

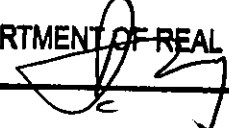
Sacks

FILED

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

AUG 17 2011

3 Telephone: (213) 576-6982

DEPARTMENT OF REAL ESTATE
BY: 

4
5
6
7
8
9
10
11
12
13
14
15
16

DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

* * * * *

To:)	No. H-37450 LA
)	
FEDERAL LEGAL SOLUTIONS INC.)	
doing business as Christian)	
and Associates; LIAM PATRICK)	<u>ORDER TO DESIST</u>
FERRIS, individually, and)	<u>AND REFRAIN</u>
as designated officer for)	(B&P Code Section 10086)
Federal Legal Solutions Inc.)	
)	
)	

17 The Commissioner ("Commissioner") of the California
18 Department of Real Estate ("Department") caused an investigation
19 to be made of the activities of FEDERAL LEGAL SOLUTIONS INC.
20 ("FLSI"), doing business as Christian and Associates, and LIAM
21 PATRICK FERRIS ("FERRIS"), individually, and as designated
22 officer for Federal Legal Solutions Inc. Based on that
23 investigation the Commissioner has determined that FLSI and
24 FERRIS have engaged in or are engaging in activities which
25 constitute violations of the California Business and Professions
26 Code ("Code") and/or Title 10, California Code of Regulations
27 ("Regulations"), including engaging in the business, acting in

1 the capacity of, advertising or assuming to act as a real estate
2 broker in the State of California within the meaning of Code
3 Section 10131(d) (performing services for borrowers in connection
4 with loans secured by real property). Based on the findings of
5 that investigation, set forth below, the Commissioner hereby
6 issues the following Findings of Fact, Conclusions of Law, and
7 Desist and Refrain Order under the authority of Section 10086 of
8 the Code.

9 FINDINGS OF FACT

10 1. FLSI is presently licensed and/or has license
11 rights under the Real Estate Law (Part 1 of Division 4 of the
12 Code) as a real estate corporation.

13 2. FERRIS is presently licensed and/or has license
14 rights under the Real Estate Law as a real estate broker. FERRIS
15 is the designated officer of FLSI.

16 3. Whenever acts referred to below are attributed to
17 FLSI, those acts are alleged to have been done by FLSI, acting by
18 itself, or by and/or through one or more agents, associates,
19 affiliates, and/or co-conspirators, including, but not limited to
20 FERRIS, and using the name FLSI or any fictitious name unknown at
21 this time.

22 4. From in or around September, 2009, to in or around
23 March, 2010, FLSI distributed a written solicitation
24 ("Solicitation") for the making or modifying of a loan to several
25 consumer homeowners in California which was false and misleading
26 in that, among other things, they did the following:
27

1 purchasing, or negotiating loans on real property which were
2 false, misleading, or deceptive.

3 6. Based on the information contained in Paragraph
4 4(a), above, FLSI and FERRIS violated Code Section 14701 and
5 Regulation 2848(a)(4) in that they made solicitations for the
6 making or arranging of a loan that included a consumer's loan
7 amount without obtaining the consent of the consumer, and which
8 failed to state that FLSI and FERRIS are not sponsored by or
9 affiliated with the lender and that the solicitation is not
10 authorized by the lender.

11 7. Based on the information contained in Paragraph
12 4(e), above, FLSI and FERRIS violated Code Section 10140.6 and
13 Section 2770.1 of the Regulations in that they placed one or
14 more advertisements disseminated primarily in the State of
15 California for the making or arranging of a loan, including a
16 solicitation for borrowers or potential investors, that failed
17 to disclose within the printed text of the advertisement, or the
18 oral text in the case of a radio or television advertisement,
19 the identity of the real estate broker along with the applicable
20 license number and the identity of the Department as the issuer
21 of the license.

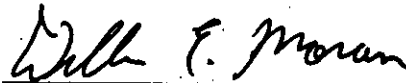
22 DESIST AND REFRAIN ORDER

23 Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW
24 stated herein, it is hereby ordered that FEDERAL LEGAL SOLUTIONS
25 INC. and LIAM PATRICK FERRIS whether doing business under the
26 name Christian and Associates or any other names, or any
27 fictitious name, immediately desist and refrain from

1 disseminating solicitations for the making or arranging or
2 modification of a loan(s) secured by real property until they
3 have complied with all provisions of the Real Estate Law as
4 discussed in this Order.

5 DATED: August 11, 2011.

6
7 BARBARA J. BIGBY
Acting Real Estate Commissioner

8
9 

10 By WILLIAM E. MORAN
Assistant Commissioner, Enforcement

11
12
13
14
15
16
17
18
19
20
21
22
23
24 cc: FEDERAL LEGAL SOLUTIONS INC.
2401 East Katella Ave., Ste. 280
25 Anaheim, California 92806

26 LIAM PATRICK FERRIS
5101 Caspian Circle
27 Huntington Beach, California 92649