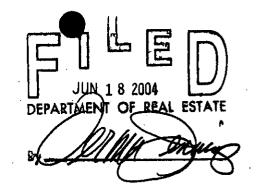
Department of Real Estate 320 West Fourth Street, Ste. 350 Los Angeles, California 90013



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(213) 576-6982

JAMES ROJAS

Artisan Financial

Dba Integra Mortgage and

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DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

No. H-31007 LA

ORDER TO DESIST

AND REFRAIN
(B&P Code § 10086)

The Real Estate Commissioner of the State of California (hereinafter "Commissioner") has determined from the findings set forth below that you have violated Section 10130 of the Business and Professions Code (hereinafter "Code") by engaging in the business of a real estate broker within the State of California without a real estate broker license.

I

At no time herein mentioned have you been licensed by the Department of Real Estate of the State of California (hereinafter "Department") as a real estate broker.

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II

In or about March, 2001, for or in expectation of compensation, you solicited borrower Leonard Barnett for a loan on real property located at 38512 10th Street East, Palmdale, California.

III

In or about August, 2001, for or in expectation of compensation, you solicited Debbie Helton for a loan on real property located at 30511 Briggs Road, Saugus, California.

IV

Your acts as described in Paragraphs II and III, above, are acts requiring a real estate broker license under the provisions of Code Section 10131(d).

IV

You violated Section 10130 by engaging in the activities described in Paragraphs II and III, above, without first obtaining a real estate broker license from the Department.

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NOW, THEREFORE, YOU ARE ORDERED TO DESIST AND REFRAIN from performing any and all acts requiring a real estate license in the State of California until you obtain the required license from the Department.

DATED:

JOHN R. LIBERATOR Acting Real Estate Commissioner

Rhiberton

cc: James Rojas

11278 Telfair Avenue

San Fernando, California 91340

JRP:AS