

1 Department of Real Estate
2 320 West Fourth St. #350
3 Los Angeles, CA 90013

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FILED
MAY 26 2011
DEPARTMENT OF REAL ESTATE

By C.R.

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7
8 BEFORE THE DEPARTMENT OF REAL ESTATE
9 STATE OF CALIFORNIA

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11 To:) No. H-37297 LA
12)
13 PAUL BAIN, dba US Financial Solutions, and) ORDER TO DESIST
14 MACIE BAIN, dba Liberty Financial Review.) AND REFRAIN
15)
16) (B&P Code Section 10086)

17 The Real Estate Commissioner of the State of California ("Commissioner") has
18 caused an investigation to be made of the activities of PAUL BAIN, dba US Financial Solutions,
19 and MACIE BAIN, dba Liberty Financial Review. Based on that investigation, the
20 Commissioner has determined that PAUL BAIN and MACIE BAIN have engaged in, are
21 engaging in, or are attempting to engage in, acts or practices constituting violations of the
22 California Business and Professions Code ("Code"), including acting in the capacity of,
23 advertising or assuming to act as a real estate broker in the State of California within the
24 meaning of Code Section 10131(d) (advertising, soliciting borrowers for, and offering to perform
25 services for borrowers on loans secured by real property). Based on that investigation, the
26 Commissioner hereby issues the following Findings of Fact, Conclusions of Law, and
27 Desist and Refrain Order under the authority of Section 10086 of the Code.

1 Whenever acts referred to below are attributed to PAUL BAIN or MACIE BAIN,
2 those acts are alleged to have been done by those individuals using those fictitious business
3 names, acting by themselves, or by and /or through one or more agents, associates, affiliates
4 and/or co-conspirators, including but not limited to the individuals herein named.

5 FINDINGS OF FACT

6 1. PAUL BAIN is not now and has never been licensed by the Department of
7 Real Estate of the State of California (“Department”) as a real estate broker or as a salesperson
8 employed by a real estate broker.

9 2. MACIE BAIN is not now and has never been licensed by the Department as a
10 real estate broker or as a salesperson employed by a real estate broker.

11 3. On or about November 17, 2009, the Department issued a Desist and Refrain
12 Order in Case No. H-36357 LA, ordering PAUL BAIN, and several other affiliated businesses
13 and individuals, to Desist and Refrain from engaging in loan modification activities requiring a
14 real estate license unless and until he was properly licensed by the Department, and otherwise in
15 compliance with the Real Estate Law.
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17 4. On or about March 25, 2010, PAUL BAIN filed a Fictitious Business Name
18 Statement with the Orange County Recorder’s Office declaring that he was doing business as US
19 Financial Solutions, with a principal place of business located at 1212 N. Broadway, Suite 250,
20 Santa Ana, CA 92701.
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22 5. On or about June 22, 2010, MACIE BAIN filed a Fictitious Business Name
23 Statement with the Orange County Recorder’s Office declaring that she was doing business as
24 Liberty Lending Review, with a principal place of business located at 1212 N. Broadway,
25 Suite 250, Santa Ana, CA 92701.
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1 (ii) charging, demanding, or collecting a fee for any of the services you offer to
2 others, unless and until you obtain a real estate broker license issued by the Department, and
3 until you demonstrate and provide evidence satisfactory to the Commissioner that you are in full
4 compliance with all of the requirements of the Code and Commissioner's Regulations relating to
5 charging, collecting, and accounting for fees.

6 DATED: 5/20, 2011

8 BARBARA J. BIGBY
9 Acting Real Estate Commissioner

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13 **Notice:** Business and Professions Code Section 10139 provides that "Any person acting as a
14 real estate broker or real estate salesperson without a license or who advertises using words
15 indicating that he or she is a real estate broker without being so licensed shall be guilty of a
16 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)."

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22 cc: Paul Bain
23 2101 E. Fourth St., Ste. 3260
24 Santa Ana, CA 92701

25 Macie Bain
26 1212 N. Broadway, Ste. 250
27 Santa Ana, CA 92701