

1 Bureau of Real Estate
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2 Los Angeles, California 90013-1105
Telephone: (213) 576-6982
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FILED

SEP - 2 2015

BUREAU OF REAL ESTATE

By 

8 **BEFORE THE BUREAU OF REAL ESTATE**

9 **STATE OF CALIFORNIA**

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11 To:) No. H-39961 LA
12)
12 JESSIE JOSEPH BEAUDOIN, doing) ORDER TO DESIST
business as CALIFORNIA REAL ESTATE) AND REFRAIN
13 CENTER.COM.)
14) (B&P Code Section 10086)

15 The Commissioner ("Commissioner") of the California Bureau of Real Estate
16 ("Bureau") caused an investigation to be made of the activities of JESSIE JOSEPH BEAUDOIN
17 ("Respondent"), while doing business as CALIFORNIA REAL ESTATE CENTER.COM and/or
18 California Real Estate Center. Based on that investigation the Commissioner has determined that
19 Respondent has engaged in or represented to the public through advertisements that Respondent
20 could perform mortgage loan originator activities for residential mortgage loans within the
21 meaning of Business and Professions Code ("Code") Section 10166.01 at a time when Respondent
22 has not obtained and maintained an endorsement as a mortgage loan originator or a valid unique
23 identifier issued by the Nationwide Mortgage Licensing System and Registry.

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1 In addition, based on that investigation, the Commissioner has determined that
2 Respondent has engaged in or is engaging in acts or is attempting to engage in practices
3 constituting violations of the Code. Based on the findings of that investigation, set forth below, the
4 Commissioner hereby issues the following Findings of Fact, Conclusions of Law, and Desist and
5 Refrain Order under the authority of Section 10086 of the Code.

6 FINDINGS OF FACT

7 1. From January 24, 2007, through the present, Respondent has been licensed
8 and/or has license rights by the Bureau as a real estate broker, License ID 01120719. Respondent
9 was formerly licensed as a real estate salesperson from September 20, 1991, to January 23, 2007.

10 2. At all times relevant herein, Respondent did not maintain a unique mortgage
11 loan originator ("MLO") license endorsement.

12 3. Respondent has never been licensed to do business as
13 Californiarealestatecenter.com, California Real Estate Center, Secure Funding, or American
14 Financial Network.

15 4. Respondent's main office address is 6177 Southwind Dr., Whittier, California
16 90601.

17 5. For an unknown period of time starting no later than February 19, 2015,
18 Respondent, while using the fictitious business name -California Real Estate Center. Com-
19 advertised and offered to perform real estate broker and mortgage loan originator services for
20 others on the following website: <http://www.californiarealestatecenter.com>.

21 6. The website included the following statements, among others:

22 a. "Get started now with your California real estate needs of selling a
23 home, buying a home or a mortgage refinance."

24 b. Limited Time Offer! Sell your home-4.5% Total Commissions, Home
Buyers get 20% Cash -Back Rebate at Closing."

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1 c. "Learn how much California real estate you can afford with our free
2 online mortgage pre-qualification..." [Linking the web user to a Fannie Mae residential mortgage
3 loan application and disclosures under the broker name of Secure Funding.

4 d. "CaliforniaRealEstateCenter.com is a licensed broker by the California
5 Department of Real Estate."

6 e. The advertisement also listed the fictitious business names, "Secure
7 Funding" and "American Financial Network," in connection with the broker and mortgage loan
8 originator services offered by CaliforniaRealEstateCenter.com.

9 7. On February 19, 2015, a special investigator for the Bureau sent a letter to
10 Respondent advising Respondent that the advertisements on Respondent's website were in
11 violation of the Real Estate Law. Respondent was advised to discontinue said advertisements
12 immediately.

13 8. On March 1, 2015, Respondent signed a letter addressed to the Bureau's
14 investigator listing the steps he had taken to correct the violations cited in the Bureau's investigator
15 letter of February 19, 2015.

16 9. On May 13, 2015, the Bureau's investigator searched Respondent's website:
17 <http://www.californiarealestatecenter.com> and discovered that Respondent was still offering real
18 estate broker and mortgage loan originator services while using the names California Real Estate
19 Center and/or californiarealestatecenter.com. The advertisement still falsely claimed that,
20 "California Real Estate Center.com is a licensed real estate broker by the California Department of
21 Real Estate."

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CONCLUSIONS OF LAW

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2 1. Code Section 10166.02, subdivision (b) prohibits any individual from engaging
3 in the business as a mortgage loan originator without first obtaining and maintaining a real estate
4 license and a mortgage loan originator license endorsement identifying that individual as a licensed
5 mortgage loan originator.

6 2. Regulation 2731 of the Regulations of the Real Estate Commissioner, Title 10,
7 Chapter 6, California Code of Regulations prohibits real estate licensees from using a fictitious
8 name in the conduct of any activity for which a license is required under the Real Estate Law
9 unless the licensee is a holder of a license bearing the fictitious name.

10 3. Licensees who desire to have a license under a fictitious business name must
11 comply with Code Section 10159.5.

12 4. Based on the information contained in Findings of Fact, paragraphs 1 through 9,
13 above, JESSIE JOSEPH BEAUDOIN, while doing business as Californiarealestatecenter.com,
14 California Real Estate Center, Secure Funding, or American Financial Network, violated
15 Regulation 2731 and Code Sections 10166.02 and 10159.5 by engaging in, advertising, or offering
16 to perform broker and mortgage loan originator activities that require a MLO license endorsement
17 without first obtaining a MLO license endorsement or a valid unique identifier issued by the
18 Nationwide Mortgage Licensing System and Registry.

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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 JESSIE JOSEPH BEAUDOIN whether doing business in his own name or any fictitious business name, immediately desist and refrain from performing any acts within the State of California for which a MLO license endorsement is required, unless he is so licensed.

DATED: August 26, 2015

WAYNE S. BELL
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).”

cc: Jessie Joseph Beaudoin
6177 Southwind Dr.
Whittier, CA 90601