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DEPT OF REAL ESTATE
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BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

* * *

In the Matter of the Accusation Against NATION POINT FINANCIAL SERVICES, INC., and CHRISTOPHER JARDINE THOMPSON, individually and as Designated Officer of Nation Point Financial Services, Inc. Respondents.	No. H-43307 LA ACCUSATION

The Complainant, Jose Soriano, a Supervising Special Investigator of the State of California, for cause of Accusation against NATION POINT FINANCIAL SERVICES, INC. ("NPFSI") and CHRISTOPHER JARDINE THOMPSON ("THOMPSON"), individually and as Designated Officer of Nation Point Financial Services, Inc., (sometime referred to as "Respondents"), alleges as follows:

1.

The Complainant, Jose Soriano, a Supervising Special Investigator of the State of California, makes this Accusation in his official capacity.

2.

All references to the "Code" are to the Real Estate Law, Part 1 of Division 4 of the California Business and Professions Code and all references to "Regulations" are to Title 10, Chapter 6, of the California Code of Regulations.

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LICENSE HISTORY

3.

a. Respondent NPFSI is presently licensed and/or has license rights under the Code as a corporate real estate broker with Department of Real Estate ("Department" or "DRE") license ID 02000296. Respondent NPFSI holds a mortgage loan originator ("MLO") license endorsement with the Department (NMLS ID 1431488)

4.

a. Respondent THOMPSON is presently licensed and/or has license rights under the Code as a real estate broker with DRE license ID 01359305. Respondent is the designated officer of Respondent NPFSI and CTC Processing, Inc. (DRE license ID 02127724). THOMPSON holds a mortgage loan originator ("MLO") license endorsement with the Department (NMLS ID 146411). Respondent is authorized to represent Respondent NPFSI with his MLO license endorsement.

CAUSE FOR ACCUSATION

4.

At all times relevant herein Respondents engaged in the business of, acted in the capacity of, advertised or assumed to act as a real estate broker in the State of California, within the meaning of Code section 10131(d), when Respondents engaged, for compensation or in expectation of a compensation, in soliciting borrowers or lenders for or negotiating loans or collecting payments of performing services for borrowers or lenders or note owners in connection with loans secured directly or collaterally by liens on real property or on a business opportunity.

5.

On or about June 19, 2024, R.J.[1] contacted Respondents to refinance the mortgage loan on his residential property located at Chino, California. Respondent THOMPSON, on behalf of Respondent NPFSI, informed R.J. that R.J. needed to repair his

[1] Initials are used in place of individual's full name to protect their privacy.

credit in order to qualify for a mortgage loan refinance. THOMPSON instructed R.J. to send him $3,000.00 to pay THOMPSON's "credit guy" for a full "credit sweep" of R.J.'s credit. THOMPSON guaranteed that all the negative marks and inquiries in R.J.'s credit would be gone by that Friday. On or about June 21, 2024, THOMPSON sent an email to R.J. with an invoice from "Credit IQ" for a credit sweep. That same day, R.J. electronically paid THOMPSON $3,000.00.

6.

Seeing no improvements to his credit history, in or around July 2024, R. J. contacted THOMPSON for an update on the repair of his credit.

7.

From July 2024 through March 2025, R. J. contacted THOMPSON for an update on his refund for the credit repair and the status of the refinance loan. Many of R.J.'s text messages to THOMPSON went unanswered. When THOMPSON did respond to R.J. regarding the credit repair, THOMPSON assured R.J. that he would either find out and have an update soon or would "get it handled." When R.J. asked THOMPSON for the contact information for the "credit guy," THOMPSON discouraged R.J. from handling the matter himself and gave R.J. "[his] word." THOMPSON did not want to "burn this connection" with his credit guy.

8.

R.J.'s credit did not improve, nor did R.J. receive a refund for the credit repair services he paid to THOMPSON. Respondents misled R.J. about the credit repair and refinance loan's progress.

9.

On or about April 3, 2025, R.J. filed a complaint with the Department against Respondents alleging that THOMPSON collected $3,000.00 from R.J. to improve his credit score so that R.J. may qualify for a loan through Respondents. R.J.'s credit score did not change and when R.J. asked for a refund of the $3,000.00, THOMPSON refused to refund the money. After several attempts to obtain a refund, R.J. never heard from THOMPSON again.

(SUBSTANTIAL MISREPRESENTATION)

10.

The conduct, acts and/or omissions of Respondents, as described above, constitute a substantial misrepresentation and are cause for the suspension or revocation of the license and license rights of Respondent under Code section 10176(a).

(FRAUD OR DISHONEST DEALING)

11.

The conduct, acts and/or omissions of Respondents as described above, constitute fraud or dishonest dealing and are cause for the suspension or revocation of the license and license rights of Respondent under Code sections 10176(i) and 10177(j).

(WILFUL DISREGARD OF THE REAL ESTATE LAW / NEGLIGENCE OR INCOMPETENCE)

12.

Each of the foregoing violations above constitutes cause for the suspension or revocation of the real estate license and/or license rights of Respondent under the provisions of Sections 10177(d) and 10177(g).

(COSTS OF INVESTIGATION AND ENFORCEMENT)

13.

California Business and Professions 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, endorsements, and license rights of Respondents under the Real Estate Law, for the costs 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 Los Angeles, California this 22 day of October, 2026.

[redacted]

Jose Soriano
Supervising Special Investigator

cc: NATION POINT FINANCIAL SERVICES, INC.
CHRISTOPHER JARDINE THOMPSON
Jose Soriano
Sacto.