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FILED

AUG 12 2008

DEPARTMENT OF REAL ESTATE

BY: *[Signature]*

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of)	No. H- 35207 LA
)	
FRESH START FINANCIAL INC.,)	
)	
)	
Respondent.)	

ORDER ACCEPTING VOLUNTARY SURRENDER OF REAL ESTATE LICENSE

On June 10, 2008, FRESH START FINANCIAL INC., in connection with an investigation of possible violations of the Real Estate Law (Sections 10000 et seq., of the Business and Professions Code) and Regulations of the Commissioner (Title 10, Code of Regulations), petitioned the Commissioner to voluntarily surrender its real estate broker license pursuant to Section 10100.2 of the Business and Professions Code.

IT IS HEREBY ORDERED that FRESH START FINANCIAL INC.'s petition for voluntary surrender of its real estate broker license is accepted as of the effective date of this Order as set forth below, based upon the understanding and agreement expressed

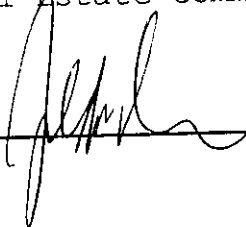
1 in FRESH START FINANCIAL INC.'s Declaration dated June 10, 2008,
2 (attached as Exhibit "A" hereto). FRESH START FINANCIAL INC.'s
3 license certificate(s), pocket card(s) and any branch office
4 license certificate shall be sent to the below listed address so
5 that they reach the Department on or before the effective date of
6 this Order:

7 Department of Real Estate
8 Atten: Licensing Flag Section
9 P.O. Box 187000
10 Sacramento, CA 95818-7000

11 This Order shall become effective at 12 o'clock noon on
12 September 1, 2008,

13 DATED: 8-4, 2008

14 JEFF DAVI
15 Real Estate Commissioner

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EXHIBIT "A"

BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

* * *

In the Matter of)	No. H-	LA
)		
FRESH START FINANCIAL INC.,)		
)		
)		
Respondent.)		

DECLARATION

My name is Richard Wineberg. I am the co-president officer of FRESH START FINANCIAL INC. I am authorized and empowered to sign this declaration on behalf of FRESH START FINANCIAL INC.

I am acting on behalf of FRESH START FINANCIAL INC. in this matter]

I have been informed by the Department of Real Estate that FRESH START FINANCIAL INC. is the subject of an investigation of possible violations of the Real Estate Law (Sections 10000 et seq., of the Business and Professions Code) and Regulations of the Real Estate Commissioner (Title 10 of the

1 California Code of Regulations) which could result in the filing
2 of an Accusation to revoke or suspend its real estate license;
3 and pursuant to Business and Professions Code Section 10100.2,
4 FRESH START FINANCIAL INC. wishes to voluntarily surrender its
5 real estate broker license issued by the Department.

6 I understand that FRESH START FINANCIAL INC. by so
7 voluntarily surrendering its license, can only have it reinstated
8 in accordance with the provisions of Section 11522 of the
9 Government Code and this Declaration.

10 I agree on behalf of FRESH START FINANCIAL INC. that
11 the filing of this Declaration shall be deemed to be its petition
12 to voluntary surrender its real estate license and shall also be
13 deemed to be an understanding and agreement by it that upon
14 acceptance by the Commissioner, as evidenced by an appropriate
15 order, all affidavits and all other relevant statements,
16 declarations and evidence obtained during the course of the
17 investigation prior to the Commissioner's acceptance may be
18 considered by the Department to be true and correct for the
19 purpose of deciding whether or not to grant reinstatement of its
20 license pursuant to the provisions of Government Code Section
21 11522. This understanding and agreement is made without
22 admitting or denying the truth or contents of the aforementioned
23 documents.

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JUN-06-08 FRI 02:53 PM

1 I declare under penalty of perjury under the laws of
 2 the State of California that the above is true and correct and
 3 that I am acting freely and voluntarily on behalf of FRESH START
 4 FINANCIAL, INC. to surrender its license and all license rights
 5 attached thereto.

6 6/10/08 Santa Ana
 7 Date and Place


 8 RICHARD WINEBERG,
 Co-President
 Fresh Start Financial Inc.

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