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DEPARTMENT OF REAL ESTATE

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May 17, 2012

DEPARTMENT OF REAL ESTATE

By P. Jones

STATE OF CALIFORNIA

DEPARTMENT OF REAL ESTATE

To:

THE DOSSMAN GROUP,
and SANDRA JACKSON DOSSMAN

No. H-5815 SAC

ORDER TO DESIST AND REFRAIN
(B&P Code Section 10086)

The Commissioner of the California Department of Real Estate (hereinafter "Department") caused an investigation to be made of the activities of THE DOSSMAN GROUP and SANDRA JACKSON DOSSMAN. Based on that investigation, the Commissioner has determined that THE DOSSMAN GROUP and SANDRA JACKSON DOSSMAN have engaged in, are engaging in, or are attempting to engage in, acts or practices constituting violations of the California Business and Professions Code (hereinafter "Code") and/or Title 10, Chapter 6, California Code of Regulations (hereinafter "Regulations"), including the business of, acting in the capacity of, and/or advertising or assuming to act as, a real estate broker in the State of California within the meaning of Sections 10131(d) (performing services for borrowers and/or lenders in connection with loans secured by real property) and 10131.2 (real estate broker license required to charge and collect an advance fee) of the Code. Furthermore, based on the 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.

1 Whenever acts referred to below are attributed to THE DOSSMAN GROUP those
2 acts are alleged to have been done by SANDRA JACKSON DOSSMAN, acting by herself, or by
3 and/or through one or more agents, associates, affiliates, and/or co-conspirators, and using the
4 name "The Dossman Group", or other names or fictitious names unknown at this time.

5 FINDINGS OF FACT

6 1. At no time have either THE DOSSMAN GROUP or SANDRA
7 JACKSON DOSSMAN been licensed by the Department in any capacity.

8 2. During the period of time set forth below, THE DOSSMAN GROUP and
9 SANDRA JACKSON DOSSMAN solicited borrowers and negotiated to do one or more of the
10 following acts for another or others, for or in expectation of compensation; negotiate one or more
11 loans for, or perform services for, borrowers and/or lenders in connection with loans secured
12 directly or collaterally by one or more liens on real property; and charge, demand or collect an
13 advance fee for any of the services offered.

14 3. Beginning on or about March 17, 2010, SANDRA JACKSON
15 DOSSMAN, as a representative of THE DOSSMAN GROUP, solicited Elan V. (hereinafter
16 "Elan") in order to provide a loan modification and negotiation services on behalf of Elan in
17 connection with a loan secured by real property located at 19780 Poppy Way, Weimar,
18 California.

19 4. On or about March 17, 2012, SANDRA JACKSON DOSSMAN, as a
20 representative of THE DOSSMAN GROUP, demanded and received an advance fee of \$2,240
21 from Elan for the activities described in Paragraph 3.

22 CONCLUSIONS OF LAW

23 5. Based on the findings of fact contained in paragraphs 1 through 4, THE
24 DOSSMAN GROUP and SANDRA JACKSON DOSSMAN solicited one or more borrowers to
25 perform services for those borrowers and/or those borrowers' lenders in connection with loans
26 secured directly or collaterally by one or more liens on real property located within the State of
27 California, and charged, demanded or collected advance fees for the services to be provided,

1 which acts require a real estate broker license under Sections 10131(d) (real estate license
2 required for enumerated acts) and 10131.2 (real estate broker license required to charge or
3 collect an advance fee) of the Code, in violation of Section 10130 of the Code.

4 6. THE DOSSMAN GROUP and SANDRA JACKSON DOSSMAN used a
5 form of advance fee agreement which had not been provided to the Department for its prior
6 review and consideration, in violation of Section 10085 of the Code (prior submission of
7 advance fee materials required) and Section 2970 (details for prior submission of advance fee
8 materials) of the Regulations.

9
10 DESIST AND REFRAIN ORDER

11 Based on the Findings of Fact and Conclusions of Law stated herein, THE
12 DOSSMAN GROUP and SANDRA JACKSON DOSSMAN, whether doing business under your
13 own name, or any other name or fictitious name, ARE HEREBY ORDERED to:

14 1. Immediately desist and refrain from performing any acts within the State
15 of California for which a real estate broker license is required. In particular, you are ordered to
16 desist and refrain from soliciting borrowers and/or performing services for borrowers or lenders
17 in connection with loans secured directly or collaterally by one or more liens on real property,
18 unless and until you obtain a real estate broker license issued by the Department.

19 2. Immediately desist and refrain from charging, demanding, claiming,
20 collecting and/or receiving advance fees, as that term is defined in Section 10026 of the Code,
21 for any of the services you offer to others, unless and until you demonstrate and provide
22 evidence satisfactory to the Commissioner that you are properly licensed by the Department as a
23 real estate broker, and that THE DOSSMAN GROUP and SANDRA JACKSON DOSSMAN:

24 (A) Have an advance fee agreement which has been submitted to
25 the Department and which is in compliance with Sections 2970 and 2972 of the Regulations;

26 (B) Have placed all previously collected advance fees into a trust
27 account for that purpose and are in compliance with Section 10146 of the Code;

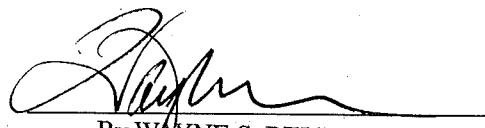
1 (C) Have provided an accounting to trust fund owner-beneficiaries
2 pursuant to Section 2972 of the Regulations; and

3 (D) Are in compliance with California law, as amended effective as
4 of October 11, 2009, with respect to loan modification and/or forbearance services. Under
5 the amended law, you can only collect advance fees for loan modification or other mortgage
6 loan forbearance services related to commercial loans and loans for residential properties
7 containing five or more dwelling units.

8 3. Immediately desist and refrain from demanding, claiming, collecting and/or
9 receiving advance fees, as that term is defined in Section 10026 of the Code, in any form, and
10 under any conditions, with respect to the performance of loan modification or any other form of
11 mortgage loan forbearance services in connection with loans on residential property containing
12 four or fewer dwelling units.

13 DATED: 4/22/2012

14
15 Real Estate Commissioner

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18 By WAYNE S. BELL
19 Chief Counsel

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21 **- NOTICE -**

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