

**BEFORE THE  
MISSOURI REAL ESTATE COMMISSION  
STATE OF MISSOURI**

MISSOURI REAL ESTATE COMMISSION	)	
	)	
vs.	)	License No. 2003026291
	)	
CHRISTOPHER D. FORESTER,	)	
	)	
Licensee.	)	

**FINDINGS OF FACT, CONCLUSIONS OF LAW  
AND REVOCATION ORDER**

Pursuant to § 339.100.5, RSMo,<sup>1</sup> the Missouri Real Estate Commission hereby issues its ORDER REVOKING the real estate license of Christopher D. Forester, License No. 2003026291. As set forth in § 339.100.6, RSMo, Christopher D. Forester may submit a written request to the Administrative Hearing Commission seeking a hearing and review of the Commission's decision to revoke his license. Such written request must be filed with the Administrative Hearing Commission within ninety (90) days of mailing, by certified mail, this notice of revocation. The written request should be addressed to the Administrative Hearing Commission, P.O. Box 1557, Truman State Office Building, Room 640, Jefferson City, MO 65102-1557. If no written request for review is filed with the Administrative Hearing Commission within the ninety-day period, all rights to appeal the Commission's decision shall be considered waived. Should Mr. Forester file a written request for review of this Order, the terms and conditions of this Order shall remain in force and effect unless and until such time as the Administrative Hearing Commission issues an Order to the contrary.

In support of the foregoing, the Commission hereby states:

I.

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<sup>1</sup> All statutory references are to the Revised Statutes of Missouri, as amended, unless otherwise indicated.

## FINDINGS OF FACT

1. The Missouri Real Estate Commission ("Commission") is an agency of the State of Missouri created and existing pursuant to § 339.120, RSMo, for the purpose of executing and enforcing the provisions of §§ 339.010 to 339.205 and §§ 339.710 to 339.855, RSMo, and the regulations promulgated thereunder, relating to real estate salespersons and brokers.
2. Christopher D. Forester ("Forester" or "Licensee") is a natural person residing at 9458 E. Division, Stafford, Missouri 65757. Forester is licensed by this Commission as a real estate salesperson, license number 2003026291, which was current at all times relevant to this proceeding.
3. On or about July 25, 2011, Christopher D. Forester pled guilty to Wire Fraud in violation of 18 U.S.C. § 1343 and 18 U.S.C. § 2, and Money Laundering in violation of 18 U.S.C. § 1957 and 18 U.S.C. § 2, in the United States District Court, Western District of Missouri, Southern Division, case number 09-3093-12-CR-S-ODS, in connection with a home mortgage scheme. On or about January 18, 2012, Forester was sentenced to five years supervised probation including the payment of \$746,588.99 in restitution.
4. Pursuant to notice and § 339.100, RSMo, the Commission held a hearing on June 13, 2012, at the Division of Professional Registration, 3605 Missouri Boulevard, Jefferson City, Missouri 65102, for the purpose of determining whether revocation of Forester's license was required under § 339.100, RSMo. Forester was present without legal counsel. The Commission was represented by Assistant Attorney General Craig Jacobs. All of the members of the Commission were present and participated in the hearing and subsequent deliberations. After being present and considering all of the evidence presented during the hearing, the Commission issues this Findings of Facts, Conclusions of Law and Revocation Order.

## II.

### CONCLUSIONS OF LAW

5. Section 339.100.5, RSMo, provides, in relevant part:

Notwithstanding other provisions of this section, a broker or salesperson's license shall be revoked, or in the case of an applicant, shall not be issued, if the licensee or applicant has pleaded guilty to, entered a plea of nolo contendere to, or been found guilty of any of the following offenses or offenses of a similar nature established under the laws of this, any other state, the United States, or any other country, notwithstanding whether sentence is imposed:

(5) Mortgage fraud as defined in section 570.310, RSMo.

6. Section 570.310, RSMo, provides, in pertinent part:

1. It is unlawful for a person, in connection with the application for or procurement of a loan secured by real estate to willfully:

(1) Employ a device, scheme, or artifice to defraud;

(2) Make an untrue statement of a material fact or to omit to state a material fact necessary in order to make the statement made, in the light of the circumstances under which it is made, not misleading;

(3) Receive any portion of the purchase, sale, or loan proceeds, or any other consideration paid or generated in connection with a real estate closing that such person knew involved a violation of this section; or

(4) Influence, through extortion or bribery, the development, reporting, result, or review of a real estate appraisal, except that this subsection does not prohibit a mortgage lender, mortgage broker, mortgage banker, real estate licensee, or other person from asking the appraiser to do one or more of the following:

(a) Consider additional-property information;

(b) Provide further detail, substantiation, or explanation for the appraiser's value conclusion; or

(c) Correct errors in the appraisal report in compliance with the Uniform Standards of Professional Appraisal Practice.

7. The crimes of Wire Fraud and Money Laundering in connection with a home mortgage scheme as set forth herein are offenses of a similar nature to mortgage fraud as defined in § 570.310, RSMo.

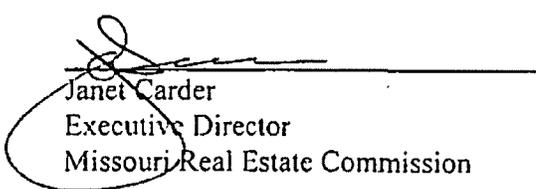
8. As a result of Forester pleading guilty to crimes of a similar nature to mortgage fraud as defined in § 570.310, RSMo, Forester's real estate salesperson license must be revoked under § 339.100.5, RSMo.

III.

**ORDER**

Therefore, pursuant to § 339.100.5, RSMo, it is the ORDER of this Commission that the real estate salesperson license of Christopher D. Forester, license number 2003026291, is hereby revoked. All evidence of licensure shall be returned to the Commission within 30 days of this Order.

So Ordered effective this 22<sup>nd</sup> day of June, 2012.

  
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Janet Carder  
Executive Director  
Missouri Real Estate Commission