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. 1	Department of Real Estate
2	Department of Real Estate 320 West Fourth Street, Ste. 350 Los Angeles, California 90013
3	(213) 576-6982
4	DEPARTMENT OFREAL ESTATE
-	BY: WTT
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8	DEPARTMENT OF REAL ESTATE
9	STATE OF CALIFORNIA
10	* * * * *
11	To: No. H-36263 LA
12	WILLIAM WARD; and ALL STATE) ORDER TO DESIST
13	FORECLOSURE SOLUTIONS) AND REFRAIN
14) (B&P Section 10086)
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17	The Commissioner ("Commissioner") of the California
18	Department of Real Estate ("Department") caused an investigation
. 19	to be made of the activities of WILLIAM WARD and ALL STATE
20	FORECLOSURE SOLUTIONS, and has determined that each has engaged
21	in or are engaging in acts or practices constituting violations
22	of the California Business and Professions Code ("Code") and/or
23	Title 10, California Code of Regulations ("Regulations")
24	including engaging in the business of, acting in the capacity of,
25	advertising, or assuming to act, as real estate brokers in the
26	State of California within the meaning of Section 10131(d)
27	(soliciting borrowers or lenders or negotiating loans) and
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Section 10131.2 (claiming advance fees in connection with a loan) Based on the findings of that investigation, as set of the Code. forth below, the Commissioner hereby issues the following Findings of Fact and Desist and Refrain Order pursuant to Section 10086 of the Code. FINDINGS OF FACT 1. At no time herein mentioned has WILLIAM WARD ("WARD") or ALL STATE FORECLOSURE SOLUTIONS ("ALL STATE") been licensed by the Department in any capacity. At the time set forth below WARD and ALL STATE 2. engaged in the business of, acted in the capacity of, or advertised a loan modification service and advance fee brokerage offering to perform and performing loan modification and negotiation services with respect to loans which were secured by liens on real property for compensation or in expectation of compensation and for fees often collected in advance as well as at the conclusion of the transaction. ///

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On or about December 5, 2008, James Juarez paid an 3. 1 advance fee of \$4,500 to WARD on behalf of ALL STATE and JC 2 Lending Inc., a corporation licensed by the Department as a 3 corporate real estate broker. The advance fee was collected 4 pursuant to the provisions of a written agreement titled 5 "Homeownership Counseling Acknowledgement" pertaining to loan 6 modification and negotiation services to be provided by ALL STATE 7 and JC Lending Inc. with respect to a loan secured by the real 8 property located at 8264 Gardenia Vista Drive, Riverside, 9 10 California 92508. 11

CONCLUSIONS OF LAW

12 Based on the information contained in Paragraph 4. 13 3, above, WARD and ALL STATE have performed and/or participated 14 in advance fee handling and loan modification and negotiation 15 activities which require a license under the provision of Code 16 Sections 10131(d) and 10131.2 during a period of time when 17 neither of them were licensed by the Department in any capacity, 18 in violation of Code Section 10130. 19

DESIST AND REFRAIN ORDER

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Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW stated herein, it is hereby ordered that WILLIAM WARD and ALL STATE FORECLOSURE SOLUTIONS, whether doing business under their own names, or any other names, or any fictitious name, ARE HEREBY ORDERED to immediately desist and refrain from performing any acts within the State of California for which a real estate broker license is required. In particular each of them is

- 3 -

ordered to desist and refrain from:

1 (i) soliciting borrowers and/or performing services for 2 borrowers or lenders in connection with loans secured directly or 3 collaterally by one or more liens on real property, and 4 (ii) charging, demanding, or collecting an advance fee 5 for any of the services they offer to others, unless and until 6 they obtain a real estate broker license issued by the 7 Department, and until they demonstrate and provide evidence 8 9 satisfactory to the Commissioner that they are in full 10 compliance with all requirements of the Code and Regulations 11 relating to charging, collecting, and accounting for advance 12 fees. 13 DATED: 9/22 2009. 14 15 JEFF DAVI Real Estate Commissioner 16 17 Barbara J. Bigby BY: 18 Chief Deputy Commission 19 Business and Professions Code Section 10139 provides Notice: that "Any person acting as a real estate broker or real estate 20 salesperson without a license or who advertises using words indicating that he or she is a real estate broker without being 21 so licensed shall be guilty of a public offense punishable by a fine not exceeding twenty thousand dollars (\$20,000), or by 22 imprisonment in the county jail for a term not to exceed six months, or by both fine and imprisonment; or if a corporation, be 23 punished by a fine not exceeding sixty thousand dollars (\$60,000)." 24 25 26 cc: William Ward 4214 Green River Road 27 Corona, California 92550 Δ.



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