

7/22/08

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

(213) 576-6982

FILED

JUL 22 2008

DEPARTMENT OF REAL ESTATE

BY: [Signature]

DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * * * *

To:

No. H-35132 LA

SIMPLICITY LENDING INC.,)
and, CHRISTI KATELYNN)
D'ANTONIO, individually,)
and as designated officer)
of Simplicity Lending Inc.,)
Respondents,)

ORDER TO DESIST
AND REFRAIN

The Real Estate Commissioner of the State of California has caused an investigation to be made of your activities as a real estate broker, and based on the findings of that investigation is of the opinion that SIMPLICITY LENDING INC., and CHRISTI KATELYNN D'ANTONIO, individually, and as designated officer of Simplicity Lending Inc., have violated Sections 10235, 10235.5, 14701, 14702, 17533.6 and 17539.4 of the Business and Professions Code (hereinafter "Code") as well as Section 2847.3 and Section 2848, subdivisions (5) and (12), of Chapter 6, Title 10, California Code of Regulations (hereinafter "Regulations").

1. 1.

2 At all times mentioned herein, you, SIMPLICITY LENDING
3 INC., were licensed by the Department of Real Estate of the State
4 of California (hereinafter "Department") as a corporate real
5 estate broker with Respondent CHRISTI KATELYNN D'ANTONIO as the
6 designated officer.

2. 2.

8 At all times mentioned herein, you, CHRISTI KATELYNN
9 D'ANTONIO, individually, and as designated officer of Simplicity
10 Lending Inc., were licensed by the Department as a real estate
11 broker.

3. 3.

13 You, SIMPLICITY LENDING INC. and CHRISTI KATELYNN
14 D'ANTONIO, knowingly advertised, printed, displayed, published,
15 distributed, or caused or permitted to be advertised, printed,
16 displayed, published, distributed, statements or representations
17 with regard to the rates, terms, or conditions for making,
18 purchasing, or negotiating loans on real property which were
19 false, misleading, or deceptive.

4. 4.

21 Your conduct, as alleged in Paragraph 3, above, is in
22 violation of Code Section 10235 and Section 2848, subdivision
23 (5), of the Regulations.

5. 5.

25 You, SIMPLICITY LENDING INC. and CHRISTI KATELYNN
26 D'ANTONIO, made solicitations for the making or arranging of a
27 loan that included the name of a lender and consumer loan number

1 or loan amount without obtaining the consent of the lender and
2 the consumer, and which failed to state that you are not
3 sponsored by or affiliated with the lender and that the
4 solicitation is not authorized by the lender.

5 6.

6 Your conduct, as alleged in Paragraph 5, above, is in
7 violation of Code Sections 14701 and 14702.

8 7.

9 You, SIMPLICITY LENDING INC. and CHRISTI KATELYN
10 D'ANTONIO, made solicitations for the making or arranging of a
11 loan that contained a term or symbol that reasonably could be
12 interpreted or construed as implying a state or local government
13 connection, approval, or endorsement, which failed to bear the
14 following:

15 (a) With respect to the face of the solicitation, the
16 language: "THIS PRODUCT OR SERVICE HAS NOT BEEN APPROVED OR
17 ENDORSED BY ANY GOVERNMENT AGENCY, AND THIS OFFER IS NOT BEING
18 MADE BY AN AGENCY OF THE GOVERNMENT," and,

19 (b) In the case of a mailed solicitation, an envelope
20 or outside cover or wrapper bearing the notice: "THIS IS NOT A
21 GOVERNMENT DOCUMENT."

22 8.

23 Your conduct, as alleged in Paragraph 7, above, is in
24 violation of Code Section 17533.6 and Section 2848(12) of the
25 Regulations.

26 9.

27 You, SIMPLICITY LENDING INC. and CHRISTI KATELYNN

1 D'ANTONIO, placed one or more advertisements disseminated
2 primarily in the State of California for the making or arranging
3 of a loan, including a solicitation for borrowers or potential
4 investors, that failed to disclose within the printed text of the
5 advertisement, or the oral text in the case of a radio or
6 television advertisement, the license under which the loan would
7 be made or arranged.

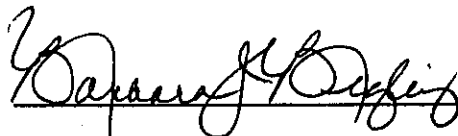
8 10.

9 Your conduct, as alleged in Paragraph 9, above, is in
10 violation of Code Sections 10235.5 and 17539.4 and Section 2847.3
11 of the Regulations.

12 NOW, THEREFORE, YOU, SIMPLICITY LENDING INC. and
13 CHRISTI KATELYNN D'ANTONIO, ARE ORDERED TO DESIST AND REFRAIN
14 from performing any and all activities for which a real estate
15 broker license is required until you comply with all provisions
16 of the Real Estate Law as discussed in this Order.

17 DATED: 7-16-, 2008.

18
19 JEFF DAVI
Real Estate Commissioner

20
21 
22

23 BY: Barbara J. Bigby
Chief Deputy Commissioner

24 cc: Simplicity Lending Inc.
25 2200 W. Orangewood Avenue, Suite 212
Orange, California 92868

26 Christi Katelynn D'Antonio
27 2200 W. Orangewood Avenue, Suite 212
Orange, California 92868