· Jalda,

2

3

4

5

6

7

8

9

10

11

12

13

14

BUREAU OF REAL ESTATE 320 W. 4<sup>th</sup> Street, Suite 350 Los Angeles, CA 90013

Telephone: (213) 576-6982

FILED

NOV 2 0 2014 BUREAU OF REAL ESTATE

By the

STATE OF CALIFORNIA BUREAU OF REAL ESTATE

\*\*\*

To:

EZRA ST. AMOUR HALL,

NO. H- 39655 LA

ORDER TO DESIST AND REFRAIN

(B&P Code Section 10086)

Respondent.

15

16

17

18

19

20

21

22

23

24

25

The Commissioner of the California Bureau of Real Estate ("Bureau") caused an investigation to be made of the activities of EZRA ST. AMOUR HALL aka Ezra Hall ("HALL"). Based on the investigation, the Commissioner has determined that HALL has engaged in, is engaging in, or is attempting to engage in, acts or practices constituting violations of the California Business and Professions Code ("Code") and/or Title 10, Chapter 6, 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 Sections 10131(d) (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 liens on real property), when HALL has no such license. Furthermore, based on the investigation, 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.

27

26

Whenever acts referred to below are attributed to HALL acting by himself, or by and/or through one or more agents, associates, affiliates, and/or co-conspirators.

## FINDINGS OF FACT

- 1. Beginning on April 28, 2008, HALL was issued a conditional real estate salesperson license by the Bureau. On April 27, 2012, the educational requirements of HALL's conditional real estate salesperson license had not been met, so HALL's real estate salesperson license expired without renewal rights. Since that date, HALL has not been licensed as a real estate salesperson in any capacity. At no time herein mentioned has HALL been licensed by the Bureau as a real estate broker.
- 2. During the period of time set out below, HALL solicited borrowers or lenders for negotiated loans, collected payments and/or performed services for borrowers or lenders in connection with loans secured by liens on real property for another or others, for or in expectation of compensation.
- 3. For an unknown period of time prior to September 1, 2013, through and including the present time, HALL advertised, and continues to respond to advertising directed to consumers who wish to refinance or modify their home loans, and presents a business card bearing a Bureau license number that is not active.
- 4. On or about September 1, 2013, the Bureau of Real Estate received notification that HALL was engaged in 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 while not being licensed by the Bureau of Real Estate, in violation of Code Sections 10130, and 10131(d).

## CONCLUSIONS OF LAW

5. Based on the findings of fact contained in paragraphs 1 through 4, HALL acting by himself, or by and/or through one or more agents, associates, affiliates, and/or co-conspirators solicited borrowers or lenders for negotiated loans, collected payments and/or performed services for borrowers or lenders in connection with loans secured by liens on real property for another or others, for or in expectation of compensation, which requires a real estate license

under Code Section 10131(d) during a period of time when HALL was not licensed by the Bureau in any capacity, in violation of Code Section 10130.

## **DESIST AND REFRAIN ORDER**

Based on the Findings of Fact and Conclusions of Law stated herein, EZRA ST.

AMOUR HALL IS HEREBY ORDERED to immediately desist and refrain from performing any acts within the State of California for which a real estate broker license is required, and in particular, doing one or more of the following acts for another or others, for or in expectation of compensation: 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 liens on real property unless and until HALL obtains a real estate broker license issued by the Bureau.

DATED: NOVEMBER 6 , 2014.

Real Estate Commissioner

By: JEFFREY MASON Chief Deputy 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)."

25 | cc:

5732 Middlecoff Drive Huntington Beach, CA 92649

Ezra St. Amour Hall