

1 DEPARTMENT OF REAL ESTATE  
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FILED

AUG 6 2009

DEPARTMENT OF REAL ESTATE

By R Henry

10 STATE OF CALIFORNIA  
11 DEPARTMENT OF REAL ESTATE

12 To: )  
13 O'DELL SALLIS, HOPE WHITE, ) NO. H-5255 SAC  
14 LISA MUNDLING, COMMUNITY HOUSING ) ORDER TO DESIST AND  
15 LAND DEVELOPMENT dba ) REFRAIN  
16 NATIONWIDFORECLOSUREBAILOUT.COM, ) (B&P Code Section 10086)  
and/or any other names or fictitious names. )

17 The Commissioner (Commissioner) of the California Department of Real Estate  
18 (Department) caused an investigation to be made of the activities of O'DELL SALLIS  
19 (SALLIS), HOPE WHITE (WHITE), LISA MUNDLING (MUNDLING), and COMMUNITY  
20 HOUSING LAND DEVELOPMENT (CHLD) doing business as (dba)  
21 NATIONWIDFORECLOSUREBAILOUT.COM. Based on that investigation, the  
22 Commissioner has determined that SALLIS, WHITE, MUNDLING, and CHLD, have engaged  
23 in acts or practices constituting violations of the California Business and Professions Code  
24 (Code), including Section 10177(d) in conjunction with Section 10130 (engaging in the  
25 business of advertising or assuming to act as a real estate broker without first obtaining a real  
26 estate license) and/or Section 2970 (requirements for advance fee agreements) and Section 2972  
27 of Title 10, Chapter 6, California Code of Regulations (Regulations). Furthermore, based on the

1 investigation, the Commissioner hereby issues the following Findings of Fact, Conclusions of  
2 Law, and Desist and Refrain Order under the authority of Section 10086 of the Code.

3 FINDINGS OF FACT

4 1. At no time herein mentioned has SALLIS, WHITE, MUNDLING, and/or  
5 CHLD been licensed by the Department in any capacity.

6 2. CHLD has done, and/or continues to do, business as CHLD and/or  
7 NATIONWIDFORECLOSUREBAILOUT.COM, which has not been licensed by the  
8 Department in any capacity.

9 3. CHLD formerly operated under the name Citi Home Solutions, which  
10 was issued a Desist and Refrain Order in case H-5239 SAC filed on July 8, 2009, for  
11 conducting real estate activity without a license.

12 4. CHLD solicits homeowners for loan modification services on their  
13 website, www.nationwideforeclosurebailout.com. As described on the website, CHLD makes  
14 the following services and general claims:

- 15 • "...we will work with you to help you sell your house..."
- 16 • "We work directly with your mortgage holder to stop harassing phone calls."
- 17 • "We have access to private, non-qualifying money and loans with which you  
18 can refinance your home."
- 19 • "We will re-negotiate your debt with any mortgage holders and create what is  
20 known as a short-sale opportunity."
- 21 • "Our many programs include loan modifications, forbearance-repayment  
22 plans, and short sales."
- 23 • "Community Housing Land Development/CHLD does not act as a  
24 foreclosure consultant and does not provide binding legal advice."

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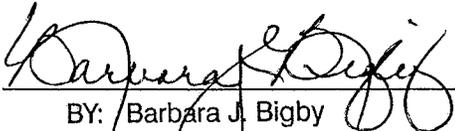




1 (iii) provided an accounting to trust fund owner-beneficiaries pursuant to  
2 Section 2972 of the Regulations.

3 DATED: 8-4-09

4 JEFF DAVI  
5 Real Estate Commissioner

6  
7 By   
8 BY: Barbara J. Bigby  
Chief Deputy Commissioner

9 **Notice:** Business and Professions Code Section 10139 provides that "Any person acting as a  
10 real estate broker or real estate salesperson without a license or who advertises using words  
11 indicating that he or she is a real estate broker without being so licensed shall be guilty of a  
12 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)."

13  
14 cc: Community Housing Land Development  
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15 Carmichael, CA 95608

16 O'Dell Sallis  
17 8109 Warmuth Court  
Antelope, CA 95843

18 Hope White  
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22 Sacramento, CA 95815