



1 determined that RYAN WILLIAM MARIER, JAMES ERIC PATE, PATE, MARIER AND  
2 ASSOCIATES, INC., NATIONAL HOME ASSISTANCE GROUP, INC., NATIONAL HOME  
3 ASSISTANCE GROUP, NHA GROUP, NATIONAL HOME ASSISTANCE, MICHELLE  
4 LEFAOSEU, BARON MORLEDGE, and BRANDON MICKLEY have engaged in or are  
5 engaging in acts or attempting to engage in the business of, acting in the capacity of, and/or  
6 advertising or assuming to act as real estate brokers in the State of California within the meaning  
7 of Business and Professions Code Section 10131(d) (solicit borrowers for or negotiate loans or  
8 perform services for borrowers in connection with loans secured by liens on real property).

9 In addition, based on that investigation, the Commissioner has determined that  
10 RYAN WILLIAM MARIER, JAMES ERIC PATE, PATE, MARIER AND ASSOCIATES,  
11 INC., NATIONAL HOME ASSISTANCE GROUP, INC., NATIONAL HOME ASSISTANCE  
12 GROUP, NHA GROUP, NATIONAL HOME ASSISTANCE, MICHELLE LEFAOSEU,  
13 BARON MORLEDGE, and BRANDON MICKLEY have engaged in or are engaging in acts or  
14 are attempting to engage practices constituting violations of the California Business and  
15 Professions Code (“Code”) and/or Title 10, California Code of Regulations (“Regulations”).  
16 Based on the findings of that investigation, set forth below, the Commissioner hereby issues the  
17 following Findings of Fact, Conclusions of Law, and Desist and Refrain Order under the  
18 authority of Section 10086 of the Code.

19 FINDINGS OF FACT

20 1. From November 13, 2008, through the present, RYAN WILLIAM MARIER  
21 has been licensed by the Department of Real Estate (“Department”) as a real estate broker,  
22 Department License No. 01848936.

23 2. From October 5, 2000, through the present, JAMES ERIC PATE has been  
24 licensed by the Department as a real estate salesperson, Department License No. 01297379.  
25 From March 12, 2008, through November 10, 2009, JAMES ERIC PATE was licensed under the  
26 employment of real estate broker Firstline Mortgage, Inc., Department License No. 00895998.  
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1                   3. At no time mentioned herein have PATE, MARIER AND ASSOCIATES,  
2 INC., NATIONAL HOME ASSISTANCE GROUP, INC., NATIONAL HOME ASSISTANCE  
3 GROUP, NHA GROUP, NATIONAL HOME ASSISTANCE, MICHELLE LEFAOSEU,  
4 BARON MORLEDGE, and BRANDON MICKLEY ever been licensed by the Department in  
5 any capacity.

6                   4. On December 17, 2008, RYAN WILLIAM MARIER and JAMES ERIC  
7 PATE formed PATE, MARIER AND ASSOCIATES, INC., a California corporation. RYAN  
8 WILLIAM MARIER and JAMES ERIC PATE are the directors and officers of PATE, MARIER  
9 AND ASSOCIATES, INC. and own or control 10 percent or more of the corporation's stock.

10                   5. On February 17, 2009, PATE, MARIER AND ASSOCIATES, INC. filed a  
11 fictitious business name statement with the Orange County Clerk-Recorder for use of the  
12 fictitious business name "NHA GROUP."

13                   6. For an unknown period of time beginning no later than May 15, 2009, while  
14 using the unlicensed fictitious business name NATIONAL HOME ASSISTANCE GROUP,  
15 INC., NATIONAL HOME ASSISTANCE GROUP, NHA GROUP, or NATIONAL HOME  
16 ASSISTANCE, RYAN WILLIAM MARIER and JAMES ERIC PATE engaged in the business  
17 of soliciting to modify or negotiate loans secured by real property, and claimed, demanded,  
18 charged, received, collected or contracted for the collection of advance fees, within the meaning  
19 of Code Section 10026, for including, but not limited to, the following borrowers:

20                   a. On or about May 15, 2009, Wilfred C. paid an advance fee of \$2,495 to  
21 NATIONAL HOME ASSISTANCE GROUP, INC. pursuant to an advance fee agreement for  
22 loan modification and negotiation services. NATIONAL HOME ASSISTANCE GROUP, INC.  
23 failed to perform the loan modification and negotiation services that had been promised to  
24 Wilfred C. NATIONAL HOME ASSISTANCE GROUP, INC. failed to refund the advance fee  
25 paid by Wilfred C.

26                   b. On or about July 7, 2009, Timothy G. paid an advance fee of \$2,090 to  
27 NATIONAL HOME ASSISTANCE GROUP pursuant to an advance fee agreement for loan

1 modification and negotiation services. NATIONAL HOME ASSISTANCE GROUP, INC.  
2 failed to perform the loan modification and negotiation services that had been promised to  
3 Timothy G. NATIONAL HOME ASSISTANCE GROUP, INC. failed to refund the advance fee  
4 paid by Timothy G.

5 7. MICHELLE LEFAOSEU and BARON MORLEDGE performed some or all  
6 of the services alleged in Paragraph 6, subsection (a), above, though neither was licensed as a  
7 real estate salesperson or broker.

8 8. BRANDON MICKLEY performed some or all of the services alleged in  
9 Paragraph 6, subsection (b), above, though he was not at the time licensed as a real estate  
10 salesperson or broker.

#### 11 CONCLUSIONS OF LAW

12 9. Based on the information contained in Paragraphs 1 through 8, above, JAMES  
13 ERIC PATE, while doing business as NATIONAL HOME ASSISTANCE GROUP, INC.,  
14 NATIONAL HOME ASSISTANCE GROUP, NHA GROUP, NATIONAL HOME  
15 ASSISTANCE, PATE, MARIER AND ASSOCIATES, INC., MICHELLE LEFAOSEU,  
16 BARON MORLEDGE, and BRANDON MICKLEY, violated Section 10130 of the Code by  
17 engaging in the activities without first obtaining a broker license from the Department or being  
18 under the employ of a licensed real estate broker.

19 10. Based on the information contained in Paragraphs 1 through 8, above,  
20 JAMES ERIC PATE, while doing business as NATIONAL HOME ASSISTANCE GROUP,  
21 INC., NATIONAL HOME ASSISTANCE GROUP, NHA GROUP, NATIONAL HOME  
22 ASSISTANCE, or PATE, MARIER AND ASSOCIATES, INC. violated Section 10137 of the  
23 Code by accepting compensation from any person other than the broker under whom he is at the  
24 time licensed.

25 11. Based on the information contained in Paragraphs 1 through 8, above, RYAN  
26 WILLIAM MARIER, while doing business as NATIONAL HOME ASSISTANCE GROUP,  
27 INC., NATIONAL HOME ASSISTANCE GROUP, NHA GROUP, NATIONAL HOME

1 ASSISTANCE, or PATE, MARIER AND ASSOCIATES, INC. violated Section 10159.5 of the  
2 Code and Section 2731 of the Regulations by using an unlicensed fictitious business name to  
3 conduct activities that require a real estate license.

4 DESIST AND REFRAIN ORDER

5 Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW stated  
6 herein, IT IS HEREBY ORDERED THAT JAMES ERIC PATE, while doing business as  
7 NATIONAL HOME ASSISTANCE GROUP, INC., NATIONAL HOME ASSISTANCE  
8 GROUP, NHA GROUP, or NATIONAL HOME ASSISTANCE, PATE, MARIER AND  
9 ASSOCIATES, INC., MICHELLE LEFAOSEU, BARON MORLEDGE, and BRANDON  
10 MICKLEY immediately desist and refrain from: engaging in the activities requiring a real estate  
11 license without first obtaining a broker license or being licensed as a salesperson under the  
12 employ of a licensed real estate broker.

13 Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW stated  
14 herein, IT IS HEREBY ORDERED THAT RYAN WILLIAM MARIER immediately desist and  
15 refrain from using an unlicensed fictitious business name while engaging in activities that require  
16 a real estate license including, but not limited to, the following unlicensed fictitious business  
17 names: NATIONAL HOME ASSISTANCE GROUP, INC., NATIONAL HOME  
18 ASSISTANCE GROUP, NHA GROUP, or NATIONAL HOME ASSISTANCE, PATE,  
19 MARIER AND ASSOCIATES, INC.

20  
21 DATED: 3/24, 2011.

22  
23 JEFF DAVI  
Real Estate Commissioner

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1 **Notice:** Business and Professions Code Section 10139 provides that “Any person acting as a  
2 real estate broker or real estate salesperson without a license or who advertises using words  
3 indicating that he or she is a real estate broker without being so licensed shall be guilty of a  
4 public offense punishable by a fine not exceeding twenty thousand dollars (\$20,000), or by  
5 imprisonment in the county jail for a term not to exceed six months, or by both fine and  
6 imprisonment; or if a corporation, be punished by a fine not exceeding sixty thousand dollars  
7 (\$60,000).”  
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17 cc: Ryan William Marier, Pate, Marier and Associates, Inc., National Home Assistance Group,  
18 Inc., National Home Assistance Group, NHA Group, and National Home Assistance  
19 151 Kalmus Drive, Suite B250  
20 Costa Mesa, CA 92626

21 James Eric Pate, Pate, Marier and Associates, Inc., National Home Assistance Group, Inc.,  
22 National Home Assistance Group, NHA Group, and National Home Assistance  
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25 Michelle Lefaoseu, Baron Morledge, and Brandon Mickley  
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