

1 STEVE CHU, Counsel (SBN 238155)
2 Department of Real Estate
3 320 West 4th Street, Suite 350
4 Los Angeles, California 90013-1105

5 Telephone: (213) 620-6430
6 Fax: (213) 576-6917
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FILED

MAY 24 2019

DEPT. OF REAL ESTATE
By ASelbie

10 BEFORE THE DEPARTMENT OF REAL ESTATE
11 STATE OF CALIFORNIA

12 * * *

13 In the Matter of the Accusation of) No. H- 41368 LA
14 LIV ELIZABETH KELLGREN,)
15 doing business as Bless this Address,) A C C U S A T I O N
16 Respondent.)
_____)

17 The Complainant, Veronica Kilpatrick, a Supervising Special Investigator of the
18 State of California, for cause of Accusation against LIV ELIZABETH KELLGREN, doing
19 business as Bless this Address, ("Respondent"), is informed and alleges as follows:

20 1.

21 The Complainant, Veronica Kilpatrick, acting in her official capacity as a
22 Supervising Special Investigator of the State of California, makes this Accusation against LIV
23 ELIZABETH KELLGREN.

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Accusation of Liv Elizabeth Kellgren

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Respondent presently has license rights under the Real Estate Law, Part 1 of Division 4 of the California Business and Professions Code ("Code"), as a real estate broker. Respondent also has an individual mortgage loan originator license endorsement and a company mortgage loan originator license endorsement.

3.

Arthur Ralph Mason is not now, and has never been, licensed by the Department of Real Estate ("Department") in any capacity.

4.

A June 15, 2017, investigation revealed the Respondent maintained an internet website with the address www.blessthisaddress.com which listed the contact information "Art & Liv Kellgren" and the statements "We are a husband and wife team who have each lived in Southern California for over 20 years" and "Together, we have over 20 years of experience in Real Estate and Lending: Buying and Selling, Refinancing, Reverse Mortgages and all loan products for residential and commercial properties. We'll help you Fund it."

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From August 3, 2016, to August 1, 2017, the main office address maintained by Respondent with the Department was 43533 Ridge Park Dr Ste H, Temecula, California 92590 ("Temecula main office").

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Accusation of Liv Elizabeth Kellgren

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2 A July 21, 2017, investigation revealed that Mason was conducting business
3 alone at Respondent's Temecula main office in which Mason stated to the Department
4 investigator that both Respondent and he were real estate brokers and mortgage bankers and
5 that Mason could get the Department investigator a better mortgage loan than anyone else.
6 Mason handed the Department investigator a business card which read "Art & Liv Kellgren,
7 Real People – Real Results, TheKellgrenTeam@live.com, Art: 760-580-0997,
8 Liv: 760-579-9519". Mason subsequently sent emails to the Department investigator with
9 mortgage loan terms and quotes.

10 7.

11 The conduct, acts, or omissions of Respondent, as described in Paragraphs 4
12 through 6 above, is in violation of Code sections 10130 and 10137, which constitutes cause for
13 the suspension or revocation of all the licenses, license endorsements, and license rights of
14 Respondent under the Real Estate Law pursuant to the provisions of Code sections 10137,
15 10177(d), and/or 10177(g).

16 8.

17 Code section 10106 provides, in pertinent part, that in any order issued in
18 resolution of a disciplinary proceeding before the Department of Real Estate, the Commissioner
19 may request the administrative law judge to direct a licensee found to have committed a
20 violation of this part to pay a sum not to exceed the reasonable costs of the investigation and
21 enforcement of the case.

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1 WHEREFORE, Complainant prays that a hearing be conducted on the
2 allegations of this Accusation and that upon proof thereof, a decision be rendered imposing
3 disciplinary action against all the licenses, license endorsements, and license rights of
4 Respondent LIV ELIZABETH KELLGREN under the Real Estate Law, for the cost of
5 investigation and enforcement as permitted by law, and for such other and further relief as may
6 be proper under other applicable provisions of law.

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8 Dated at San Diego, California

9 this 22 day of May, 2019

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11 
12 Veronica Kilpatrick
13 Supervising Special Investigator

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15 cc: LIV ELIZABETH KELLGREN
16 Veronica Kilpatrick
17 Sacto.
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