


1 Bureau of Real Estate  
320 West Fourth Street, Ste. 350  
2 Los Angeles, California 90013

3 (213) 576-6982

**FILED**

JUN 15 2017

BUREAU OF REAL ESTATE

By 

8 BUREAU OF REAL ESTATE  
9 STATE OF CALIFORNIA

10 \* \* \*

11 To:

No. H-04898 SD

12  
13 CHRISTOPHER JOHN )  
14 SULENTIC, doing business as )  
15 SRE Foreclosure Prevention )  
16 Advocates )  
\_\_\_\_\_ )

ORDER TO DESIST  
AND REFRAIN

17 The Real Estate Commissioner for the California Bureau of Real Estate

18 ("Bureau") has caused an investigation to be made of the activities of CHRISTOPHER JOHN  
19 SULENTIC ("SULENTIC"), doing business as SRE Foreclosure Prevention Advocates, and  
20 based on the findings of that investigation is of the opinion that SULENTIC has violated  
21 Sections 10166.02, 10235, 10235.5, 10236.4, 14702 and 17539.4 of the Business and Professions  
22 Code (hereinafter "Code") as well as Section 2847.3, Section 2848(a)(11) and 2848(a)(12) of  
23 Title 10, Chapter 6, California Code of Regulations ("Regulations").  
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1 FINDINGS OF FACT

2 1. SULENTIC is presently licensed and/or has license rights under the Real Estate  
3 Law (Part 1 of Division 4 of the Code) as a real estate broker. The broker license of SULENTIC  
4 will expire on June 30, 2018, unless renewed.

5 2. At no time has SULENTIC been issued a mortgage loan originator ("MLO")  
6 license endorsement.

7 3. SULENTIC is authorized by the Bureau to use the fictitious business name  
8 "SRE Foreclosure Prevention Advocates."

9 4. Whenever acts referred to below are attributed to SULENTIC those acts are  
10 alleged to have been done by SULENTIC or by and/or through one or more agents, associates,  
11 affiliates, and/or co-conspirators.

12 5. At all times mentioned herein, SULENTIC, for compensation or in expectation  
13 of compensation, engaged in the business, acted in the capacity of, advertised or assumed to act  
14 as a real estate broker in the State of California within the meaning of Section 10131(a) including  
15 advertising for prospective sellers or purchasers of real property, and offering to and negotiating  
16 for the purchase, sale or exchange of real property, and Section 10131(d) of the Code conducting  
17 mortgage loan brokerage activities with the public including advertising for and soliciting  
18 borrowers or lenders for, or negotiating, loans secured directly or collaterally by liens on real  
19 property.

20 6. In or around May, 2016, and continuing to the present time, SULENTIC  
21 knowingly advertised, printed, displayed, published, and distributed statements or representations  
22 through direct mail solicitation of borrowers for loans secured by deeds of trust on real property  
23 marked "Important Information" with regard to the terms or conditions for a mortgage loan  
24 which are false, misleading or deceptive.

25 7. During the time period described in Paragraph 6, above, SULENTIC solicited  
26 prospective borrowers by making false, misleading and deceptive representations in a mailer that  
27 includes but is not limited to the following characteristics:

1 a. The mailer lacks the required statement: "Real Estate Broker, CA Bureau of  
2 Real Estate."

3 b. The Bureau has at no time issued to SULENTIC a mortgage loan originator  
4 license endorsement entitling him to take a residential mortgage loan application or to offer or to  
5 negotiate the terms of a residential mortgage loan for compensation or gain.

6 c. The mailer contains a representation implying that a governmental agency has  
7 endorsed or approved the advertised business activities.

8 d. The mailer fails to disclose the license under which the loan will be made.

9 e. The mailer fails to disclose SULENTIC's license information, license number  
10 and an NMLS (Nationwide Mortgage Licensing System and Registry) MLO license endorsement  
11 identification number.

12 f. The mailer contains the consumer's loan number and loan amount without the  
13 consent of the consumer. The mailer should, therefore, include a disclosure indicating that the  
14 solicitation is not sponsored by, affiliated with or authorized by the lender set forth clearly and  
15 conspicuously and in close proximity to the first and most prominent use of the lender name and  
16 in the same or larger font.

17 g. The mailer's use of a prequalification number and pre-approved incentive  
18 amount imply that the borrower has already been approved for the program SULENTIC is  
19 offering. The failure to provide evidence that borrower information was obtained to perform the  
20 pre-qualification before the mailer was sent renders the mailer misleading.

21 h. The mailer implies that it is being sent by SULENTIC's lender.

22 i. The mailer creates a false sense of urgency through its use of terms such as  
23 "urgent," particularly when there is no foreclosure pending.

24 j. The mailer directs the recipient consumer to "immediately contact [phone  
25 number] to complete the pre-qualification process." No representation may be made that loan  
26 approval is done by telephone.

27 k. The mailer implies it is a government form. The envelope must contain the

1 following notice: "This is not a government document," and the advertising must state: "This  
2 product or service has not been approved or endorsed by any government agency and this offer is  
3 not being made by an agency of the government."

4 CONCLUSIONS OF LAW

5 8. The mailer contains violations of the Code and Regulations as set forth below:

6 a. The characteristics described in paragraph 7.a., above, constitute a violation of  
7 Code section 10235.5 and Section 2847.3 of the Regulations.

8 b. The characteristics described in paragraph 7.b., above, constitute a violation of  
9 Code section 10166.02.

10 c. The characteristics described in paragraph 7.c., above, constitute a violation of  
11 Section 2848(a)(12) of the Regulations.

12 d. The characteristics described in paragraph 7.d., above, constitute a violation of  
13 Code sections 10235.5 and 17539.4.

14 e. The characteristics described in paragraph 7.e., above, constitute a violation of  
15 Code section 10236.4.

16 f. The characteristics described in paragraph 7.f., above, constitute a violation of  
17 Code sections 14702 and 10235.

18 g. The characteristics described in paragraph 7.g., above, constitute a violation of  
19 Code section 10235.

20 h. The characteristics described in paragraph 7.h., above, constitute a violation of  
21 Code section 10235.

22 i. The characteristics described in paragraph 7.i., above, constitute a violation of  
23 Code section 10235.

24 j. The characteristics described in paragraph 7.j., above, constitute a violation of  
25 Section 2848(a)(11) of the Regulations.

26 k. The characteristics described in paragraph 7.k., above, constitute a violation of  
27 Code sections 17533.6 and 10235.

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DESIST AND REFRAIN ORDER

Based on the Findings of Fact and Conclusions of Law stated herein:

IT IS HEREBY ORDERED THAT CHRISTOPHER JOHN SULENTIC DESIST  
AND REFRAIN from:

Knowingly advertising, printing, displaying, publishing, distributing, telecasting  
or broadcasting, or causing or permitting to be advertised, printed, displayed, published,  
distributed, televised or broadcast a statement or representation with regard to the rates, terms, or  
conditions for making, purchasing or negotiating loans which is false, misleading or deceptive.

DATED: 5/30/17, 2017

WAYNE S. BELL  
Real Estate Commissioner



By: DANIEL J. SANDRI  
Chief Deputy Commissioner

cc: CHRISTOPHER JOHN SULENTIC  
Chika Sunquist  
Sacto.