

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

FILED

SEP 11 2020

DEPT. OF REAL ESTATE

By John Aguirre

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8
9 **BEFORE THE DEPARTMENT OF REAL ESTATE**

10 **STATE OF CALIFORNIA**

11 * * *

12 In the Matter of the Accusation of)	No. H-41778 LA
)	
13 OREGON TRAIL CORPORATION, and)	<u>A C C U S A T I O N</u>
14 CHRISTOPHER MARK,)	
15 individually and as designated officer of)	
Oregon Trail Corporation,)	
)	
16 Respondents.)	
)	

17
18 The Complainant, Chika Sunquist, a Supervising Special Investigator of the
19 State of California, for cause of Accusation against OREGON TRAIL CORPORATION and
20 CHRISTOPHER MARK, individually and as designated officer of Oregon Trail Corporation,
21 ("Respondents"), is informed and alleges as follows:

22 1.

23 The Complainant, Chika Sunquist, acting in her official capacity as a
24 Supervising Special Investigator of the State of California, makes this Accusation against
25 OREGON TRAIL CORPORATION and CHRISTOPHER MARK.

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2.

All references to the "Code" are to the California Business and Professions Code and all references to "Regulations" are to Title 10, Chapter 6, California Code of Regulations.

LICENSE HISTORY

3.

At all times mentioned, Respondent OREGON TRAIL CORPORATION ("OREGON TRAIL") was licensed and/or had license rights issued by the Department of Real Estate ("Department") as a corporate real estate broker. OREGON TRAIL also has a company mortgage loan originator license endorsement.

4.

At all times mentioned, Respondent CHRISTOPHER MARK ("MARK") was licensed and/or had license rights issued by the Department as a real estate broker. MARK also has an individual mortgage loan originator license endorsement.

5.

Respondent OREGON TRAIL is licensed by the Department as a corporate real estate broker by and through MARK, as the designated officer and broker responsible, pursuant to Code section 10159.2, for supervising the activities requiring a real estate license conducted on behalf of OREGON TRAIL, or by OREGON TRAIL'S officers, agents and employees.

BROKERAGE

OREGON TRAIL CORPORATION

6.

At all times mentioned, in the City of Los Alamitos, County of Orange, Respondent OREGON TRAIL acted as a real estate broker, conducting licensed activities within the meaning of Code section 10131(d) (solicits borrowers or lenders for or negotiates loans or collects payments or performs services for borrowers or lenders or note owners in connection with loans secured by real property).

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1 PRIOR LICENSE DISCIPLINE

2 7.

3 On or about September 28, 2019, the Real Estate Commissioner, in Case
4 No. H-41322 LA, adopted as his Decision effective on or about October 28, 2019, a Stipulation
5 and Agreement entered on or about September 5, 2019, by Respondents OREGON TRAIL and
6 MARK and the Department where OREGON TRAIL and MARK stipulated to the acts and
7 omissions in the Accusation as grounds for disciplinary action in that: OREGON TRAIL and
8 MARK violated Code sections 10242 and 10232.25 and Regulations section 2846.8.

9 MORTGAGE FRAUD

10 8.

11 The owners of 5916 Wardlow Road, Long Beach, CA 90808 ("Long Beach
12 home"), A. Dubon and L. Bossano, were the victims of mortgage fraud through the acts of
13 Respondents OREGON TRAIL and MARK. A. Dubon and L. Bossano never wanted and
14 never applied for a mortgage on the Long Beach home on or about February 27, 2018, with
15 Respondents OREGON TRAIL and MARK or Lesvia Patricia Portillo ("Portillo").

16 9.

17 On or about February 27, 2018, Respondents OREGON TRAIL and MARK
18 received a mortgage refinance application from Portillo, purportedly for A. Dubon and
19 L. Bossano and the Long Beach home. On page four of the mortgage refinance application,
20 under the section heading "To be Completed by Loan Originator", MARK signed and made the
21 selection, "This information was provided: In a face-to-face interview", but MARK never
22 communicated with A. Dubon and L. Bossano regarding the mortgage refinance application.

23 10.

24 On or about March 2, 2018, the refinance transaction for the Long Beach home
25 closed, resulting in the transfer of \$50,043 into a bank account belonging to Portillo and a new
26 mortgage recorded against the Long Beach home.

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11.

The owners of 5646 Ramara Avenue, Woodland Hills, CA 91367 (“Woodland Hills home”), J. Del Campo and M. Sorto, were the victims of mortgage fraud through the acts of Respondents OREGON TRAIL and MARK. J. Del Campo and M. Sorto never wanted and never applied for a mortgage on the Woodland Hills home on or about April 10, 2018, with Respondents OREGON TRAIL and MARK or Portillo.

12.

On or about April 10, 2018, Respondents OREGON TRAIL and MARK received a mortgage refinance application from Portillo, purportedly for J. Del Campo and M. Sorto and the Woodland Hills home. On page four of the mortgage refinance application, under the section heading “To be Completed by Loan Originator”, MARK signed and made the selection, “This information was provided: In a face-to-face interview”, but MARK never communicated with J. Del Campo and M. Sorto regarding the mortgage refinance application.

13.

On or about April 13, 2018, the refinance transaction for the Woodland Hills home closed, resulting in the transfer of \$40,394.60 into a bank account belonging to Portillo and a new mortgage recorded against the Woodland Hills home.

14.

The conduct, acts, or omissions of Respondents OREGON TRAIL and MARK, as described in Paragraphs 8 through 13 above, constitute cause under Code sections 10166.051(a), 10176(a), 10176(c), 10176(i), 10177(d), 10177(g), and/or 10177(j) for the suspension or revocation of all the licenses, license endorsements, and license rights of OREGON TRAIL and MARK.


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

WHEREFORE, Complainant prays that a hearing be conducted on the allegations of this Accusation and that upon proof thereof, a decision be rendered imposing disciplinary action against all the licenses, license endorsements, and license rights of Respondents OREGON TRAIL CORPORATION and CHRISTOPHER MARK under the Real Estate Law, for the cost of investigation and enforcement as permitted by law, and for such other and further relief as may be proper under other applicable provisions of law.

Dated at Sacramento, California

this 21st day of May, 20 20


Chika Sunquist
Supervising Special Investigator

cc: OREGON TRAIL CORPORATION
CHRISTOPHER MARK
Chika Sunquist
Sacto.