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FILED
MAR 29 2011
DEPARTMENT OF REAL ESTATE

By 

8 BEFORE THE DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 * * * *

11 To:) No. H-37176 LA
12)
13 CAL STATE FINANCIAL GROUP;) ORDER TO DESIST
14 CAL STATE HOME LOANS;) AND REFRAIN
15 DOLLAR STRATEGIES, LLC;)
16 LINDA J. WIGGINS; and) (B&P Code Section 10086)
17 JOSEPH WIGGINS.)
18)

19 The Commissioner ("Commissioner") of the California Department of Real Estate
20 ("Department") caused an investigation to be made of the activities of CAL STATE
21 FINANCIAL GROUP, CAL STATE HOME LOANS, DOLLAR STRATEGIES, LLC, LINDA
22 J. WIGGINS, and JOSEPH WIGGINS. Based on that investigation the Commissioner has
23 determined that CAL STATE FINANCIAL GROUP, CAL STATE HOME LOANS, DOLLAR
24 STRATEGIES, LLC, LINDA J. WIGGINS and JOSEPH WIGGINS have engaged in or are
25 engaging in acts or are attempting to engage in the business of, acting in the capacity of, and/or
26 advertising or assuming to act as real estate brokers in the State of California within the meaning
27 of Business and Professions Code Sections 10131(d) (soliciting, negotiating and performing
services for borrowers in connection with loans secured by real property) and 10131.2 (advance
fee handling).

1 In addition, based on that investigation, the Commissioner has determined that
2 CAL STATE FINANCIAL GROUP, CAL STATE HOME LOANS, DOLLAR STRATEGIES,
3 LLC, LINDA J. WIGGINS, and JOSEPH WIGGINS have engaged in or are engaging in acts or
4 are attempting to engage practices constituting violations of the California Business and
5 Professions Code ("Code") and/or Title 10, California Code of Regulations ("Regulations").
6 Based on the findings of that investigation, set forth below, the Commissioner hereby issues the
7 following Findings of Fact, Conclusions of Law, and Desist and Refrain Order under the
8 authority of Section 10086 of the Code.

9 FINDINGS OF FACT

10 1. CAL STATE FINANCIAL GROUP was licensed or has license rights under
11 the Real Estate Law, Part 1 of Division 4 of the Code, as a real estate corporation acting by and
12 through JOSEPH WIGGINS as its designated officer pursuant to Code Section 10159.2.

13 2. JOSEPH WIGGINS is presently licensed and/or has license rights under the
14 Real Estate Law, Part 1 of Division 4 of the Code, as a real estate broker.

15 3. At all times mentioned herein, CAL STATE HOME LOANS, DOLLAR
16 STRATEGIES, LLC and LINDA J. WIGGINS have not been licensed in any capacity by the
17 Department of Real Estate.

18 4. At the time set forth below CAL STATE FINANCIAL GROUP, CAL
19 STATE HOME LOANS, DOLLAR STRATEGIES, LLC, LINDA J. WIGGINS and JOSEPH
20 WIGGINS solicited borrowers including, but not limited to those noted below, and negotiated
21 to do one or more of the following acts for another or others, for or in expectation of
22 compensation: engaged in the business of, acted in the capacity of, or advertised a loan
23 modification and negotiation service and advance fee brokerage using the names CAL STATE
24 FINANCIAL GROUP, CAL STATE HOME LOANS, and/or DOLLAR STRATEGIES, LLC,
25 soliciting, offering to negotiate or perform loan modification services with respect to loans
26 which were secured by liens on real property for compensation or in expectation of
27 compensation and for fees collected in advance of the transaction.

1 10146 of the Code and Section 2972 of the Regulations.

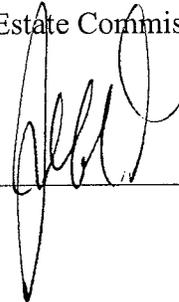
2 IT IS FURTHER ORDERED THAT CAL STATE HOME LOANS, DOLLAR
3 STRATEGIES, LLC and LINDA J. WIGGINS immediately desist and refrain from:

- 4 1. charging, demanding, claiming, collecting and/or receiving advance fees, as
5 that term is defined in Section 10026 of the Code, in any form, and under any
6 conditions, with respect to the performance of loan modifications or any other
7 form of mortgage loan forbearance service in connection with loans on
8 residential property containing four or fewer dwelling units; and
9 2. charging, demanding, claiming, collecting and/or receiving advance fees, as
10 that term is defined in Section 10026 of the Code, for any other real estate
11 related services offered by them to others.

12 DATED: _____ 3/23 _____, 2011.

13
14 JEFF DAVI
Real Estate Commissioner

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20 **Notice:** Business and Professions Code Section 10139 provides that “Any person acting as a
21 real estate broker or real estate salesperson without a license or who advertises using words
22 indicating that he or she is a real estate broker without being so licensed shall be guilty of a
23 public offense punishable by a 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).”

24 cc: Cal State Financial Group, Cal State Home Loans, Dollar Strategies, LLC, Linda J. Wiggins
25 and Joseph Wiggins
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