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

**FILED**

MAR 13 2009

3 (213) 576-6982

DEPARTMENT OF REAL ESTATE  
BY: [Signature]

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DEPARTMENT OF REAL ESTATE  
STATE OF CALIFORNIA

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To:	)	No. H-35779 LA
	)	
MONEY MANAGEMENT SERVICES, INC., doing business as Safe-	)	<u>ORDER TO DESIST</u>
house and Loan Modifications	)	<u>AND REFRAIN</u>
360; MICHAEL BAILLIE WAYMAN,	)	
individually, and doing busi-	)	
ness as Money Management	)	
Services; SAFEHOUSE 911, LLC;	)	
SAFEHOUSE PROFESSIONAL	)	
MORTGAGE RESTRUCTURING YOUR	)	
HOUSE 911; and SCOTT SPENCER,	)	
	)	
	)	
Respondents.	)	

The Real Estate Commissioner of the State of California (the "Commissioner") has caused an investigation to be conducted of your activities, as described herein, and based upon the findings of that investigation, is of the opinion that you, MONEY MANAGEMENT SERVICES, INC. ("MONEY MANAGEMENT SERVICES"), doing business as Safehouse and Loan Modifications 360, you, MICHAEL BAILLIE WAYMAN ("WAYMAN"), individually, and doing business as Money Management Services, you, SAFEHOUSE 911, LLC ("SAFEHOUSE

1 911"), you, SAFEHOUSE PROFESSIONAL MORTGAGE RESTRUCTURING YOUR  
2 HOUSE 911 ("SAFEHOUSE PROFESSIONAL"), and SCOTT SPENCER  
3 ("SPENCER"), have violated Section 10130 of the California  
4 Business and Professions Code ("Code").

5 1.

6 At no time herein mentioned, have you, MONEY  
7 MANAGEMENT SERVICES, been licensed by the Department of Real  
8 Estate of the State of California (hereinafter "Department").

9 2.

10 At no time herein mentioned, have you, WAYMAN, been  
11 licensed by the Department.

12 3.

13 At no time herein mentioned, have you, SAFEHOUSE 911,  
14 been licensed by the Department.

15 4.

16 At no time herein mentioned, have you, SAFEHOUSE  
17 PROFESSIONAL, been licensed by the Department.

18 5.

19 At no time herein mentioned, have you, SPENCER, been  
20 licensed by the Department.

21 6.

22 Within the last twelve months you, MONEY MANAGEMENT  
23 SERVICES, WAYMAN, SAFEHOUSE 911, SAFEHOUSE PROFESSIONAL, and  
24 SPENCER, engaged in the business of charging, receiving,  
25 collecting or contracting for the collection of a fee for the  
26 performance of loan modification services with respect to a loan  
27 which is secured by a lien on real property.

7.

Your acts as described in Paragraph 6, above, are acts requiring a license under the provision of Code Sections 10131(d) and 10131.2.

8.

You, MONEY MANAGEMENT SERVICES, WAYMAN, SAFEHOUSE 911, SAFEHOUSE PROFESSIONAL, and SPENCER, violated Code Section 10130 by engaging in the activities described in Paragraph 6, above, when you were not licensed as a real estate broker.

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1 NOW, THEREFORE, YOU, MONEY MANAGEMENT SERVICES, INC.,  
2 MICHAEL BAILLIE WAYMAN, SAFEHOUSE 911, LLC, SAFEHOUSE  
3 PROFESSIONAL MORTGAGE RESTRUCTURING YOUR HOUSE 911, and SCOTT  
4 SPENCER, ARE ORDERED TO DESIST AND REFRAIN from performing any  
5 and all acts requiring a real estate license in the State of  
6 California until you obtain the required license from the  
7 Department.

8 DATED: 3/13, 2009.

10 JEFF DAVI  
11 Real Estate Commissioner

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14 By WAYNE S. BELL  
15 Chief Counsel

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17  
18 cc: Money Management Services, Inc.  
19 400 East 4<sup>th</sup> Street  
20 Perris, California 92570

21 Michael Baillie Wayman  
22 32330 Avalon Lane  
23 Menifee, California 92584-9249

24 SafeHouse 911, LLC  
25 40810 Country Center Drive, Suite 110  
26 Temecula, California 92591

27 SafeHouse Professional Mortgage Restructuring  
YOUR HOUSE 911  
30141 Antelope Road, #D110  
Menifee, California 92584

Scott Spencer  
2101 El Camino Real, Suite 101  
Oceanside, California 92054