

12-019

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

FILED

SEP 24 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-36263 LA
	WILLIAM WARD; and ALL STATE)	<u>ORDER TO DESIST</u>
	FORECLOSURE SOLUTIONS)	<u>AND REFRAIN</u>
)	
)	(B&P Section 10086)
)	
)	

The Commissioner ("Commissioner") of the California Department of Real Estate ("Department") caused an investigation to be made of the activities of WILLIAM WARD and ALL STATE FORECLOSURE SOLUTIONS, and has determined that each has engaged in 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 Section 10131(d) (soliciting borrowers or lenders or negotiating loans) and

1 Section 10131.2 (claiming advance fees in connection with a loan)
2 of the Code. Based on the findings of that investigation, as set
3 forth below, the Commissioner hereby issues the following
4 Findings of Fact and Desist and Refrain Order pursuant to Section
5 10086 of the Code.

6 FINDINGS OF FACT

7 1. At no time herein mentioned has WILLIAM WARD
8 ("WARD") or ALL STATE FORECLOSURE SOLUTIONS ("ALL STATE") been
9 licensed by the Department in any capacity.

10 2. At the time set forth below WARD and ALL STATE
11 engaged in the business of, acted in the capacity of, or
12 advertised a loan modification service and advance fee brokerage
13 offering to perform and performing loan modification and
14 negotiation services with respect to loans which were secured by
15 liens on real property for compensation or in expectation of
16 compensation and for fees often collected in advance as well as
17 at the conclusion of the transaction.

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ordered to desist and refrain from:

(i) soliciting borrowers and/or performing services for borrowers or lenders in connection with loans secured directly or collaterally by one or more liens on real property, and

(ii) charging, demanding, or collecting an advance fee for any of the services they offer to others, unless and until they obtain a real estate broker license issued by the Department, and until they demonstrate and provide evidence satisfactory to the Commissioner that they are in full compliance with all requirements of the Code and Regulations relating to charging, collecting, and accounting for advance fees.

DATED: 9/22, 2009.

JEFF DAVI
Real Estate Commissioner


BY: Barbara J. Bigby
Chief Deputy Commissioner

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 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: William Ward
4214 Green River Road
Corona, California 92550

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All State Foreclosure Solutions
12701 Palm View Way
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