

**FILED**

1 BUREAU OF REAL ESTATE  
2 P. O. Box 137007  
3 Sacramento, CA 95813-7007

**July 8, 2014**

4 Telephone: (916) 263-8672

BUREAU OF REAL ESTATE



By \_\_\_\_\_

STATE OF CALIFORNIA

BUREAU OF REAL ESTATE

11 To:

12 KURTIS RAY SANDHOFF, CHRISTY  
13 SANDHOFF and AIM PROPERTY  
14 SOLUTIONS, INC.

No. H-6151 SAC

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

15 The Commissioner of the California Bureau of Real Estate (Bureau) caused an  
16 investigation to be made of the activities of KURTIS RAY SANDHOFF (KURTIS), CHRISTY  
17 SANDHOFF (CHRISTY), and AIM PROPERTY SOLUTIONS, INC. (AIM). Based on that  
18 investigation, the Commissioner has determined that KURTIS, CHRISTY, and AIM have  
19 engaged in, are engaging in, or are attempting to engage in, acts or practices constituting  
20 violations of the California Business and Professions Code (Code) and/or Title 10, Chapter 6,  
21 California Code of Regulations (Regulations), including the business of, acting in the capacity  
22 of, and/or advertising or assuming to act as, a real estate broker in the State of California within  
23 the meaning of Sections 10131(d) (performing services for borrowers and/or lenders in  
24 connection with loans secured by real property), 10131.2 (real estate broker license required to  
25 charge and collect an advance fee) of the Code, 10085 (advance fee agreements and materials),  
26 10085.5 (collecting unauthorized advance fees), and/or 10166.02(b) (failing to obtain a  
27 mortgage loan originator license endorsement) of the Code. Furthermore, based on the

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

3 Whenever acts referred to below are attributed to KURTIS, CHRISTY, and/or  
4 AIM, those acts are alleged to have been done by KURTIS and/or CHRISTY, acting by  
5 themselves, or by and/or through one or more agents, associates, affiliates, and/or co-  
6 conspirators, and using the name "AIM Property Solutions", or other names or fictitious names  
7 unknown at this time.

8 FINDINGS OF FACT

9 1. At all times mentioned, KURTIS has been licensed by the Bureau as a  
10 real estate broker, doing business as Gold Financial Services. KURTIS has a mortgage loan  
11 originator license endorsement, which is "approved – inactive". Therefore, KURTIS was not  
12 authorized to conduct mortgage loan activity.

13 2. At no time mentioned has CHRISTY been licensed by the Bureau in any  
14 capacity. At no time mentioned has CHRISTY obtained a mortgage loan originator license  
15 endorsement.

16 3. AIM is a corporation in the State of California whose status is currently  
17 suspended. At no time mentioned has AIM been licensed by the Bureau in any capacity. At no  
18 time mentioned has AIM obtained a mortgage loan originator license endorsement.

19 4. During the period of time set forth below, KURTIS, CHRISTY, and AIM  
20 solicited borrowers and negotiated to do one or more of the following acts for another or others,  
21 for or in expectation of compensation; negotiated one or more loans for, or performed services  
22 for, borrowers and/or lenders in connection with loans secured directly or collaterally by one or  
23 more liens on real property; and charged, demanded or collected an advance fee for any of the  
24 services offered.

25 ///

26 ///

27 ///



1 mortgage loan for one or more borrowers without obtaining a mortgage loan originator license  
2 endorsement in violation of Section 10166.02(b) of the Code.

3 10. KURTIS, CHRISTY, and AIM used a form of advance fee agreement  
4 which had not been provided to the Bureau for its prior review and consideration, in violation of  
5 Section 10085 of the Code (prior submission of advance fee materials required) and Section  
6 2970 (details for prior submission of advance fee materials) of the Regulations.

7 DESIST AND REFRAIN ORDER

8 Based on the Findings of Fact and Conclusions of Law stated herein, KURTIS,  
9 CHRISTY, and AIM, whether doing business under their own name, or any other name or  
10 fictitious name, ARE HEREBY ORDERED to:

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

17 2. Immediately desist and refrain from charging, demanding, claiming,  
18 collecting, and/or receiving advance fees, as that term is defined in Section 10026 of the Code,  
19 for any of the services they offer to others, unless and until they demonstrate and provide  
20 evidence satisfactory to the Commissioner that they are properly licensed by the Bureau as a real  
21 estate broker and obtain a mortgage loan originator license endorsement, and that KURTIS,  
22 CHRISTY, and AIM:

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

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

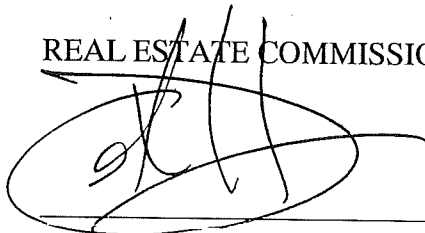
1 (C) Have provided an accounting to trust fund owner-beneficiaries  
2 pursuant to Section 2972 of the Regulations; and

3 (D) Are in compliance with California law, as amended effective as of  
4 October 11, 2009, with respect to loan modification and/or forbearance services. Under the  
5 amended law, you can only collect advance fees for loan modification or other mortgage loan  
6 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: JUN 13 2014

14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27

REAL ESTATE COMMISSIONER  
  
By: JEFFREY MASON  
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)."