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

Telephone: (213) 576-6982

FILED

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DEPARTMENT OF REAL ESTATE BY: //////

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DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

) No. H-36575 LA

ROCHELLE MARIE LEWIS, dba Rochelle Mortgage, Inc.

ORDER TO DESIST

AND REFRAIN

(B&P Code Section 10086)

The Commissioner ("Commissioner") of the California

Department of Real Estate ("Department") caused an investigation
to be made of the activities of ROCHELLE MARIE LEWIS ("LEWIS").

Based on that investigation, the Commissioner has determined that
LEWIS has engaged in or is engaging in acts or is attempting to
engage in practices constituting violations of the California

Business and Professions Code ("Code") and/or Title 10,

California Code of Regulations ("Regulations"), including the
business of, acting in the capacity of, and/or advertising or
assuming to act as a real estate broker in the State of
California within the meaning of Code Section 10131(d) (performing

services for borrowers in connection with loans secured by real property). Based on the findings of that investigation, set forth below, the Commissioner hereby issues the following Findings of Fact, Conclusions of Law, and Desist and Refrain Order under the authority of Section 10086 of the Code.

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FINDINGS OF FACT

- LEWIS is not now, and has never been, licensed by the Department in any capacity.
- 2. At the time set forth below, LEWIS solicited borrowers and negotiated loans secured by liens on real property for compensation or in expectation of compensation and for fees collected in advance of the transaction.
- 3. On or about February 21, 2008, LEWIS solicited Elizabeth Cordero to pay an advance fee of \$2,000 and to complete a loan application to be 'prequalified' for a mortgage loan.

 LEWIS told Cordero that she worked as a loan officer for Rochelle Mortgage, Inc. On that date, Cordero paid LEWIS \$2,000.

CONCLUSIONS OF LAW

4. Based on the information contained in Paragraphs 1 through 3, LEWIS violated Section 10130 of the Code by engaging in the activities without first obtaining a broker license from the Department.

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DESIST AND REFRAIN ORDER

Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW stated herein, it is hereby ordered that ROCHELLE MARIE LEWIS immediately desist and refrain from:

(a) performing any acts within the State of California for which a real estate broker license is required, unless you are so licensed;

IT IS FURTHER ORDERED THAT ROCHELLE MARIE LEWIS:

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

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

DATED:

JEFF DAVI
Real Estate 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:

ROCHELLE MARIE LEWIS 10265 Whitecrown Circle Corona, CA 92883

2279 Eagle Glenn Parkway Corona, CA 92883