DEPARTMENT OF REAL ESTATE P. O. Box 187007 Sacramento, CA 95818-7007

WOODLAND PRESCOTT,

ROSS L. EVESON

BRIDGEWATER RESIDENTIAL

MORTGAGE, INC. and

Telephone: (916) 227-0789

F<sub>NOV 15 2006</sub>

DEPARTMENT OF REAL ESTATE

L. Zini

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

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NO. H-4585 SAC

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

Upon the facts stated below, the Real Estate

Commissioner of the State of California (hereinafter referred to as the Commissioner) is of the opinion that you, and each of you, have engaged in the business, acted in the capacity of, advertised and assumed to act as a real estate broker within the State of California, without first obtaining a real estate license from the Department of Real Estate, State of California (hereinafter referred to as the Department) in violation of Section 10130 in conjunction with Section 10131 of the Business and Professions Code of the State of California (hereinafter referred to as the Code).

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All further references herein to "you" include the parties identified above, and also include the officers, directors, employees and agents employed by or associated with said parties and who at all times herein mentioned were engaged in the furtherance of the business or operations of said parties and were acting within the course and scope of their authority and employment.

ΙI

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

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During a period of time from at least on or about May of 2003, and continuing thereafter, you, for or in expectation of a compensation, solicited California residents, including but not limited to, Leniod and Svetiana Vakulich, to service their mortgage payments.

You have conducted such activities through the regular mail, email, telephone and in person.

IV

The acts described in Paragraph III, above, are acts requiring a real estate broker license under the provisions of Section 10131(d) of the Code.

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You violated Section 10130 of the Code by engaging in the activities described above, in Paragraph III, without first obtaining a real estate broker license from the Department.

NOW, THEREFORE, YOU WOODLAND PRESCOTT, BRIDGEWATER RESIDENTIAL MORTGAGE, INC. and ROSS L. EVESON, ARE ORDERED TO DESIST AND REFRAIN from performing any of the acts alleged herein, or any other acts for which a real estate license is required, until you have obtained a real estate broker license from the Department.

JEFF DAVI

Real Estate Commissioner

WOODLAND PRESCOTT

13997 S. MINUTEMAN DRIVE #250

DRAPER, UTAH 84020

ROSS L. EVESON

BRIDGEWATER RESIDENTIAL MORTGAGE INC.

11778 SOUTH ELECTION ROAD #260

DRAPER, UTAH 84020