

FILED

JUN 11 2012

DEPARTMENT OF REAL ESTATE
BY: *[Signature]*

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * * *

In the Matter of the Accusation of)	No. H-37540 LA
)	
<u>SOLUTION ONE FINANCIAL INC.;</u>)	
JEFF BARTON, individually and)	
as former designated officer)	
of Solution One Financial Inc.;)
and JERRY ALLEN JONES,)
)	
Respondents.)	
)	

DECISION

This Decision is being issued in accordance with the provisions of Section 11520 of the Government Code, on evidence of compliance with Section 11505 of the Government Code and pursuant to the Order of Default filed on April 10, 2012, and the findings of fact set forth herein are based on one or more of the following: (1) Respondent's express admissions; (2) affidavits; and (3) other evidence.

FINDINGS OF FACT

1.

On August 1, 2011, Robin Trujillo made the Accusation in her official capacity as a Deputy Real Estate Commissioner of the State of California. The Accusation, Statement to Respondent, and Notice of Defense were mailed by certified mail, return receipt requested, to Respondent SOLUTION ONE FINANCIAL INC. ("SOFI") at its address of record on September 20, 2011.

On April 10, 2012, no Notice of Defense having been filed herein on behalf of SOFI within the time prescribed by Section 11506 of the Government Code, Respondent SOFI's default was entered herein.

2.

Respondent SOFI was originally issued a corporate real estate broker license by the Department on March 11, 2006. Said license expired on March 10, 2010. Pursuant to Business and Professions Code ("Code") Section 10103, the Department retains jurisdiction.

3.

At all times relevant herein, Respondent SOFI engaged in the business of, acted in the capacity of, advertised or assumed to act as a real estate broker in the State of California within the meaning of Code Sections 10131(d) and 10131.2. Its activities included soliciting borrowers or lenders for and/or negotiating loans, collecting payments and/or performing services for borrowers or lenders in connection with loans secured by lien on real property. Its activities also included claiming, demanding, charging, receiving, collecting or contracting for the collection of advance fees within the meaning of Code Sections 10026 and 10085.

4.

In or about October, 2008, Respondent SOFI solicited, advertised and collected advance fees from mortgage loan clients in connection with loan modification services. At no time has Respondent SOFI ever submitted any advance fee agreements or other materials to the Department for review and approval as required by Code Section 10085 and Regulation 2970 of Title 10, Chapter 6, California Code of Regulations ("Regulation").

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DETERMINATION OF ISSUES

1.

Cause for disciplinary action against Respondent SOFI exists pursuant to Business and Professions Code Sections 10085, 10176(a), 10176(b), 10176(i), 10177(d), and 10177(g) and Regulation 2970 of Title 10, Chapter 6, California Code of Regulations.

2.

The standard of proof applied was clear and convincing proof to a reasonable certainty.

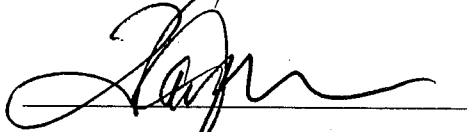
ORDER

The license and license rights of Respondent, SOLUTION ONE FINANCIAL INC., under the provisions of Part I of Division 4 of the Business and Professions Code are revoked.

This Decision shall become effective at 12 o'clock noon on JUL - 2, 2012.

DATED: June 4, 2012.

Real Estate Commissioner



By WAYNE S. BELL
Chief Counsel

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DEPARTMENT OF REAL ESTATE
BY: *R. H. ...*

BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of)	No. H-37540 LA
)	
<u>SOLUTION ONE FINANCIAL INC.;</u>)	
JEFF BARTON, individually and)	<u>DEFAULT ORDER</u>
as former designated officer)	
of Solution One Financial Inc.;)	
and JERRY ALLEN JONES,)	
)	
Respondents.)	

Respondent, SOLUTION ONE FINANCIAL INC., having failed to file a Notice of Defense within the time required by Section 11506 of the Government Code, is now in default. It is, therefore, ordered that a default be entered on the record in this matter.

IT IS SO ORDERED APRIL 10, 2012.

Real Estate Commissioner

Phillip Ihde
By: PHILLIP IHDE
Regional Manager