

FILED

DEC 29 2025

DEPARTMENT OF REAL ESTATE
By 

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BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

* * *

In the Matter of the Accusation of	DRE Case No. H-43042-LA
BRIAN JOSEPH DECKER,	
Respondent(s).	

NUNC PRO TUNC ORDER

By Decision filed on December 10, 2025 (“Default Decision”), issued in accordance with Government Code sections 11505 and 11520, and pursuant to the Order of Default filed on November 13, 2025, and the Findings of Fact in said Default Decision in the above-entitled matter, all licenses, licensing rights, and mortgage loan originator license endorsements of Respondent BRIAN JOSEPH DECKER under the provisions of Part I of Division 4 of the Business and Professions Code were revoked, with an effective date of December 30, 2025, at 12 o’clock noon.

The mortgage loan originator license endorsement of Respondent BRIAN JOSEPH DECKER expired on December 31, 2024, and Respondent DECKER did not request reinstatement pursuant to Title 10, California Code of Regulations, section 2758.7(c).

The reference to Respondent BRIAN JOSEPH DECKER’s mortgage loan originator license endorsement, which was expired, in the Default Decision was an inadvertent clerical error and was not the result of a deliberative administrative decision.

Good cause appearing therefor, the Default Decision in the above-entitled matter is corrected, *nunc pro tunc*, to modify the Order portion of the decision on the final page the Default

1 Decision to state: "All licenses and licensing rights of Respondent BRIAN JOSEPH DECKER under
2 the provisions of Part I of Division 4 of the Business and Professions Code are revoked. The
3 mortgage loan originator license endorsement of Respondent BRIAN JOSEPH DECKER having
4 previously expired on December 31, 2024, the expired mortgage loan originator license
5 endorsement of Respondent BRIAN JOSEPH DECKER is not impacted by this Order."

6 This Order shall be effective immediately.

7 IT IS SO ORDERED DEC 29 2025

8 CHIKA SUNQUIST
9 REAL ESTATE COMMISSIONER



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11 By: Marcus L. McCarther
12 Chief Deputy Real Estate Commissioner

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FILED

DEC 10 2025

DEPT. OF REAL ESTATE

By—



BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

In the Matter of the Accusation of:)	DRE No. H-43042 LA
)	
BRIAN JOSEPH DECKER,)	
)	
Respondent(s).)	

DECISION

This Decision is being issued in accordance with the provisions of Section 11520 of the Government Code, on evidence of compliance with Section 11505 of the Government Code and pursuant to the Order of Default filed on November 13, 2025, and the Findings of Fact set forth herein, which are based on one or more of the following: (1) The express admissions of Respondent, BRIAN JOSEPH DECKER (“Respondent”); (2) affidavits; and (3) other evidence.

This Decision revokes one or more real estate licenses on the grounds of the violation of the Real Estate Law, Part 1 commencing with Section 10000 of the Business and Professions Code (“Code”) and/or the Regulations of the Real Estate Commissioner, Title 10, Chapter 6 of the California Code of Regulations (“Regulations”).

Pursuant to Government Code Section 11521, the California Department of Real Estate (“the Department”) may order reconsideration of this Decision on petition of any party. The party seeking reconsideration shall set forth new facts, circumstances, and evidence, or errors in law or analysis, that show(s) grounds and good cause for the Commissioner to reconsider the Decision. If new evidence is presented, the party shall specifically identify the new evidence and explain why it was not previously presented. The Department’s power to order reconsideration of this Decision shall expire 30 days after mailing of this Decision, or on the effective date of this Decision, whichever occurs first. The right to reinstatement of a revoked real estate license, or to the reduction of a penalty, is controlled by Section 11522 of the Government Code. A copy of Government Code Sections 11521 and 11522 and a copy of the Commissioner's Criteria of Rehabilitation are attached hereto for the information of respondent.

FINDINGS OF FACT

1. On October 3, 2025, Veronica Kilpatrick made the Accusation in her official capacity as a Supervising Special Investigator of the Department. The Accusation, Statement to Respondent, and Notice of Defense were mailed, by certified mail, return receipt requested, to Respondent’s last known mailing address on file with the Department on October 6, 2025.

2. On November 13, 2025, no Notice of Defense having been received or filed herein within the time prescribed by Section 11506 of the Government Code, Respondent's default was entered herein.

3. Respondent is presently licensed and/or has license rights under the Real Estate Law, Part 1 of Division 4 of the Code as a real estate salesperson. Respondent's real estate salesperson license expired on February 5, 2024. Pursuant to Code Section 10103, the Department retains jurisdiction.

4. At all times mentioned, in Riverside County, California, Respondent engaged in the performance of activities requiring a real estate license pursuant to Code Section 10130, and acted, ordered, caused, authorized and/or participated in licensed activities for compensation or in expectation of compensation within the meaning of Code Section 10131(d): soliciting borrowers or lenders for or negotiating loans or performing services for borrowers or lenders or note owners in connection with loans secured directly or collaterally by liens on real property. At all times mentioned herein, in Riverside County, California, Respondent also engaged in the performance of activities requiring an MLO license endorsement pursuant to Code Sections 10166.01(b) and 10166.02(b).

5. To date, the Department has incurred investigation costs (\$1,615.55) and enforcement costs (\$1,821.60), for a combined total of \$3,437.15. These costs are payable to the Department, jointly and severally with Respondents Modern Mortgage Lending, Inc., and Jason William Harper, upon the filing by Respondent BRIAN JOSEPH DECKER of a petition for reinstatement pursuant to Government Code Section 11522, or upon the filing by Respondent of an application for a real estate license

6. Attached as Exhibit "A" is a true and correct copy of the Accusation filed on October 6, 2025, which is incorporated herein as part of this Decision.

DETERMINATION OF ISSUES

1. The allegations contained in the Accusation, incorporated herein by reference made in Paragraph 6, above, constitute cause for the suspension or revocation of all the licenses, license endorsements, and license rights of Respondent under the provisions of Code Sections 10166.051(a), 10166.051(b), and 10177(d) and/or 10177(g).

2. The standard of proof applied was clear and convincing evidence to a reasonable certainty.

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ORDER

All licenses, licensing rights, and mortgage loan originator license endorsements of Respondent BRIAN JOSEPH DECKER under the provisions of Part I of Division 4 of the Business and Professions Code are revoked.

This Decision shall become effective at 12 o'clock noon on December 30, 2025.

DATED: 12/4/2025.

CHIKA SUNQUIST
REAL ESTATE COMMISSIONER



By: Marcus L. McCarther
Chief Deputy Real Estate Commissioner

1 Department of Real Estate
2 320 West Fourth St., Ste. 350
3 Los Angeles, CA 90013

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DEPT. OF REAL ESTATE

By—

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8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

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11 In the Matter of the Accusation of:) DRE NO. *H-43042 LA*
12)
13 BRIAN JOSEPH DECKER,) DEFAULT ORDER
14)
Respondent.)
_____)

15 Respondent BRIAN JOSEPH DECKER, having failed to file a Notice of Defense
16 within the time required by Section 11506 of the Government Code, is now in default. It is,
17 therefore, ordered that a default be entered on the record in this matter.

18 IT IS SO ORDERED November 13, 2025.

19 CHIKA SUNQUIST
20 REAL ESTATE COMMISSIONER

21 _____
22 By: SHANNAN WEST
23 Assistant Commissioner, Enforcement
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