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1 Department of Real Estate
2 320 West Fourth Street, Ste. 350
3 Los Angeles, California 90013
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FILED
SEP - 8 2009
DEPARTMENT OF REAL ESTATE
[Signature]

DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

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To:) No. H-36214 LA
)
CRYSTAL MONIQUE KELLEY) ORDER TO DESIST
aka Rebecca Ann Lee.)
) AND REFRAIN
)

15 The Commissioner (Commissioner) of the California
16 Department of Real Estate (Department) caused an investigation to
17 be made of the activities of CRYSTAL MONIQUE KELLEY aka Rebecca
18 Ann Lee. Based on that investigation, the Commissioner has
19 determined that you have engaged in, are engaging in, or are
20 attempting to engage in, acts or practices constituting
21 violations of the California Business and Professions Code
22 (Code), including violating Code Section 10130 by engaging in the
23 business of, acting in the capacity of, and/or advertising or
24 assuming to act as, a real estate broker in the State of
25 California within the meaning of Code Section 10131(d)
26 (soliciting borrowers and lenders and negotiating loans on real
27 property). Furthermore, based on the investigation, the

1 Commissioner hereby issues the following Findings of Fact,
2 Conclusions of Law, and Desist and Refrain Order under the
3 authority of Section 10086 of the Code.

4 Whenever acts referred to below are attributed to
5 CRYSTAL MONIQUE KELLEY or "you" those acts are alleged to have
6 been done by acting by yourself, or by and/or through one or more
7 agents, associates, affiliates, and/or co-conspirators.

8 FINDINGS OF FACT

9 1. You are not now and have never been licensed by the
10 Department of Real Estate of the State of California (hereinafter
11 "Department") as a real estate broker.

12 2. During 2006 through 2009, for or in expectation of
13 compensation, you solicited borrowers or lenders and negotiated
14 loans on real property, or performed services for borrowers
15 and/or lenders in connection with loans secured directly or
16 collaterally by liens on real property including but not limited
17 to the following transaction.

18 MELISSA ROBLES TRANSACTION

19 3. In approximately August, 2006, you solicited one
20 Melissa Robles and thereafter negotiated a loan for Melissa
21 Robles on real property located at 261 Solana St., San Jacinto,
22 California.

23 CONCLUSIONS OF LAW

24 4. Based on the findings of fact contained in
25 paragraphs 1 through 3, your acts, acting by yourself, or by
26 and/or through one or more agents, associates, affiliates, and/or
27 co-conspirators, solicited borrowers and lenders and negotiated

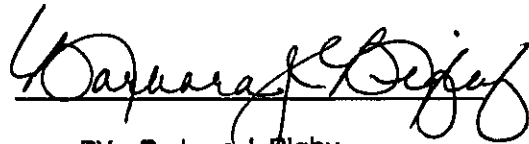
1 loans on real property which acts require a real estate broker
2 license under Section 10131(d) of the Code, during a period of
3 time when you were not licensed by the Department as a real
4 estate broker, in violation of Section 10130 of the Code.

5 DESIST AND REFRAIN ORDER

6 Based on the Findings of Fact and Conclusions of Law
7 stated herein, you, CRYSTAL MONIQUE KELLEY aka Rebecca Ann Lee,
8 whether doing business under your own names, or any other names
9 or fictitious names, ARE HEREBY ORDERED to immediately desist and
10 refrain from performing any acts within the State of California
11 for which a real estate broker license is required. In
12 particular, you are ordered to desist and refrain from
13 soliciting borrowers, performing services for borrowers or
14 lenders and negotiating loans secured directly or collaterally by
15 one or more liens on real property.

16
17 DATED: 8-17-09.

18 JEFF DAVI
19 Real Estate Commissioner

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21 BY: Barbara J. Bigby
22 Chief Deputy Commissioner

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Notice: Business and Professions Code Section 10139 provides that "Any person acting as a real estate broker or real estate salesperson without a license or who advertises using the words indicating that he or she is a real estate broker without being so licensed shall be guilty of a public offense punishable by a fine not exceeding twenty thousand dollars (\$20,000), or by imprisonment in the county jail for a term not to exceed six months, or by both fine and imprisonment; or if a corporation, be punished by a fine not exceeding sixty thousand dollars (\$60,000)."

cc: Crystal Monique Kelley
4505 Allstate Dr., Ste. #202
Riverside, CA 92501

JRP:SB