# FILED

BEFORE THE DEPARTMENT OF REAL ESTATE OCT 2 2 2009

STATE OF CALIFORNIA

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DEPARTMENT OF REAL ESTATE

In the Matter of the Order to Desist and Refrain

> HOMESAVORS ABATEMENT, INC., HOMESAVORS, INC., LOUIS HOLLINGSWORTH, SEAN LA aka SEAN LE, and JAMES WIGGINS

NO. H-36106 LA

#### DECISION

This Decision is being issued in accordance with the provisions of Section 11520 of the Government Code, on evidence in compliance with Section 11505 of the Government Code and pursuant to the Order of Default filed on October 8, 2009, and the findings of fact set forth herein are based on one or more of the following: (1) Respondent's express admissions; (2) affidavits; and (3) other evidence.

This Decision sustains an Order to Desist and Refrain issued to Louis Hollingsworth ("Respondent").

### FINDINGS OF FACT

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On July 8, 2009, Barbara J. Bigby, acting on behalf of Jeff Davi, Real Estate Commissioner of the State of California, issued the Desist and Refrain Order in her official capacity as Chief Deputy Commissioner of the Department of Real Estate ("Department"). The Order to Desist and Refrain and Notice and Acknowledgment of Receipt were mailed, by first class mail, on July 14, 2009, to Respondent at the mailing address of Respondent determined by the Department's investigation.

Respondent filed a request for hearing within the time required by Section 10086 of the California Business and

Professions Code. A hearing was set for October 5, 2009. Respondent was duly notified of the hearing but failed to appear. Respondent's default was entered herein.

II

At no time has Respondent been licensed by the Department in any capacity.

#### III

On or about April 30, 2008, Respondent advertised for, and thereafter entered into an agreement to negotiate a loan modification with respect to a loan secured by a lien on real property in exchange for payment of an advance fee.

#### IV

The Department's investigation determined that Respondent performed and/or participated in loan solicitation, negotiation and modification activities which require a license under the provisions of Business and Professions Code Sections 10131(d) and 10131.2 during a period of time when he was not licensed by the Department in any capacity.

#### DETERMINATION OF ISSUES

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Cause for issuance of the Desist and Refrain Order exists pursuant to Business and Professions Code Sections 10086 and 10130.

#### II

The standard of proof applied was by a preponderance of the evidence.

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## ORDER

The Desist and Refrain Order issued to LOUIS HOLLINGSWORTH, under the provisions of Code Section 10086, is sustained.

This Decision shall become effective at

12 o'clock noon November 12, 2009

DATED: /0-19.09

JEFF DAVI Real Estate Commissioner

BY: Barbara J. Bigby Chief Deputy Commissioner

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4	DEPARTMENT OF BEAL ESTATE
5	BY: MTP27
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8.	BEFORE THE DEPARTMENT OF REAL ESTATE
9	STATE OF CALIFORNIA
10	* * * *
11	In the Matter of the Order to ) NO. H-36106 LA
12	Desist and Refrain ) L-2009090697
13 14	HOMESAVORS ABATEMENT, INC.,       )         HOMESAVORS, INC.,       LOUIS       )         HOLLINGSWORTH,       SEAN LA aka       )         SEAN LE,       and JAMES WIGGINS.       )
15	) · · · · · · · · · · · · · · · · · · ·
16	Respondent LOUIS HOLLINGSWORTH, filed a hearing
17	request within the time required by Section 10086 of the
18	Business and Professions Code. A hearing was set for
19	October 5, 2009. Respondent was duly notified of the
20	hearing but failed to appear. Respondent is now in default.
21	It is therefore, ordered that a default be entered on the
22	record in this matter.
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Getober 8, 2009 IT IS SO OREDERED JEFF DAVI Real Estate Commissioner Veeks ₿y: DOLORES WEEKS Regional Manager 

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1 2 3 4 5 6 7 8 9 10 11	Department of Real Estate 320 West Fourth Street, Ste. 350 Los Angeles, California 90013 Telephone: (213) 576-6982 JUL 1 4 2009 DEPARTMENT OF REAL ESTATE BY: DEPARTMENT OF REAL ESTATE STATE OF CALIFORNIA * * * * To: ) No. H-36106 LA
12 13 14 15 16 17 18 19 20	HOMESAVORS ABATEMENT, INC., ) HOMESAVORS, INC., LOUIS ) HOLLINGSWORTH, SEAN LA aka ) SEAN LE, and JAMES WIGGINS, ) The Commissioner ("Commissioner") of the California Department of Real Estate ("Department") caused an investigation to be made of the activities of HOMESAVORS ABATEMENT, INC., HOMESAVORS, INC. LOUIS HOLLINGSWORTH, SEAN LA aka SEAN LE, and JAMES WIGGINS, and has determined that they have each engaged in
21 22 23 24 25 26 27	or are engaging in acts or practices constituting violations of the California Business and Professions Code ("Code") and/or Title 10, California Code of Regulations ("Regulations") including engaging in the business of, acting in the capacity of, advertising, or assuming to act, as real estate brokers in the State of California within the meaning of Code Section 10131(d) - 1 -

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(soliciting borrowers or lenders or negotiating loans) and
 Section 10131.2 (claiming advance fees in connection with a
 loan). Based on the findings of that investigation, as set forth
 below, the Commissioner hereby issues the following Findings of
 Fact and Desist and Refrain Order pursuant to Code Section 10086.

#### FINDINGS OF FACT

7 1. At no time herein mentioned has HOMESAVORS
8 ABATEMENT, INC., HOMESAVORS, INC., LOUIS HOLLINGSWORTH, SEAN LA
9 aka SEAN LE, and JAMES WIGGINS been licensed by the Department
10 in any capacity.

At the time set forth below HOMESAVORS ABATEMENT, 2. 11 INC., HOMESAVORS, INC., LOUIS HOLLINGSWORTH, SEAN LA aka SEAN 12 LE, and JAMES WIGGINS engaged in the business of, acted in the 13 capacity of, or advertised a loan modification service and 14 advance fee brokerage offering to perform and performing loan 15 modification services with respect to loans which were secured 16 by liens on real property for compensation or in expectation of 17 compensation and for fees often collected in advance as well as 18 at the conclusion of the transaction. 19

3. On or about April 30, 2008, HOMESAVORS ABATEMENT,
INC., HOMESAVORS, INC., LOUIS HOLLINGSWORTH, SEAN LA aka SEAN
LE, and JAMES WIGGINS entered into an agreement with Palmer and
Ana Laughlin to negotiate a loan modification with respect to a
loan secured by a lien(s) on the real property located at 4923
Walnut Avenue, Chino, California 91710 in exchange for payment
of an advance fee of \$3,000.

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# CONCLUSIONS OF LAW

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2	4. Based on the information contained in Paragraph
3	3, above, HOMESAVORS ABATEMENT, INC., HOMESAVORS, INC., LOUIS
4	HOLLINGSWORTH, SEAN LA aka SEAN LE, and JAMES WIGGINS have
5	performed and/or participated in loan modification activities
6	which require a license under the provision of Code Sections
7	10131(d) and 10131.2 during a period of time when none of them
8	was licensed by the Department in any capacity. Said conduct,
9	acts and omissions are in violation of Code Section 10130.
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# DESIST AND REFRAIN ORDER

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2	Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW
3	stated herein, it is hereby ordered that HOMESAVORS ABATEMENT,
4	INC., HOMESAVORS, INC., LOUIS HOLLINGSWORTH, SEAN LA AKA SEAN
5	LE, and JAMES WIGGINS, whether doing business under their own
6	names, or any other names, or any fictitious name, ARE HEREBY
7	ORDERED to immediately desist and refrain from performing any
8	acts within the State of California for which a real estate
9	broker license is required. In particular each of them is
10	ordered to desist and refrain from:
11	(i) soliciting borrowers and/or performing services for
12	borrowers or lenders in connection with loans secured directly or
13	collaterally by one or more liens on real property, and
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(ii) charging, demanding, or collecting an advance fee 1 for any of the services they offer to others, unless and until 2 they obtain a real estate broker license issued by the 3 Department, and until they demonstrate and provide evidence 4 satisfactory to the Commissioner that they are in full compliance 5 with all requirements of the Code and Regulations relating to 6 charging, collecting, and accounting for advance fees. 7 8 DATED: <u>7/8</u> \_\_\_\_\_, 2009. 9 1.0 JEFF DAVI Real Estate Commissioner 11 12 BY: Barbara J Bigby 13 Chief Deputy Commissioner 14 Business and Professions Code Section 10139 provides Notice: that "Any person acting as a real estate broker or real estate 15 salesperson without a license or who advertises using words indicating that he or she is a real estate broker without being 16 so licensed shall be guilty of a public offense punishable by a fine not exceeding twenty thousand dollars (\$20,000), or by 17 imprisonment in the county jail for a term not to exceed six months, or by both fine and imprisonment; or if a corporation, 18 be punished by a fine not exceeding sixty thousand dollars (\$60,000)." 19 cc: HomeSavors Abatement, Inc. 20 4500 Campus Drive, Suite 471 Newport Beach, California 92660 21 HomeSavors, Inc. 22 391 N. Main Street Corona, California 92880 23 24 Louis Hollingsworth 4500 Campus Drive, Suite 471 Newport Beach, California 92660 25 26 Sean La aka Sean Le 814 Quail Meadows 27 Irvin, California 92603 - 5 -



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2	Corona, California 92880
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