

FILED

AUG 23 2022

DEPT. OF REAL ESTATE
By *[Signature]*

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BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of)	No. H-41803 LA
)	
<u>THE FHL FINANCIAL GROUP</u> , and)	
JEFFREY LOUIS PRATHER,)	
doing business as T D Co,)	
individually and as designated officer of)	
The FHL Financial Group,)	
)	
Respondents.)	
)	

ORDER ACCEPTING VOLUNTARY SURRENDER OF REAL ESTATE LICENSE

On October 20, 2020, an Accusation was filed in this matter against Respondent THE FHL FINANCIAL GROUP.

On March 8, 2022, Respondent THE FHL FINANCIAL GROUP petitioned the Commissioner to voluntarily surrender its corporate real estate broker license pursuant to Section 10100.2 of the Business and Professions Code.

IT IS HEREBY ORDERED that Respondent THE FHL FINANCIAL GROUP'S petition for voluntary surrender of its corporate real estate broker license is accepted as of the effective date of this Order as set forth below, based upon the understanding and agreement expressed in Respondent THE FHL FINANCIAL GROUP'S Declaration dated March 8, 2022

1 (attached as Exhibit "A" hereto). Respondent THE FHL FINANCIAL GROUP'S license
2 certificate and pocket card shall be sent to the below listed address so that they reach the
3 Department of Real Estate on or before the effective date of this Order:

4 Department of Real Estate
5 Attn: Licensing Flag Section
6 P.O. Box 137013
7 Sacramento, CA 95813-7013

8 This Order shall become effective at 12 o'clock noon on 9/12/2022.

9 DATED: 8.12.22

10 DOUGLAS R. McCAULEY
11 REAL ESTATE COMMISSIONER

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BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of)	No. H-41803 LA
)	
<u>THE FHL FINANCIAL GROUP</u> , and)	
JEFFREY LOUIS PRATHER,)	
doing business as T D Co,)	
individually and as designated officer of)	
The FHL Financial Group,)	
)	
Respondents.)	

DECLARATION

My name is JEFFREY LOUIS PRATHER and I am the designated officer of THE FHL FINANCIAL GROUP, which is licensed as a corporate real estate broker and/or has license rights with respect to said license. I am authorized and empowered to sign this declaration on behalf of THE FHL FINANCIAL GROUP. I am acting on behalf of THE FHL FINANCIAL GROUP in this matter.

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Declaration of The FHL Financial Group

1 In lieu of proceeding in this matter in accordance with the provisions of the
2 Administrative Procedure Act (Sections 11400 et seq., of the Government Code), THE FHL
3 FINANCIAL GROUP wishes to voluntarily surrender its real estate license issued by the
4 Department of Real Estate ("Department"), pursuant to Business and Professions Code
5 section 10100.2.

6 I understand that THE FHL FINANCIAL GROUP, by so voluntarily
7 surrendering its license, can only have it reinstated in accordance with the provisions of Section
8 11522 of the Government Code. I also understand that by so voluntarily surrendering its
9 license, THE FHL FINANCIAL GROUP agrees to the following:

10 The filing of this Declaration shall be deemed as its petition for voluntary
11 surrender. It shall also be deemed to be an understanding and agreement by THE FHL
12 FINANCIAL GROUP that it waives all rights it has to require the Commissioner to prove the
13 allegations contained in the Accusation filed in this matter at a hearing held in accordance with
14 the provisions of the Administrative Procedure Act (Government Code Sections 11400 et seq.),
15 and that it also waives other rights afforded to it in connection with the hearing such as the right
16 to discovery, the right to present evidence in defense of the allegations in the Accusation, and
17 the right to cross-examine witnesses. I further agree on behalf of THE FHL FINANCIAL
18 GROUP that upon acceptance by the Commissioner, as evidenced by an appropriate order, all
19 affidavits and all relevant evidence obtained by the Department in this matter prior to the
20 Commissioner's acceptance, and all allegations contained in the Accusation filed in the
21 Department Case No. H-41803 LA, may be considered by the Department to be true and correct
22 for the purpose of deciding whether or not to grant reinstatement of THE FHL FINANCIAL
23 GROUP'S license pursuant to Government Code section 11522.

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Declaration of The FHL Financial Group

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I declare under penalty of perjury under the laws of the State of California that the above is true and correct and that I am acting freely and voluntarily on behalf of THE FHL FINANCIAL GROUP to surrender its license and all license rights attached thereto.

3/8/22 LAW OFFICES CA
Date and Place



THE FHL FINANCIAL GROUP
By: JEFFREY LOUIS PRATHER
Designated Officer

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FILED

AUG 23 2022

DEPT. OF REAL ESTATE

By *Edward King*

BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of) No. H-41803 LA
)
THE FHL FINANCIAL GROUP, and)
JEFFREY LOUIS PRATHER,)
doing business as T D Co,)
individually and as designated officer of)
The FHL Financial Group,)
)
Respondents.)
)

ORDER ACCEPTING VOLUNTARY SURRENDER OF REAL ESTATE LICENSE

On October 20, 2020, an Accusation was filed in this matter against Respondent
JEFFREY LOUIS PRATHER.

On March 8, 2022, Respondent JEFFREY LOUIS PRATHER petitioned the
Commissioner to voluntarily surrender his real estate broker license with a mortgage loan
originator endorsement and designated officer license pursuant to Section 10100.2 of the
Business and Professions Code.

IT IS HEREBY ORDERED that Respondent JEFFREY LOUIS PRATHER'S
petition for voluntary surrender of his real estate broker license with a mortgage loan originator
endorsement and designated officer license is accepted as of the effective date of this Order as

1 set forth below, based upon the understanding and agreement expressed in Respondent
2 JEFFREY LOUIS PRATHER'S Declaration dated March 8, 2022 (attached as Exhibit "A"
3 hereto). Respondent JEFFREY LOUIS PRATHER'S license certificate and pocket card shall
4 be sent to the below listed address so that they reach the Department of Real Estate on or before
5 the effective date of this Order:

6 Department of Real Estate
7 Attn: Licensing Flag Section
8 P.O. Box 137013
9 Sacramento, CA 95813-7013

10 This Order shall become effective at 12 o'clock noon on 9/12/2022.

11 DATED: 8.12.22

12 DOUGLAS R. McCAULEY
13 REAL ESTATE COMMISSIONER

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BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of)	No. H-41803 LA
)	
THE FHL FINANCIAL GROUP, and)	
<u>JEFFREY LOUIS PRATHER,</u>)	
doing business as T D Co,)	
individually and as designated officer of)	
The FHL Financial Group,)	
)	
Respondents.)	

My name is JEFFREY LOUIS PRATHER, and I am currently licensed as a real estate broker with an individual mortgage loan originator endorsement and designated officer of The FHL Financial Group and/or have license rights with respect to said license(s). I am representing myself in this matter.

In lieu of proceeding in this matter in accordance with the provisions of the Administrative Procedure Act (Sections 11400 et seq., of the California Government Code), I wish to voluntarily surrender my real estate license issued by the Department of Real Estate ("Department") pursuant to California Business and Professions Code section 10100.2.

Declaration of Jeffrey Louis Prather

1 I understand that by so voluntarily surrendering my license, I may be relicensed
2 as a broker or as a salesperson, or issued a mortgage loan originator endorsement, only by
3 petitioning for reinstatement pursuant to California Government Code section 11522. I also
4 understand that by so voluntarily surrendering my license, I agree to the following:

5 1. The filing of this Declaration shall be deemed as my petition for voluntary
6 surrender.

7 2. It shall also be deemed to be an understanding and agreement by me that I
8 waive all rights I have to require the Commissioner to prove the allegations contained in the
9 Accusation filed in this matter at a hearing held in accordance with the provisions of the
10 Administrative Procedure Act (California Government Code sections 11400 et seq.), and that I
11 also waive other rights afforded to me in connection with the hearing, such as the right to
12 discovery, the right to present evidence in defense of the allegations in the Accusation and the
13 right to cross-examine witnesses.

14 3. I further agree that upon acceptance by the Commissioner, as evidenced by an
15 appropriate order, all affidavits and all relevant evidence obtained by the Department in this
16 matter prior to the Commissioner's acceptance, and all allegations contained in the Accusation
17 filed in the Department Case No. H-41803 LA, may be considered by the Department to be true
18 and correct for the purpose of deciding whether to grant relicensure or reinstatement pursuant to
19 California Government Code section 11522.

20 4. I freely and voluntarily surrender all my licenses and license rights under the
21 Real Estate Law.

22 5. I cannot rescind my petition for voluntary surrender.

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Declaration of Jeffrey Louis Prather

1 6. A copy of the Commissioner's Criteria of Rehabilitation is attached hereto.
2 If and when a petition application is made for reinstatement of a surrendered license or
3 endorsement, the Real Estate Commissioner will consider as one of the criteria of
4 rehabilitation, whether or not restitution has been made to any person who has suffered
5 monetary losses through "substantially related" acts or omissions of Respondent, whether or not
6 such persons are named in the investigation file in this case.

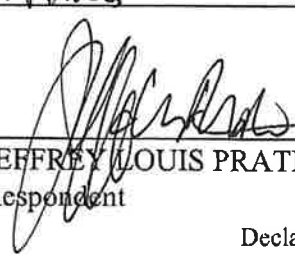
7 7. If I am relicensed as a broker or as a salesperson, or issued a mortgage loan
8 originator endorsement, after a petition for reinstatement pursuant to California Government
9 Code section 11522, then all my licenses and licensing rights are indefinitely suspended unless
10 or until unless I pay the sum of \$10,564.64 for the Commissioner's reasonable cost of the audit,
11 investigation, and enforcement which led to this disciplinary action. Said payment shall be in
12 the form of a cashier's check made payable to the Department of Real Estate. The audit,
13 investigative, and enforcement costs must be delivered to the Department of Real Estate, Flag
14 Section at P.O. Box 137013, Sacramento, CA 95813-7013, prior to my application for a license
15 as a broker or as a salesperson or my application for a mortgage loan originator endorsement.

16 8. I can email or fax a copy of the signature page, as actually signed by me, of
17 my petition for voluntary surrender to the Department at fax number (213) 576-6917. I agree,
18 acknowledge and understand that by electronically sending to the Department an email or fax
19 copy of my actual signature as it appears on my petition for voluntary surrender, that receipt of
20 the emailed or faxed copy by the Department shall be as binding on me as if the Department
21 had received the original signed petition for voluntary surrender.

22 I declare under penalty of perjury under the laws of the State of California that
23 the above is true and correct and that this declaration was executed on

24 March 8, 2022, at Wagon House, California.

25
26 DATED: 3/8/22

27 
JEFFREY LOUIS PRATHER
Respondent

Declaration of Jeffrey Louis Prather