

FILED

MAR - 2 2017

BUREAU OF REAL ESTATE

By 

1 BUREAU OF REAL ESTATE
2 320 West Fourth Street, Ste. 350
3 Los Angeles, California 90013
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5 (213) 576-6982
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9 STATE OF CALIFORNIA

10 BUREAU OF REAL ESTATE

11 To:)	
)	NO. H-04883 SD
12 LOAN MODIFICATION KEY, a corporation,)	
13 PATRICIA ANN KAMMERZELL, an individual)	
14 doing business as Loan Modification Key)	
and as Patti's Processing, and)	
15 KELSEY YAKOU, an individual doing)	ORDER TO DESIST AND
16 business as Loan Modification Key and as)	REFRAIN
LMK Document Preparation and Follow Up)	(B&P Code Section 10086)
)	

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18 The Commissioner (Commissioner) of the California Bureau of Real Estate

19 (Bureau) caused an investigation to be made of the activities of LOAN MODIFICATION KEY,

20 a corporation, PATRICIA ANN KAMMERZELL, an individual doing business as Loan

21 Modification Key and as Patti's Processing ("KAMMERZELL"), and KELSEY YAKOU, an

22 individual doing business as Loan Modification Key and as LMK Document Preparation and

23 Follow Up ("YAKOU"). Based on that investigation, the Commissioner has determined that

24 LOAN MODIFICATION KEY, KAMMERZELL, and YAKOU have engaged in, are engaging

25 in, or are attempting to engage in, acts or practices constituting violations of the California

26 Business and Professions Code (Code), including the business of, acting in the capacity of,

27 and/or advertising or assuming to act as a real estate broker in the State of California within the

1 meaning of Section 10131(d) (performing services for borrowers in connection with loans
2 secured by real property) and Section 10131.2 (advance fee handling) of the Code.

3 Furthermore, based on the investigation, the Commissioner hereby issues the following
4 Findings of Fact, Conclusions of Law, and Desist and Refrain Order under the authority of
5 Section 10086 of the Code.

6 Whenever acts referred to below are attributed to LOAN MODIFICATION
7 KEY, KAMMERZELL, and YAKOU, those acts are alleged to have been done by LOAN
8 MODIFICATION KEY, KAMMERZELL, and YAKOU, acting by themselves, or by and/or
9 through one or more agents, associates, affiliates, and/or co-conspirators.

10 FINDINGS OF FACT

11 1. From August 8, 2002, to November 14, 2010, KAMMERZELL was licensed
12 by the Bureau as a restricted real estate salesperson. KAMMERZELL's license expired on
13 November 14, 2010, and has not been renewed to date. KAMMERZELL's mailing address on
14 file with the Bureau is 1612 La Corta Street, Lemon Grove, CA 91945.

15 2. LOAN MODIFICATION KEY and YAKOU are not now, and have never
16 been, licensed by the Bureau in any capacity.

17 3. On or about May 4, 2009, KAMMERZELL filed a Fictitious Business Name
18 Statement with the County of San Diego Recorder/County Clerk for Patti's Processing.
19 KAMMERZELL filed the document as an individual with the address 1612 La Corta Street,
20 Lemon Grove, CA 91945.

21 4. On or about April 5, 2012, a Statement of Information was filed with the
22 Secretary of State of the State of California for Loan Modification Key LLC. YAKOU was
23 listed under the sole Manager or Member with the address 1612 La Corta Street,
24 Lemon Grove, CA 91945. Loan Modification Key LLC's type of business was described as
25 "Sales – Information on the Internet".

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1 5. On or about March 11, 2013, YAKOU filed a Fictitious Business Name
2 Statement with the County of San Diego Recorder/County Clerk for Loan Modification Key.
3 YAKOU filed the document as an individual with the address 1612 La Corta Street,
4 Lemon Grove, CA 91945.

5 6. On or about April 11, 2013, YAKOU filed a Limited Liability Company
6 Certificate of Cancellation with the Secretary of State of the State of California for Loan
7 Modification Key LLC. YAKOU filed the document as the Owner of Loan Modification
8 Key LLC with the address 1612 La Corta Street, Lemon Grove, CA 91945.

9 7. On or about July 5, 2013, YAKOU filed a Fictitious Business Name
10 Statement with the County of San Diego Recorder/County Clerk for LMK Document
11 Preparation and Follow Up. YAKOU filed the document as an individual with the address
12 1612 La Corta Street, Lemon Grove, CA 91945.

13 8. On or about June 6, 2014, YAKOU filed a Statement of Abandonment of Use
14 Fictitious Business Name with the San Diego County Recorder/County Clerk for Loan
15 Modification Key. YAKOU filed the document as the registrant with the address
16 1612 La Corta Street, Lemon Grove, CA 91945.

17 9. On or about June 6, 2014, KAMMERZELL filed a Fictitious Business Name
18 Statement with the County of San Diego Recorder/County Clerk for Loan Modification Key.
19 KAMMERZELL filed the document as an individual with the address 1612 La Corta Street,
20 Lemon Grove, CA 91945.

21 10. On or about June 17, 2014, Articles of Incorporation were filed with the
22 Secretary of State of the State of California for LOAN MODIFICATION KEY.
23 KAMMERZELL was listed as LOAN MODIFICATION KEY's agent for service of process
24 with the address 8030 La Mesa Blvd. #265, La Mesa, California 91942.

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1 11. On or about August 6, 2014, KAMMERZELL filed a Statement of
2 Information with the Secretary of State of the State of California for LOAN MODIFICATION
3 KEY. KAMMERZELL was listed as the Chief Executive Officer, Chief Financial Officer, and
4 Agent for Service of Process of LOAN MODIFICATION KEY with the address
5 8030 La Mesa Blvd. #265, La Mesa, CA 91942. YAKOU was listed as the Secretary of LOAN
6 MODIFICATION KEY with the address 8030 La Mesa Blvd. #265, La Mesa, CA 91942.

7 12. On or about November 23, 2015, KAMMERZELL filed a Statement of
8 Information with the Secretary of State of the State of California for LOAN MODIFICATION
9 KEY. KAMMERZELL was listed as the Chief Executive Officer and Agent for Service of
10 Process of LOAN MODIFICATION KEY with the address 8030 La Mesa Blvd. #265,
11 La Mesa, CA 91942. YAKOU was listed as the Chief Financial Officer of LOAN
12 MODIFICATION KEY with the address 8030 La Mesa Blvd. #265, La Mesa, CA 91942.

13 13. From at least March 4, 2015, through the present, LOAN MODIFICATION
14 KEY has operated a website at <http://www.loanmodificationkey.com>, through which LOAN
15 MODIFICATION KEY solicits one or more of the following acts for another or others, for or in
16 expectation of compensation: perform services for borrowers and/or lenders in connection with
17 loans secured directly or collaterally by one or more liens on real property; and charge, demand
18 or collect an advance fee for any of the services offered.

19 Sandra R. Transaction

20 14. On or about May 2, 2014, Sandra R. entered into an agreement with
21 YAKOU, doing business as Loan Modification Key and as LMK Document Preparation, in
22 which YAKOU would perform services in connection with a loan secured by real property for
23 Sandra R., in exchange for the payment of advance fees.

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1 15. On or about June 19, 2014, YAKOU, doing business as Loan Modification
2 Key and as LMK Document Preparation, sent an email to Sandra R. YAKOU used the email
3 address lmkstatus@gmail.com. YAKOU also sent the email to KAMMERZELL at the email
4 address loanmodificationkey@gmail.com. YAKOU's email included the statement:
5 "CONGRATULATIONS, YOUR LOAN MODIFICATION HAS BEEN APPROVED WITH
6 OCWEN!" YAKOU's email also included the statement: "We will be following up with
7 Ocwen for the next three months to ensure your safety and to check status of your request (if
8 any documents are needed). Once you receive the agreement from Ocwen, please scan the
9 document and sent it to us via email if possible. Fax is ok too! I also asked them to send it to
10 us directly via email as well."

11 16. On or about July 25, 2014, YAKOU, doing business as Loan Modification
12 Key and as LMK Document Preparation, sent an email to Sandra R. YAKOU used the email
13 address lmkstatus@gmail.com. YAKOU also sent the email to KAMMERZELL at the email
14 address loanmodificationkey@gmail.com. YAKOU's email included the statement: "I called
15 Ocwen Loan Servicing and spoke to Shekhar (he did not have an id or extension) regarding the
16 status of the loan modification." YAKOU's email also included the statement: "You can also
17 email us if that is your preference: lmkstatus@gmail.com and
18 loanmodificationkey@gmail.com."

19 17. On or about October 31, 2014, YAKOU, doing business as Loan
20 Modification Key and as LMK Document Preparation, sent an email to Sandra R. YAKOU
21 used the email address lmkstatus@gmail.com. YAKOU also sent the email to
22 KAMMERZELL at the email address loanmodificationkey@gmail.com. YAKOU's email
23 included the statement: "I called Ocwen Loan Servicing and spoke to Arijit, employee id
24 HI14487, regarding the status of the final loan modification." YAKOU's email also included
25 the statement: "You can also communicate via email if that is your preference:
26 lmkstatus@gmail.com and loanmodificationkey@gmail.com."

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1 names, or any other names or fictitious names, ARE HEREBY ORDERED to immediately
2 desist and refrain from performing any acts within the State of California for which a real estate
3 broker license is required. In particular, it is ordered to desist and refrain from:

4 1. charging, demanding, claiming, collecting and/or receiving advance fees, as
5 that term is defined in Section 10026 of the Code, in any form, and under any conditions, with
6 respect to the performance of loan modifications or any other form of mortgage loan
7 forbearance service in connection with loans on residential property containing four or fewer
8 dwelling units; and

9 2. charging, demanding, claiming, collecting and/or receiving advance fees, as
10 that term is defined in Section 10026 of the Code, for any other real estate related services
11 offered by them to others.

12 DATED: 2/24/17

13 Wayne S. Bell
14 Real Estate Commissioner

15 By: *Daniel J. Sandri*
16 Daniel J. Sandri
17 Chief Deputy Commissioner

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19 **Notice:** Business and Professions Code Section 10139 provides that "Any person acting as a
20 real estate broker or real estate salesperson without a license or who advertises using words
21 indicating that he or she is a real estate broker without being so licensed shall be guilty of a
22 public offense punishable by a fine not exceeding twenty thousand dollars (\$20,000), or by
23 imprisonment in the county jail for a term not to exceed six months, or by both fine and
24 imprisonment; or if a corporation, be punished by a fine not exceeding sixty thousand dollars
25 (\$60,000)."
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1 cc: LOAN MODIFICATION KEY
2 c/o PATRICIA ANN KAMMERZELL
3 8030 La Mesa Blvd. #265
4 La Mesa, CA 91942

5 PATRICIA ANN KAMMERZELL
6 1612 La Corta Street
7 Lemon Grove, CA 91945

8 KELSEY YAKOU
9 1612 La Corta Street
10 Lemon Grove, CA 91945
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