

1 Department of Real Estate
2 320 West Fourth Street, Ste. 350
3 Los Angeles, California 90013

4 (213) 576-6982

FILED
SEP 26 2008
DEPARTMENT OF REAL ESTATE
[Handwritten Signature]

8 DEPARTMENT OF REAL ESTATE
9 STATE OF CALIFORNIA

10 * * * * *

11 To:) No. H-35346 LA
12)
13 JOE SCHOFIELD) ORDER TO DESIST
14) AND REFRAIN
) (B&P Code § 10086)
)

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

21 I

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

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II

In or about June, 2006, for or in expectation of compensation, you solicited and negotiated a loan on real property located at 8737 Desert Rock Lane, Riverside, California, for borrower Fern Charley-Baugus.

III

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

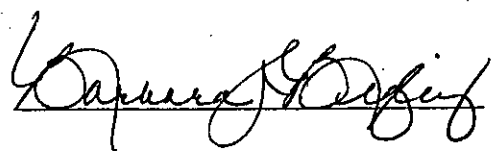
IV

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

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: 9-5-08

JEFF DAVI
Real Estate Commissioner



BY: Barbara J. Bigby
Chief Deputy Commissioner

cc: Joe Schofield
259 S. Randolph Avenue Suite 200
Brea, California 92821

JRP:VBC (jrp)