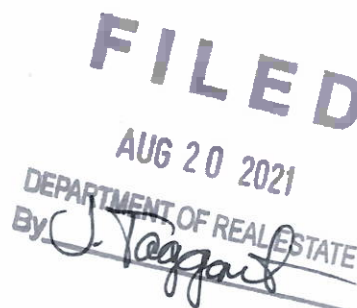


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8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 * * *

11 To:)
 12) NO. H- 12539 SF
 13 REGINA CHEREE DICKSON)
 14) ORDER TO DESIST AND REFRAIN
 (B&P Code Section 10086)
 15)

16 The Real Estate Commissioner ("Commissioner") of the California Department of
 17 Real Estate ("Department") has caused an investigation to be made into the activities of
 18 REGINA CHEREE DICKSON, ("DICKSON"), doing business as COASTAL MOUNTAIN
 19 BUSINESS SERVICES, that fall within the meaning of Section 10131 (real estate broker
 20 defined) of the California Business & Professions Code ("Code"). Based upon the findings of
 21 that investigation, as set forth below, the Commissioner has determined and is of the opinion
 22 that:

23 DICKSON has violated Section 10130 (license required to act as a real estate
 24 broker) of the Code by engaging in the business of or acting as a real estate broker, within the
 25 meaning of Section 10131 (d) (collect payments or perform services for borrowers or lenders or
 26 note owners in connection with loans secured directly or collaterally by liens on real property) of
 27 the Code without first having obtained a real estate broker license from the Department.

1 Whenever acts referred to below are attributed to DICKSON, those acts are
2 alleged to have been done by DICKSON, acting by herself, or by and/or through one or more
3 known or unknown agents, associates, and/or co-conspirators, and using other names or fictitious
4 business names including but not limited to COASTAL MOUNTAIN BUSINESS SERVICES.

5 The Commissioner hereby issues the following Findings of Fact, Conclusions of
6 Law, and Desist and Refrain Order under the authority of Section 10086 of the Code.

7 FINDINGS OF FACT

8 1. On November 2, 1995, the Department issued a real estate salesperson
9 license to DICKSON.

10 2. On June 19, 2001, the Department issued a real estate broker license to
11 DICKSON.

12 3. On August 22, 2005, the Department filed an Accusation, H-9349 SF,
13 against DICKSON alleging violations of real estate law.

14 4. Effective January 12, 2006, the Department and DICKSON entered into a
15 Stipulation and Agreement for the purposes of settling and disposing of the Accusation filed on
16 August 22, 2005. The Stipulation and Agreement revoked DICKSON's real estate broker license
17 but granted her a right to a restricted broker license.

18 5. On February 8, 2006, the Department issued a restricted real estate broker
19 license to DICKSON.

20 6. On July 23, 2009, the Department filed an Accusation, H-5246 SAC,
21 against DICKSON alleging violations of real estate law.

22 7. Effective December 25, 2009, the Department and DICKSON entered into
23 a Stipulation and Agreement for the purposes of settling and disposing of the Accusation filed on
24 July 23, 2009. The Stipulation and Agreement revoked DICKSON's restricted real estate broker
25 license but granted DICKSON the right to a restricted real estate salesperson license if
26 DICKSON made application and paid the appropriate fee for the restricted license within 90 days
27 from the effective date of the Decision.

1 8. DICKSON failed to apply for the restricted real estate salesperson license
2 within 90 days from the effective date of the Decision.

3 9. Since December 25, 2009, DICKSON has not been licensed in any
4 capacity by the Department.

5 10. On January 15, 2021, a Department investigator interviewed Julie R. and
6 Beth R. in regards to DICKSON collecting payments for loans secured by real property. Beth R.
7 stated that her husband, who had passed away, owned some properties and DICKSON was
8 helping them out by accepting checks and tracking the balances of the loans. Julie R. stated that
9 DICKSON sends them copies of receipts and invoices, keeps track of interest and principal
10 payments, and charges fifteen dollars per month per note.

11 11. On January 15, 2021, Julie R. and Beth R. emailed a Department
12 investigator a copy of an invoice from DICKSON. The invoice charged fifteen dollars per note
13 per month for seven notes and was dated December 10, 2020.

14 12. On March 5, 2021, DICKSON emailed a Department investigator and
15 stated she keeps track of borrower payments for principal and interest, receives payment, and
16 forwards borrower payments on to Beth R.'s Provident Trust Group ("Provident").

17 13. On March 9, 2021, Julie R. emailed a Department investigator and stated
18 DICKSON prints out and sends invoices to borrowers with the amount due for monthly principal
19 and interest. After a payment is received, DICKSON then fills out a deposit slip and mails the
20 borrower's payment to Provident, the custodian of the Deed of Trust.

21 CONCLUSIONS OF LAW

22 14. Based on the findings of fact contained in paragraphs 1 through 13, above,
23 DICKSON, among other things, collected payments and/or performed services for borrowers or
24 lenders or note owners in connection with loans secured directly or collaterally by liens on real
25 property for or in expectation of compensation in violation of Sections 10130 and 10131(d) of
26 the Code.

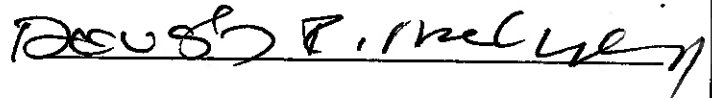
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1 DESIST AND REFRAIN ORDER

2 Based on the Findings of Fact and Conclusions of Law stated herein, REGINA
3 CHEREE DICKSON IS HEREBY ORDERED to immediately Desist and Refrain from
4 performing any and all acts within the State of California for which a real estate broker license is
5 required, in particular, to immediately Desist and Refrain collecting payments and/or performing
6 services for borrowers or lenders or note owners in connection with loans secured directly or
7 collaterally by liens on real property for compensation unless and until a real estate broker license
8 is obtained.

9 DATED: 8.12.21

10
11 DOUGLAS R. McCAULEY
12 REAL ESTATE COMMISSIONER

13 
14

15 -NOTICE-

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