

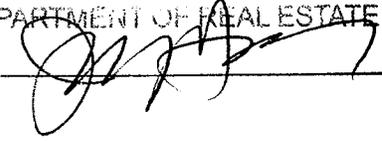
1 Department of Real Estate
320 West Fourth Street, Ste. 350
2 Los Angeles, California 90013

FILED

MAY 03 2011

3 Telephone: (213) 576-6982

DEPARTMENT OF REAL ESTATE

BY: 

8 DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 * * * * *

11 To:) No. H-37243 IA
12)
13 CHRISTIAN LAWYERS OF AMERICA) ORDER TO DESIST
INC.; RESIDENTIAL LAW) AND REFRAIN
14 CENTER; and MATTHEW MICHAEL) (B&P Code Section 10086)
MCCORMICK,)
15)
16)
_____)

17
18 The Commissioner ("Commissioner") of the California
19 Department of Real Estate ("Department") caused an investigation
20 to be made of the activities of CHRISTIAN LAWYERS OF AMERICA
21 INC., RESIDENTIAL LAW CENTER, and MATTHEW MICHAEL MCCORMICK, and
22 has determined that they have each engaged in or are engaging in
23 acts or practices constituting violations of the California
24 Business and Professions Code ("Code") and/or Title 10,
25 California Code of Regulations ("Regulations") including engaging
26 in the business of, acting in the capacity of, engaging in the
27 business of, acting in the capacity of, advertising, or assuming

1 to act, as real estate broker in the State of California within
2 the meaning of Section 10131(d) (soliciting borrowers or lenders
3 or negotiating loans) and Section 10131.2 (advance fee handling).
4 Based on the findings of that investigation, as set forth below,
5 the Commissioner hereby issues the following Findings of Fact and
6 Desist and Refrain Order pursuant to Code Section 10086.

7 FINDINGS OF FACT

8 1. At no time herein mentioned has CHRISTIAN LAWYERS
9 OF AMERICA INC. ("CHRISTIAN LAWYERS"), RESIDENTIAL LAW CENTER
10 ("RESIDENTIAL") or MATTHEW MICHAEL MCCORMICK ("MCCORMICK") been
11 licensed by the Department in any capacity.

12 2. Whenever acts referred to below are attributed to
13 CHRISTIAN LAWYERS, those acts are alleged to have been done by
14 CHRISTIAN LAWYERS, acting alone, or by and/or through one or
15 more agents, associates, affiliates, and/or co-conspirators,
16 including but not limited to each of those named herein, and
17 using any fictitious name unknown at this time.

18 3. At the times set forth below CHRISTIAN LAWYERS,
19 RESIDENTIAL and MCCORMICK engaged in the business of, acted in
20 the capacity of, or advertised a loan modification service
21 and/or foreclosure rescue service offering to perform and
22 performing loan modification or negotiation services with
23 respect to loans which were secured by liens on real property
24 for compensation or in expectation of compensation and for fees
25 collected in advance of the transaction, including but not
26 limited to the activities described below.
27

DESIST AND REFRAIN ORDER

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2 IT IS HEREBY ORDERED that CHRISTIAN LAWYERS OF AMERICA
3 INC., RESIDENTIAL LAW CENTER and MATTHEW MICHAEL MCCORMICK
4 whether doing business under the name Christian Lawyers of
5 America Inc. or Residential Law Center, or their own names, or
6 any other names, or any fictitious name, ARE HEREBY ORDERED to
7 immediately desist and refrain from performing any acts within
8 the State of California for which a real estate broker license
9 is required. In particular each of them is ORDERED TO DESIST
10 AND REFRAIN from:

11 (i) charging, demanding, claiming, collecting and/or
12 receiving advance fees, as that term is defined in Section 10026
13 of the Code, in any form, and under any conditions, with respect
14 to the performance of loan modifications or any other form of
15 mortgage loan forbearance service in connection with loans on
16 residential property containing four or fewer dwelling units
17 (Code Section 10085.6); and
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1 (ii) charging, demanding, claiming, collecting and/or
2 receiving advance fees, as that term is defined in Section 10026
3 of the Code, for any other real estate related services offered
4 by them to others.

5
6 DATED: 4-25, 2011.

7
8 JEFF DAVI
9 Real Estate Commissioner

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12 **Notice:** Business and Professions Code Section 10139 provides
13 that "Any person acting as a real estate broker or real estate
14 salesperson without a license or who advertises using words
15 indicating that he or she is a real estate broker without being
16 so licensed shall be guilty of a public offense punishable by a
17 fine not exceeding twenty thousand dollars (\$20,000), or by
imprisonment in the county jail for a term not to exceed six
months, or by both fine and imprisonment; or if a corporation,
be punished by a fine not exceeding sixty thousand dollars
(\$60,000)."

18 cc: Christian Lawyers of America Inc.
19 22801 Ventura Boulevard, Suite 205
Woodland Hills, California 91364

20 Residential Law Center
21 9555 Genesee Avenue, Suite 200
San Diego, California 92121

22 Matthew Michael McCormick
23 22801 Ventura Boulevard, Suite 205
Woodland Hills, California 91364