

1 Department of Real Estate  
2 320 West 4th Street, Suite 350  
3 Los Angeles, California 90013-1105  
4 Telephone: (213) 576-6982

**FILED**  
APRIL 27, 2009  
DEPARTMENT OF REAL ESTATE

By     

8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 \* \* \* \*

11 To: ) No. H-35908 LA  
12 )  
13 BRIAN CHARLES PETERSON, dba ) ORDER TO DESIST  
Mortgage Solutions Center and ) AND REFRAIN  
14 JAMES COMPASS, dba Mortgage )  
Solutions Center, LLC. )  
15 )

16  
17 The Real Estate Commissioner of the State of  
18 California ("Commissioner") has caused an investigation to be  
19 conducted of your activities requiring a real estate license  
20 and, based on the findings of that investigation, is of the  
21 opinion that you, BRIAN CHARLES PETERSON dba Mortgage  
22 Solutions Center and JAMES COMPASS dba Mortgage Solutions  
23 Center, LLC, have violated Section 10130 of the Business and  
24 Professions Code ("Code").

25 1.

26 You, BRIAN CHARLES PETERSON and JAMES COMPASS, are  
27 not now and have never been licensed by the Department of Real

1 Estate of the State of California ("Department") as a real  
2 estate broker. At all times material herein, you, BRIAN  
3 CHARLES PETERSON, were and are doing business in the State of  
4 California as Mortgage Solutions Center, a business entity not  
5 licensed by the Department. At all times material herein, you,  
6 JAMES COMPASS, were and are doing business in the State of  
7 California as Mortgage Solutions Center, LLC, a business entity  
8 not licensed by the Department.

9 2.

10 At all times material herein, you, BRIAN CHARLES  
11 PETERSON, were licensed and/or have license rights under the  
12 Code as a real estate salesperson acting in the employ of  
13 Fredrick Younan, a licensed real estate broker.

14 3.

15 At all times material herein, you, JAMES COMPASS,  
16 were licensed and/or have license rights under the Code as a  
17 real estate salesperson, not acting in the employ of any real  
18 estate broker.

19 4.

20 All further references to "you" include the parties  
21 identified in Paragraph 1, above, and also include the  
22 officers, directors, employees, agents and real estate  
23 licensees employed by or associated with said parties and who  
24 at all times herein mentioned were engaged in the furtherance  
25 of the business or operations of said parties and who were  
26 acting within the course and scope of their authority and  
27 employment.

1 5.

2 During a period of time from approximately  
3 February 1, 2008 and continuing through to the present time,  
4 you, BRIAN CHARLES PETERSON and JAMES COMPASS, have engaged in  
5 the business of, acted in the capacity of, or advertised a loan  
6 modification service and advance fee brokerage using the names  
7 Mortgage Solutions Center and/or Mortgage Solutions Center,  
8 LLC, offering to perform loan modification services with  
9 respect to loans which were secured by liens on real property  
10 for compensation or in expectation of compensation and for fees  
11 often collected in advance as well as at the conclusion of the  
12 transaction. You offered to or contacted lenders on behalf of  
13 distressed homeowners seeking modification of the terms of  
14 their home loans, principal reduction, foreclosure abatement,  
15 loan refinance, and/or short sale services and advice.

16 6.

17 Your acts, BRIAN CHARLES PETERSON and JAMES COMPASS,  
18 as described in Paragraph 5 above, are acts requiring a real  
19 estate broker license under the provisions of Code Sections  
20 10131(d) and 10131.2.

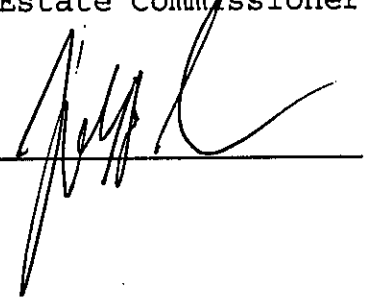
21 7.

22 You, BRIAN CHARLES PETERSON and JAMES COMPASS,  
23 violated Code Section 10130 by engaging in the activities  
24 described in Paragraph 5, above, without first obtaining a real  
25 estate broker license from the Department.

1 NOW, THEREFORE, YOU, BRIAN CHARLES PETTERSON, dba  
2 Mortgage Solutions Center and JAMES COMPASS, dba Mortgage  
3 Solutions Center, LLC, ARE ORDERED TO DESIST AND REFRAIN from  
4 performing any and all acts within the State of California for  
5 which a real estate broker license is required, within the  
6 meaning of Code Sections 10131 and 10131.2, unless and until  
7 you obtain a real estate broker license from the Department.  
8

9 DATED: 4/2/09.

10 JEFF DAVI  
11 Real Estate Commissioner

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22

23 cc: Brian Charles Petterson  
24 511 E. 1<sup>st</sup> Street, Suite G  
25 Tustin, California 92780

26 James Compass  
27 P.O. Box 4415  
Orange, California 92863