

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

4 Telephone: (916) 227-0791

FILED

FEB 27 2009

DEPARTMENT OF REAL ESTATE

By K. Contreras

8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 * * *

11
12 TO:) NO. H- 5169 SAC
13 JW FINANCIAL SOLUTIONS,)
14 JESSE WHEELER,)
15 BLAKE CARTER, and,)
16 DAVID NORTON.)
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ORDER TO
DESIST AND REFRAIN
(B&P Code Section 10085.5)

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, JW FINANCIAL SOLUTIONS, and
19 you, JESSE WHEELER, and you, BLAKE CARTER, and you, DAVID NORTON, have
20 violated Section 10130 of the California Business and Professions Code (hereinafter the "Code")
21 by engaging in the business of or acting as a real estate salesperson or broker, within the meaning
22 of Sections 10130, and 10131(d) of the Code without first having obtained a real estate license
23 from the California Department of Real Estate (hereinafter the "Department").

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25 At no time herein mentioned were you, JW FINANCIAL SOLUTIONS, and you,
26 JESSE WHEELER, and you, BLAKE CARTER, and you, DAVID NORTON, licensed by the
27 Department as a real estate broker or salesperson, as appropriate.

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2 At all times herein mentioned you, JW FINANCIAL SOLUTIONS, and you,
3 JESSE WHEELER, and you, BLAKE CARTER, and you, DAVID NORTON, were
4 compensated for performing acts in furtherance of the activities discussed in Paragraph 3
5 below.

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7 During the period from about September 2008 and continuing, you, JW
8 FINANCIAL SOLUTIONS, and you, JESSE WHEELER, and you, BLAKE CARTER, and
9 you, DAVID NORTON, among other things, solicited and/or performed services for borrowers
10 in connection with loans secured directly or collaterally by liens on real property or on a
11 business opportunity, for or in expectation of a compensation and claimed, demanded, charged,
12 received, collected or contracted for an advanced fee for such services, including but not
13 limited to engaging in these activities regarding borrower Sarah Park Mapes of Folsom,
14 California.

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16 The acts you, JW FINANCIAL SOLUTIONS, and you, JESSE WHEELER,
17 and you, BLAKE CARTER, and you, DAVID NORTON, performed, for or in expectation of
18 compensation, described in Paragraph 3, above, are acts requiring a real-estate salesperson or
19 broker license under the provisions of Sections 10130 and 10131(d) of the Code and Section
20 10085.5 of the Code, respectively.

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22 You, JW FINANCIAL SOLUTIONS, and you, JESSE WHEELER, and you,
23 BLAKE CARTER, and you, DAVID NORTON, violated Section 10085.5 and 10130 of the
24 Code by engaging in the activities described above in Paragraphs 3 and 4 without first
25 obtaining a real estate salesperson or broker license from the Department.

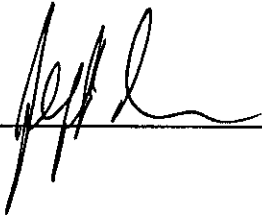
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1 NOW THEREFORE, YOU, JW FINANCIAL SOLUTIONS, AND YOU, JESSE
2 WHEELER, AND YOU, BLAKE CARTER, AND YOU, DAVID NORTON, ARE HEREBY
3 ORDERED TO DESIST AND REFRAIN from performing any and all acts for which a real
4 estate license is required until such time as you obtain the required license from the Department.

5 DATED: _____ 2/26, 2009

6 JEFF DAVI
7 Real Estate Commissioner

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11 cc: JW FINANCIAL SOLUTIONS
12 ATTN: JESSE WHEELER
13 1624 Santa Clara Drive, Suite 140
14 Roseville, CA 95661

15 JW FINANCIAL SOLUTIONS
16 ATTN: JESSE WHEELER
17 4227 Sunrise Boulevard, Suite 110
18 Fair Oaks, CA 95628

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TTY DEK/kc