

Sacto files

FILED

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DEPARTMENT OF REAL ESTATE
BY: *[Signature]*

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

11 In the Matter of the Accusation of) No. H- 37858 LA
12)
13 STERLING INVESTMENT) A C C U S A T I O N
SOLUTIONS, INC.)
14 dba Sterling Loan Solutions;)
and HENRY PHELPS MACLEAN)
15 individually and as)
designated officer of)
Sterling Investment)
Solutions, Inc.)
16)
17 Respondents,)
18)
19)
20)

21 The Complainant, Maria Suarez, a Deputy Real Estate
Commissioner of the State of California, for cause of accusation
22 against STERLING INVESTMENT SOLUTIONS, INC. dba Sterling Loan
23 Solutions, and HENRY PHELPS MACLEAN individually and as
24 designated officer of Sterling Investment Solutions, Inc.,
25 alleges as follows:
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1 1. The Complainant, Maria Suarez, acting in her
2 official capacity as a Deputy Real Estate Commissioner of the
3 State of California, makes this Accusation against STERLING
4 INVESTMENT SOLUTIONS, INC., and HENRY PHELPS MACLEAN.

5 2. STERLING INVESTMENT SOLUTIONS, INC., and HENRY
6 PHELPS MACLEAN individually and as designated officer of Sterling
7 Investment Solutions, Inc. (hereinafter referred to as
8 "Respondents") are presently licensed and/or have license rights
9 under the Real Estate Law (Part 1 of Division 4 of the Business
10 and Professions Code, hereinafter Code).

11 3. Respondent STERLING INVESTMENT SOLUTIONS, INC. was
12 licensed as a real estate broker on or about March 18, 2009 with
13 Respondent HENRY PHELPS MACLEAN as its designated officer.

14 4. On or about February 3, 2009, through October,
15 2009, for or in expectation of compensation, Respondents
16 solicited and negotiated a re-finance loan and loan modification
17 on real properties located at 21 Las Moradas Circle, San Pablo,
18 California and 293 William Way, Pittsburg, California for
19 borrower Felicia Cabada-Pena.

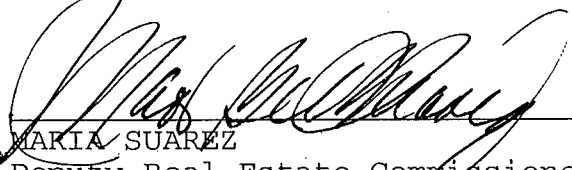
20 5. Respondent STERLING INVESTMENT SOLUTIONS, INC.
21 engaged in activities requiring a real estate broker license
22 prior to receiving a real estate broker license.

23 6. Respondents violated Code Section 10145(a) and
24 Regulation 2832 by collecting \$8,000 in advance fees from the
25 borrower and not depositing the fees into a real estate broker
26 trust account.

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1 WHEREFORE, Complainant prays that a hearing be
2 conducted on the allegations of this Accusation and that upon
3 proof thereof, a decision be rendered imposing disciplinary
4 action against all licenses and license rights of Respondents
5 STERLING INVESTMENT SOLUTIONS, INC., and HENRY PHELPS MACLEAN
6 individually and as designated officer of Sterling Investment
7 Solutions, Inc. under the Real Estate Law (Part 1 of Division 4
8 of the Business and Professions Code) for the cost of
9 investigation and enforcement as permitted by law, and for such
10 other and further relief as may be proper under other applicable
11 provisions of law.

12 Dated at Los Angeles, California
13 this 7th day of February, 2012.

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15 
16 MARIA SUAREZ
17 Deputy Real Estate Commissioner
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24 cc: Sterling Investment Solutions, Inc.
25 Henry Phelps Maclean
26 Maria Suarez
27 Sacto.