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Department of Real Estate
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Los Angeles, CA 90013

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FILED

FEB - 7 2013

DEPARTMENT OF REAL ESTATE
BY: _____

BEFORE THE DEPARTMENT OF REAL ESTATE

STATE OF CALIFORNIA

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To: SANDRA GONZALEZ, aka Sandra Gonzales, aka Sandra Vogan, dba JD Capital Inv, and dba American Home Modifications Services.	No. H-38691 LA ORDER TO DESIST AND REFRAIN (B&P Code Section 10086)

The Real Estate Commissioner of the State of California ("Commissioner") has caused an investigation to be made of the activities of SANDRA GONZALEZ, aka Sandra Gonzales, aka Sandra Vogan, dba JD Capital Inv, and dba American Home Modifications Services. Based on that investigation, the Commissioner has determined that SANDRA GONZALEZ has engaged in, is engaging in, or is attempting to engage in acts or practices constituting violations of the California Business and Professions Code ("Code"), including acting in the capacity of, advertising and/or assuming to act as a real estate broker in the State of California within the meaning of Code Sections 10131(d) (advertising, soliciting borrowers for, and offering to perform loan modification services for distressed homeowners) and 10131.2 (collecting advance fees in connection with those services). Based on that investigation, the

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

Whenever acts referred to below are attributed to SANDRA GONZALEZ, aka Sandra Gonzales, dba JD Capital Inv, and/or dba American Home Modifications Services, those acts are alleged to have been done by SANDRA GONZALEZ using those fictitious business names, or other fictitious business names, acting by herself, and/or through one or more agents, employees, associates, affiliates and/or co-conspirators, including but not limited to the individuals herein named.

FINDINGS OF FACT

1. SANDRA GONZALEZ, aka Sandra Gonzales, aka Sandra Vogan, , dba JD Capital Inv, and dba American Home Modifications Services ("GONZALEZ") is not now, and has never been, licensed by the Department of Real Estate of the State of California ("Department") as a real estate broker or as a salesperson employed by a real estate broker.

2. On or about April 17, 2009, GONZALEZ filed a fictitious business name statement with the Riverside County Clerk's office indicating that she was doing business as JD Capital Inv. with an office located at 23721 Doncaster Dr., Moreno Valley, CA 92553.

3. On or about July 14, 2009, GONZALEZ filed a fictitious business name statement with the Riverside County Clerk's office indicating that she would be conducting business as American Home Modifications Services with offices located at 24384 Sunnymead Blvd., Moreno Valley, CA 92553.

4. Beginning on or before July 9, 2009, and continuing through on or after the present time, GONZALEZ has operated mortgage lending and related loan modification businesses under the following companies and/or fictitious business names and locations:

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(a) American Home Modifications Services
24384 Sunnymead Blvd., Suite #101
Moreno Valley, CA 92553

(b) American Home Modification Service
(A.H.M.S.)
24384 Sunnymead Blvd., Suite #101
Moreno Valley, CA 92553

(c) JD Capital Investment
24384 Sunnymead Blvd., Ste 101
Moreno Valley, CA 92553

(d) JD Capital INV
23721 Doncaster Dr.
Moreno Valley, CA 92553

(e) JD Capital Inv
3896 Chardonnay Dr.
Perris, CA 92571

(f) Capital Inv.
24384 Sunnymead Blvd.
Moreno Valley, CA 92553

(g) American Home Services
24384 Sunnymead Blvd.
Moreno Valley, CA 92553

Gloria R.

5. On or about July 7, 2009, Gloria R. entered into a loan modification agreement with GONZALEZ, doing business as Capital Inv. Pursuant to the agreement, Gloria R. agreed to pay GONZALEZ fees for loan modification services.

6. On July 7, 2009, Gloria R. paid GONZALEZ $1,500.00 in a check made out to JD Capital Investment. On November 5, 2009, Gloria R. paid GONZALEZ $1,000.00 in a check made out to American Home Services. GONZALEZ provided Gloria R. with receipts for each of these payments.

7. Gloria R. did not obtain a loan modification and GONZALEZ did not refund

the money paid.

Patricia R.

8. On or about July 26, 2009, Patricia R. entered into a loan modification agreement with GONZALEZ, doing business as JD Capital Investment, Capital Inv. and AHM Service. Pursuant to the agreement, GONZALEZ agreed to provide loan modification services to Patricia R. in exchange for payment of a total fee of $3,500.00.

9. On July 26, 2009, Patricia R. paid GONZALEZ $2,000.00 in a check made out to JD Capital Investment to start the modification process.

10. GONZALEZ did not obtain a loan modification for Patricia R. and did not perform services promised. In March, 2010, Patricia R. demanded a refund, but GONAZALEZ failed to refund any of Patricia R's money.

Jesus V.

11. On or about November 6, 2009, Jesus V. entered into a loan modification agreement with GONZALEZ, doing business as JD Capital Investment and as American Home Modification Service. Sonia Alfonso acted as the agent for American Home Modification Service and JD Capital Investment. Pursuant to the agreement, GONZALEZ, doing business as JD Capital Investment and American Home Modification Service, agreed to provide loan modification services to Jesus V. in exchange for payment of fees totaling $2,300.00.

12. On or about November 6, 2009, Jesus V. paid an advance fee of $700.00 in a check made out to JD Capital Investments for the loan modification services.

13. Jesus V. subsequently signed a cancellation agreement, which was also signed by GONZALEZ. He did not receive a refund, and did not receive a loan modification.

Maria and Elias L.

14. On or about April 18, 2010, Maria and Elias L. entered into an agreement

with GONZALEZ, doing business as American Home Modification Service and JD Capital Investment, pursuant to which her companies would provide loan modification services in exchange for the payment of fees, including advance fees. Unlicensed agent Victor Elera acted as a loan consultant for GONZALEZ and her businesses JD Capital Investment and American Home Modification Service. He provided Maria and Elias L. with a flyer about the companies' services, as well as a business card and photo identification.

15. On April 18, 2010, Maria and Elias L. paid JD Capital Investment a total of $700.00 in advance fees through two separate checks..

16. GONZALEZ and her agents and employees did not provide loan modification services for Maria and Elias, and refused to refund the advance fees paid.

Maria R.

17. On or about July 26, 2010, Maria R. entered into a loan modification agreement with an agent of GONZALEZ' who identified herself as Eugenia Escobar. Pursuant to the agreement, GONZALEZ offered to provide loan modification assistance in exchange for payment of fees, including an advance fee.

18. On or about July 26, 2010, Maria R. paid advance fees of $750.00 in a check made out to JD Capital Investment.

19. GONZALEZ did not obtain a loan modification for Maria R. and did not refund the money she paid.

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CONCLUSIONS OF LAW

The conduct, acts and/or omissions of SANDRA GONZALEZ, as set forth in the Findings of Fact above, when not licensed by the Department as a real estate broker or as a salesperson employed by a real estate broker licensed by the Department, was in violation of Code Section 10130.

DESIST AND REFRAIN ORDER

Based on the Findings of Fact and Conclusions of Law stated herein, SANDRA GONZALEZ, whether doing business under your own names, or any other names, or fictitious names, ARE HEREBY ORDERED to immediately desist and refrain from performing any acts which require a real estate broker license until you are properly licensed. Such acts include, but are not limited to:

(i) soliciting borrowers and/or performing services for borrowers or lenders in connection with loans secured directly or collaterally by one or more liens on real property, and

(ii) charging, demanding, or collecting a fee for any of the services you offer to others, unless and until you obtain a real estate broker license issued by the Department, and until you demonstrate and provide evidence satisfactory to the Commissioner that you are in full compliance with all of the requirements of the Code and Commissioner's Regulations relating to charging, collecting, and accounting for fees.

DATED: 2/1, 2013.

REAL ESTATE COMMISSIONER

By AWET P. KIDANE
Chief Deputy Commissioner

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

cc: Sandra Gonzalez
24384 Sunnymead Blvd., Suite #101
Moreno Valley, CA 92553

Sandra Gonzalez
3896 Chardonnay Dr.
Perris, CA 92571

JD Capital Inv
23721 Doncaster Dr.
Moreno Valley, CA 92553