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1 Department of Real Estate
320 West Fourth Street, Ste. 350
2 Los Angeles, California 90013
3 Telephone: (213) 576-6982

FILED

DEC - 3 2009

DEPARTMENT OF REAL ESTATE
BY: [Signature]

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DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

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To:)	No. H-36372 LA
)	
CHRISTOPHER DALE CAMPBELL;)	<u>ORDER TO DESIST</u>
and LIONSTAR FINANCIAL LLC,)	<u>AND REFRAIN</u>
)	(B&P Code Section 10086)
)	
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)	

The Commissioner ("Commissioner") of the California Department of Real Estate ("Department") caused an investigation to be made of the activities of CHRISTOPHER DALE CAMPBELL ("CAMPBELL") and LIONSTAR FINANCIAL LLC ("LIONSTAR"), and has determined that CAMPBELL and LIONSTAR 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 broker in the State of California within the meaning of Section 10131(d) (soliciting borrowers or

1 lenders or negotiating loans) and Section 10131.2 (advance fee
2 handling). 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. CAMPBELL is presently licensed and/or has license
8 rights under the Real Estate Law (Part 1 of Division 4 of the
9 Code) as a real estate salesperson.

10 2. At no time herein mentioned has LIONSTAR been
11 licensed by the Department in any capacity.

12 3. At the time set forth below CAMPBELL and LIONSTAR
13 engaged in the business of, acted in the capacity of, or
14 advertised a loan modification service and advance fee brokerage
15 offering to perform and performing loan modification services
16 with respect to loans which were secured by liens on real
17 property for compensation or in expectation of compensation and
18 for fees often collected in advance as well as at the conclusion
19 of the transaction.
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21 a. On or about December 3, 2008, Christopher Timothy
22 ("Timothy") paid an advance fee of \$3,500 to CAMPBELL and
23 LIONSTAR. The advance fee was collected pursuant to the
24 provisions of a written agreement pertaining to loan
25 modification services to be provided by Feldman Law Center with
26 respect to a loan secured by the real property located at 13812
27 Heidi Circle, Garden Grove, California 92842.

CONCLUSIONS OF LAW

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2 4. Based on the information contained in Paragraph
3 3, above, CAMPBELL performed and/or participated in loan
4 solicitation, negotiation and modification activities which
5 require a real estate broker license under the provisions of
6 Code Section 10131(d) during a period of time when CAMPBELL was
7 not licensed by the Department as a real estate broker nor
8 employed as a real estate salesperson by the broker on whose
9 behalf the activities were performed in violation of Section
10 10130 of the Code.

11 5. Based on the information contained in Paragraph
12 3, above, LIONSTAR performed and/or participated in loan
13 solicitation, negotiation and modification activities and
14 advance fee handling which require a broker license under the
15 provision of Code Sections 10131(d) and 10131.2 during a period
16 of time when it was not licensed by the Department as a real
17 estate broker or salesperson, in violation of Code Section
18 10130.

DESIST AND REFRAIN ORDER

21 Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW
22 stated herein, it is hereby ordered that CHRISTOPHER DALE
23 CAMPBELL and LIONSTAR FINANCIAL LLC, whether doing business
24 under their own names, or any other names, or any fictitious
25 name, ARE HEREBY ORDERED to immediately desist and refrain from
26 performing any acts within the State of California for which a
27 real estate broker license is required. In particular each of

1 them is ORDERED TO DESIST AND REFRAIN from:

2 1. charging, demanding, claiming, collecting and/or
3 receiving advance fees, as that term is defined in Section 10026
4 of the Code, in any form, and under any conditions, with respect
5 to the performance of loan modifications or any other form of
6 mortgage loan forbearance service in connection with loans on
7 residential property containing four or fewer dwelling units
8 (Code Section 10085.6); and

9 2. charging, demanding, claiming, collecting and/or
10 receiving advance fees, as that term is defined in Section 10026
11 of the Code, for any other real estate related services offered
12 by them to others.

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14 DATED: 11.24, 2009.

15
16 JEFF DAVIS
17 Real Estate Commissioner
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21 **Notice:** Business and Professions Code Section 10139 provides
22 that "Any person acting as a real estate broker or real estate
23 salesperson without a license or who advertises using words
24 indicating that he or she is a real estate broker without being
25 so licensed shall be guilty of a public offense punishable by a
26 fine not exceeding twenty thousand dollars (\$20,000), or by
27 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)."

1 cc: Christopher Dale Campbell
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4 Lionstar Financial LLC
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