

1 Department of Real Estate  
2 P. O. Box 187007  
3 Sacramento, CA 95818-7007  
4 Telephone: (916) 227-0789

FILED

MAY 22 2013

DEPARTMENT OF REAL ESTATE

By S. Jones

8 BEFORE THE DEPARTMENT OF REAL ESTATE  
9 STATE OF CALIFORNIA

10 \* \* \*

11 To: )  
12 )  
13 WEFIT2U, INC. and ) NO. H-5987 SAC  
14 CHRISTOPHER VINCENT HUSSAIN )  
15 ) ORDER TO DESIST AND REFRAIN  
16 ) (B&P Code Section 10086)

17 The Real Estate Commissioner of the State of California (Commissioner) has  
18 caused an investigation to be made of the activities of WEFIT2U, INC. (W2U) and  
19 CHRISTOPHER VINCENT HUSSAIN (HUSSAIN), including engaging in the business of,  
20 acting in the capacity of, advertising, or assuming to act as a real estate broker in the State of  
21 California within the meaning of Section 10131(d) of the California Business & Professions  
22 Code (the Code). Based upon the findings of that investigation, as set forth below, the  
23 Commissioner has determined and is of the opinion that W2U and HUSSAIN have violated  
24 Section 10130 of the Code by engaging in the business of or acting as a real estate salesperson  
25 or broker, within the meaning of Section 10131(d) (soliciting borrowers for services in  
26 connection with loans secured by real property) of the Code without first having obtained a real  
27 estate license from the California Department of Real Estate (Department) and without having

1 obtained a mortgage loan originator license endorsement (MLO Endorsement) from the  
2 Department in violation of Section 10166.02(b) of the Code. Whenever acts referred to below  
3 are attributed to W2U, those acts are alleged to have been done by W2U, HUSSAIN, acting by  
4 itself, or by and/or through one or more agents, associates, and/or co-conspirators, and using  
5 other names or fictitious names unknown at this time (the related entities).

#### 6 FINDINGS OF FACT

7 1. At no time mentioned herein was W2U licensed by the Department as a real  
8 estate broker, having its corporate real estate broker license revoked on or about October 30,  
9 2011.

10 2. At no time mentioned herein was HUSSAIN licensed by the Department as a  
11 real estate broker, having his real estate broker license revoked on or about October 30, 2011.

12 3. At no time mentioned herein did W2U hold an MLO Endorsement issued by the  
13 Department.

14 4. At no time mentioned herein did HUSSAIN hold an MLO Endorsement issued  
15 by the Department.

16 5. On or about March 27, 2013, a Department Special Investigator (SI) placed a  
17 shopper call to W2U in order to determine if acts requiring a license were being preformed. The  
18 SI represented that she sought a loan modification for her residence. HUSSAIN answered the  
19 call, identifying himself as Christopher. During the phone call, HUSSAIN represented that he  
20 and W2U could help the SI get a loan. The SI represented that her credit score was 625 and that  
21 her bank could not help her with a loan. HUSSAIN represented to the SI that he had programs  
22 that went to credit scores of 580, with 3.5% down, and 500 with 10% down. He said that it  
23 would take 10 minutes to prequalify the SI. The SI declined to go forward and ended the phone  
24 call.

25 6. At all times mentioned herein between, but not limited to, March 27, 2013, and  
26 April 4, 2013, W2U and HUSSAIN maintained, updated, serviced, and otherwise operated  
27 websites under wefit2u.com/lending, wefit2u.com/contract processing, wefit2u.com/loss

1 mitigation and wefit2u.com/lending/about\_mission. Through these websites, W2U and  
2 HUSSAIN represented that they would "Examine specific mortgage needs and tap into our  
3 unmatched resources", they would "shop loans", that they would "start the loan application  
4 process", that they "know what it takes to close a loan", that they "only process loans for our  
5 clients", that they "provide loan status" and that they "work with lenders". One of the websites  
6 was directed to financial institutions, soliciting them to hire W2U as a "contract loan  
7 processor". Another web site solicited individuals to work for W2U, extolling the benefits of  
8 working from home, but never mentioned the need for a real estate license or MLO  
9 Endorsement to conduct loan activities.

#### 10 CONCLUSIONS OF LAW

11 Based on the Findings of Fact contained in paragraphs 1 through 6, W2U and  
12 HUSSAIN, among other things, solicited and/or performed services for borrowers, including  
13 but not limited to the Department Special Investigator, in connection with loans secured  
14 directly or collaterally by liens on real property or on a business opportunity, for or in  
15 expectation of a compensation. Thus, W2U and HUSSAIN violated Sections 10130,  
16 10166.02(b) and 10166.03 of the Code.

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1 DESIST AND REFRAIN ORDER

2 Now, therefore WEFIT2U, INC. and CHRISTOPHER VINCENT HUSSAIN,  
3 their employees, agents, official successors and assigns, ARE HEREBY ORDERED to  
4 immediately desist and refrain from:

5 (1) Performing any and all acts within the State of California for which a real estate  
6 broker license is required, unless and until they obtain a real estate broker license.

7 (2) Performing any acts within the State of California for which a mortgage loan  
8 originator license endorsement is required. In particular, you are ordered to desist and refrain  
9 from taking a residential mortgage loan application or offering or negotiating terms of a  
10 residential mortgage loan for compensation, unless and until you obtain a mortgage loan  
11 originator license endorsement issued by the Department.

12  
13  
14 DATED: May 6, 2013

15  
16 REAL ESTATE COMMISSIONER

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18 By: Jeffrey Mason  
19 Chief Deputy Commissioner  
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21 **Notice:** Business and Professions Code Section 10139 provides that, "Any  
22 person acting as a real estate broker or real estate salesperson without a license or who  
23 advertises using words indicating that he or she is a real estate broker without being so licensed  
24 shall be guilty of a public offense punishable by a fine not exceeding twenty thousand dollars  
25 (\$20,000), or by imprisonment in the county jail for a term not to exceed six months, or by both  
26 fine and imprisonment; or if a corporation, be punished by a fine not exceeding sixty thousand  
27 dollars (\$60,000)..."

1 cc: CHRISTOPHER VINCENT HUSSAIN  
2 Agent for Service of Process for:  
3 WEFIT2U, INC.  
4 229 Walnut Street  
5 Napa, CA 94559-3702

6 CHRISTOPHER VINCENT HUSSAIN  
7 229 Walnut Street  
8 Napa, CA 94559-3702

9 ATTY:RKU/lj

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