

1 DEPARTMENT OF REAL ESTATE
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FILED

OCT 31 2011

DEPARTMENT OF REAL ESTATE
By *[Signature]*

8
9 STATE OF CALIFORNIA

10 DEPARTMENT OF REAL ESTATE

11 To:)
12) NO. H-4246 SD
13 COASTAL HOME RESCUE,)
14 JONATHAN RYAN OWENS and) ORDER TO DESIST AND REFRAIN
15 MARISA MORIS) (B&P Code Section 10086)
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16 The Commissioner (hereinafter "Commissioner") of the California Department of
17 Real Estate (hereinafter "Department") caused an investigation to be made of the activities of
18 COASTAL HOME RESCUE (hereinafter "COASTAL"), JONATHAN RYAN OWENS
19 (hereinafter "OWENS") and MARISA MORIS (hereinafter "MORIS"). Based on that
20 investigation, the Commissioner has determined that COASTAL, OWENS AND MORIS
21 engaged in, are engaging in, or are attempting to engage in, acts or practices constituting
22 violations of the California Business and Professions Code (hereinafter "the Code") and/or title
23 10, chapter 6, California Code of Regulations (hereinafter "the Regulations"), including the
24 business of, acting in the capacity of, and/or advertising or assuming to act as, a real estate broker
25 in the State of California within the meaning of section 10131(d) (performing services for
26 borrowers and/or lenders in connection with loans secured by real property) of the Code.
27 Furthermore, based on the investigation, the Commissioner hereby issues the following Findings

1 of Fact, Conclusions of Law, and Desist and Refrain Order under the authority of section 10086
2 of the Code.

3 Whenever acts referred to below are attributed to OWENS and/or MORIS, those
4 acts are alleged to have been done by OWENS and/or MORIS, acting by himself and/or herself,
5 or by and/or through one or more agents, associates, affiliates, and/or co-conspirators, and using
6 the name "COASTAL HOME RESCUE", or other names or fictitious names unknown at this
7 time (collectively referred to as "the related entities").

8 FINDINGS OF FACT

9 1. At all times relevant herein, OWENS was and is licensed by the
10 Department as a real estate salesperson. At no time herein mentioned was OWENS licensed as
11 a real estate broker.

12 2. At not time herein mentioned has MORIS been licensed by the
13 Department in any capacity.

14 3. At no time herein mentioned has COASTAL been licensed by the
15 Department in any capacity.

16 4. During the period of time set forth below, COASTAL, acting by and
17 through OWENS, MORIS and/or other agents, associates, affiliates and/or co-conspirators,
18 solicited one or more borrowers and negotiated to do one or more of the following acts for
19 another or others, for or in expectation of compensation: negotiate one or more loans for, or
20 perform services for, borrowers and/or lenders in connection with loans secured directly or
21 collaterally by one or more liens on real property; and charge, demand or collect an advance fee
22 for any of the services offered.

23 5. COASTAL solicits homeowners for loan modification services on their
24 website, www.armandgilbert.com/coastalhomerescue. As described on the website, COASTAL
25 claims they specialize in helping their clients avoid foreclosure proceedings and helping
26 customers get the loan modification they are entitled to.

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1 or by imprisonment in the county jail for a term not to exceed six months, or by both fine and
2 imprisonment) of the Code.

3 DESIST AND REFRAIN ORDER

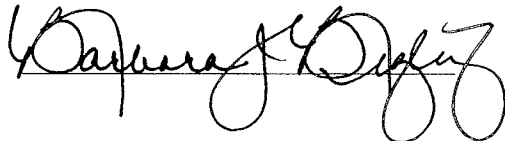
4 Based on the Findings of Fact and Conclusions of Law stated herein, you,
5 COASTAL HOME RESCUE, JONATHAN RYAN OWNES and MARISA MORIS, whether
6 doing business under your own name, or any other name or fictitious name, ARE HEREBY
7 ORDERED to:

8 1. Immediately desist and refrain from performing any acts within the State of
9 California for which a real estate broker license is required; and,

10 2. Immediately desist and refrain from charging, demanding, claiming, collecting
11 and/or receiving advance fees, as that term is defined in section 10026 of the Code, in any form,
12 and under any conditions, with respect to the performance of loan modifications or any other
13 form of mortgage loan forbearance service in connection with loans on residential property
14 containing four or fewer dwelling units (Code Section 10085.6).

15 DATED: 10/13/11

16 BARBARA J. BIGBY
17 Acting Real Estate Commissioner

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19 - NOTICE -

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21 Business and Professions Code Section 10139 provides that "Any person acting as
22 a real estate broker or real estate salesperson without a license or who advertises using words
23 indicating that he or she is a real estate broker without being so licensed shall be guilty of a
24 public offense punishable by a fine not exceeding twenty thousand dollars (\$20,000), or by
25 imprisonment in the county jail for a term not to exceed six months, or by both fine and
26 imprisonment; or if a corporation, be punished by a fine not exceeding sixty thousand dollars
27 (\$60,000)."

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cc: Coastal Home Rescue
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