1	DEPARTMENT OF REAL ESTATE		
2	Sacramento, CA 95818-7007 AUG 6 2009		
3	Telephone: (916) 227-0789 DEPARTMENT OF REAL ESTATE		
4	KHenny		
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9	STATE OF CALIFORNIA		
10	DEPARTMENT OF REAL ESTATE		
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12 13	To:) NO. H-5255 SAC		
13	O'DELL SALLIS, HOPE WHITE, LISA MUNDLING, COMMUNITY HOUSING) ORDER TO DESIST AND		
14	LAND DEVELOPMENT dba) REFRAIN NATIONWIDEFORECLOSUREBAILOUT.COM,) (B&P Code Section 10086)		
16	and/or any other names or fictitious names.		
17	The Commissioner (Commissioner) of the California Department of Real Estate		
18	(Department) caused an investigation to be made of the activities of O'DELL SALLIS		
19	(SALLIS), HOPE WHITE (WHITE), LISA MUNDLING (MUNDLING), and COMMUNITY		
20	HOUSING LAND DEVELOPMENT (CHLD) doing business as (dba)		
2 1	NATIONWIDEFORECLOSUREBAILOUT.COM. Based on that investigation, the		
22	Commissioner has determined that SALLIS, WHITE, MUNDLING, and CHLD, have engaged		
23	in acts or practices constituting violations of the California Business and Professions Code		
24	(Code), including Section 10177(d) in conjunction with Section 10130 (engaging in the		
25	business of advertising or assuming to act as a real estate broker without first obtaining a real		
26	estate license) and/or Section 2970 (requirements for advance fee agreements) and Section 2972		
27	of Title 10, Chapter 6, California Code of Regulations (Regulations). Furthermore, based on the		

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· 1	investigation, the Commissioner hereby issues the following Findings of Fact, Conclusions of
2	Law, and Desist and Refrain Order under the authority of Section 10086 of the Code.
3	FINDINGS OF FACT
4	1. At no time herein mentioned has SALLIS, WHITE, MUNDLING, and/or
5	CHLD been licensed by the Department in any capacity.
6	2. CHLD has done, and/or continues to do, business as CHLD and/or
7	NATIONWIDEFORECLOSUREBAILOUT.COM, which has not been licensed by the
8	Department in any capacity.
9	3. CHLD formerly operated under the name Citi Home Solutions, which
10	was issued a Desist and Refrain Order in case H-5239 SAC filed on July 8, 2009, for
11	conducting real estate activity without a license.
12	4. CHLD solicits homeowners for loan modification services on their
· 13	website, <u>www.nationwideforeclosurebailout.com</u> . As described on the website, CHLD makes
14	the following services and general claims:
15	• "we will work with you to help you sell your house"
16	• "We work directly with your mortgage holder to stop harassing phone calls."
17	• "We have access to private, non-qualifying money and loans with which you
18	can refinance your home."
19	• "We will re-negotiate your debt with any mortgage holders and create what is
20	known as a short-sale opportunity."
21	"Our many programs include loan modifications, forbearance-repayment
22	plans, and short sales."
23	"Community Housing Land Development/CHLD does not act as a
24	foreclosure consultant and does not provide binding legal advice."
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KATHERYN AND AARON HOERNER

2 5. On July 7, 2009, SALLIS requested a \$700 donation to modify a 3 mortgage for Aaron Hoerner. When Aaron Hoerner did not accept this deal, SALLIS 4 negotiated the price and was eventually able to collect a personal check from Hoerner for \$500 5 to retain CHLD for loan modification services. A loan modification contract was signed between Katheryn Hoerner and WHITE, on behalf of CHLD, which stated that CHLD was 6 7 authorized "to act on their behalf to resolve their mortgage problems."

THOMAS MURRAY

6. On July 1, 2009, MUNDLING sent an e-mail to a client of Citi Home 10 Solutions, Thomas Murray (Murray), informing him that Citi Home Solutions was switching to a non-profit format under the name CHLD. MUNDLING advised she would continue to "work 12 on his file."

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CONCLUSIONS OF LAW

14 7. Based on the findings of fact contained in paragraphs 1 through 6, 15 SALLIS, WHITE, MUNDLING, and/or other agents, associates, affiliates, and/or co-16 conspirators, using the name Community Housing Land Development dba 17 NATIONWIDEFORECLOSUREBAILOUT.COM or other names or fictitious names unknown 18 at this time, solicited borrowers and performed services for those borrowers and/or those 19 borrowers' lenders in connection with loans secured directly or collaterally by one or more liens 20 on real property, and charged, demanded or collected advance fees for the services to be 21 provided, which acts require a real estate broker license under Sections 10130, 10131(d) and 22 10131.2 of the Code, during a period of time when SALLIS, WHITE, MUNDLING, and CHLD 23 was not licensed by the Department in any capacity. SALLIS, WHITE; and/or MUNDLING on 24 behalf of CHLD, participated, and/or continues to participate, in charging, collecting, and 25 accounting of advance fees, as defined in Section 10026 of the Code, in a manner that is not in 26 compliance with Section 2970 and 2972 of the Regulations.

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1.	DESIST AND REFRAIN ORDER	
2	Based on the Findings of Fact and Conclusions of Law stated herein, you,	
3	O'DELL SALLIS, HOPE WHITE, LISA MUNDLING, and COMMUNITY	
4	HOUSING LAND DEVELOPMENT, whether doing business under your own names, or any	
5	other names or fictitious names, ARE HEREBY ORDERED to	
. 6	1. Immediately desist and refrain from performing any acts within the State	
7	of California for which a real estate broker license is required. In particular, you are ordered to	
	desist and refrain from:	
9	(i) soliciting borrowers and/or performing services for borrowers or lenders	
10	in connection with loans secured directly or collaterally by one or more	
11	liens on real property; and	
12	(ii) from charging, demanding, or collecting an advance fee for any of the	
13	services you offer to others, unless and until you obtain a real estate	
14	broker license issued by the Department, and until you demonstrate and	
15	provide evidence satisfactory to the Commissioner that you are in full	
16	compliance with all of the requirements of the Code and Regulations	
17	relating to charging, collecting, and accounting for advance fees.	
18	2. Immediately desist and refrain from collecting advance fees, as that term	
19	in defined in Section 10026 of the Code, in any form and particularly with respect to loan	
²⁰ modification, loan refinance, principal reduction, foreclosure abatement or short sale s		
21	unless and until you demonstrate and provide evidence satisfactory to the Commissioner that	
. 22	you have:	
23	(i) an advance fee agreement which has been submitted to the Department	
- 24	and which is in compliance with Sections 2970 and 2972 of the	
25	Regulations;	
26	(ii) placed all previously collected advance fees into a trust account for that	
27	purpose and are in compliance with Section 10146 of the Code; and	
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1 (iii) provided an accounting to trust fund owner-beneficiaries pursuant to 2 Section 2972 of the Regulations. 8-4-09 DATED: 3 4 JEFF DAVI Real Estate Commissioner 5 6 7 BY: /Barbara J Biaby 8 Chief Deputy Commissioner 9 Notice: Business and Professions Code Section 10139 provides that "Any person acting as a real estate broker or real estate salesperson without a license or who advertises using words 10 indicating that he or she is a real estate broker without being so licensed shall be guilty of a public offense punishable by a fine not exceeding twenty thousand dollars (\$20,000), or by 11 imprisonment in the county jail for a term not to exceed six months, or by both fine and imprisonment; or if a corporation, be punished by a fine not exceeding sixty thousand dollars 12 (\$60,000)." 13 cc: Community Housing Land Development 14 6056 Rutland Drive, Suite 9 Carmichael, CA 95608 15 16 O'Dell Sallis 8109 Warmuth Court 17 Antelope, CA 95843 18 Hope White 6056 Rutland Drive, Suite 9 19 Carmichael, CA 95608 20 Lisa M. Mundling 21 1331 Acacia Avenue Sacramento, CA 95815 22 23 24 25 26 27 - 5 -