioner
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12 Dated at Sacramento, California,
13 this 28th day of August, 2013.
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