

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

FILED

MAR 26 2009

4 Telephone: (916) 227-0791

DEPARTMENT OF REAL ESTATE

By *[Signature]*

8 BEFORE THE DEPARTMENT OF REAL ESTATE
9 STATE OF CALIFORNIA

10 * * *

11 TO:)
12)
13 CURTIS MURPHY,)
14 ELIZABETH WELSH, and)
15 YOUR PROPERTY CONNECTION, INC.)

NO. H-5182 SAC

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, CURTIS MURPHY, and you,
19 ELIZABETH WELSH, and you, YOUR PROPERTY CONNECTION, INC., have violated
20 Section 10130 of the California Business and Professions Code (hereinafter the "Code") by
21 engaging in the business of or acting as a real estate salesperson or broker, within the meaning of
22 Sections 10130, and 10131(a) and (d) of the Code without first having obtained a real estate
23 license from the California Department of Real Estate (hereinafter the "Department").

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25 At no time herein mentioned were you, CURTIS MURPHY, and you,
26 ELIZABETH WELSH, and you, YOUR PROPERTY CONNECTION, INC., licensed by the
27 Department as a real estate broker or salesperson, as appropriate.

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At all times herein mentioned you, CURTIS MURPHY, and you, ELIZABETH WELSH, and you, YOUR PROPERTY CONNECTION, INC., were compensated for performing acts in furtherance of the activities discussed in Paragraph 3 below.

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During the period from about July 2007 and continuing, you, CURTIS MURPHY, and you, ELIZABETH WELSH, and you, YOUR PROPERTY CONNECTION, INC., among other things, sold or offered to sell, bought or offered to buy, solicited prospective sellers or purchasers of, solicited or obtained the listing of, or negotiated the purchase, sale or exchange of real property, including but not limited to, engaging in these activities regarding the real property commonly known as 3297 Kathy Way, Loomis, California.

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During the period from about July 2007 and continuing, you, CURTIS MURPHY, and you, ELIZABETH WELSH, and you, YOUR PROPERTY CONNECTION, INC., among other things, solicited and/or performed services for borrowers in connection with loans secured directly or collaterally by liens on real property or on a business opportunity, for or in expectation of a compensation and claimed, demanded, charged, received, collected, or contracted for an advanced fee for such services.

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The acts you, CURTIS MURPHY, and you, ELIZABETH WELSH, and you, YOUR PROPERTY CONNECTION, INC., performed, for or in expectation of compensation, described in Paragraphs 3 and 4, above, are acts requiring a real estate salesperson or broker license under the provisions of Sections 10130 and 10131(a) of the Code and Section 10085.5 of the Code, respectively.

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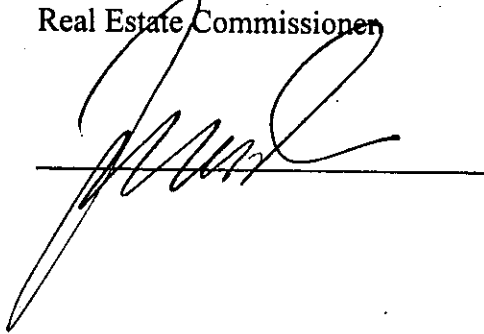
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You, CURTIS MURPHY, and you, ELIZABETH WELSH, and you, YOUR PROPERTY CONNECTION, INC., violated Section 10085.5 and 10130 of the Code by engaging in the activities described above in Paragraphs 3 and 4 without first obtaining a real estate salesperson or broker license from the Department.

NOW THEREFORE, YOU, CURTIS MURPHY, AND YOU, ELIZABETH WELSH, AND YOU, YOUR PROPERTY CONNECTION, INC., ARE HEREBY ORDERED TO DESIST AND REFRAIN from performing any and all acts for which a real estate license is required until such time as you obtain the required license from the Department.

DATED: 3/4, 2009

JEFF DAVI
Real Estate Commissioner



cc: CURTIS MURPHY
2351 Sunset Boulevard
Suite 170-176
Rocklin, CA 95765

ELIZABETH WELSH
2351 Sunset Boulevard
Suite 170-176
Rocklin, CA 95765

YOUR PROPERTY CONNECTION, INC.
Attn: ELIZABETH WELSH
580 Menlo Drive #5
Rocklin, CA 95765

YOUR PROPERTY CONNECTION, INC.
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2200 L. Street
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