

1 In addition, based on that investigation, the Commissioner has determined that
2 EXPRESS MODIFICATIONS, DAVID GOTTERUP, RANDY GOTTERUP, and SANDRA
3 GONZALEZ have engaged in or are engaging in acts or are attempting to engage practices
4 constituting violations of the California Business and Professions Code ("Code"). Based on the
5 findings of that investigation, set forth below, the Commissioner hereby issues the following
6 Findings of Fact, Conclusions of Law, and Desist and Refrain Order under the authority of
7 Section 10086 of the Code.

8 FINDINGS OF FACT

9 1. At no time mentioned herein have EXPRESS MODIFICATIONS, DAVID
10 GOTTERUP, RANDY GOTTERUP, and SANDRA GONZALEZ ever been licensed by the
11 Department in any capacity.

12 2. DAVID GOTTERUP and RANDY GOTTERUP are officers or directors of
13 EXPRESS MODIFICATIONS.

14 3. For an unknown period of time beginning no later than February 25, 2009,
15 while using the unlicensed fictitious business name EXPRESS MODIFICATIONS, DAVID
16 GOTTERUP, RANDY GOTTERUP, and SANDRA GONZALEZ engaged in the business of
17 soliciting borrowers to modify or negotiate loans secured by real property, and claimed,
18 demanded, charged, received, collected or contracted for the collection of advance fees, within
19 the meaning of Code Section.10026.

20 4. On or about February 25, 2009, SANDRA GONZALEZ and RANDY
21 GOTTERUP solicited loan modification and negotiation services on behalf of EXPRESS
22 MODIFICATIONS to borrower Parrish J. Parrish J. paid an advance fee of \$1,250 to EXPRESS
23 MODIFICATIONS pursuant to an advance fee agreement for loan modification and negotiation
24 services in connection with a loan secured by a lien on real property located in California.
25 EXPRESS MODIFICATIONS failed to perform the loan modification and negotiation services
26 that had been promised to Parrish J. EXPRESS MODIFICATIONS failed to refund the advance
27 fee paid by Parrish J.
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1 CONCLUSIONS OF LAW

2 Based on the information contained in Paragraphs 1 through 4, above, EXPRESS
3 MODIFICATIONS, DAVID GOTTERUP, RANDY GOTTERUP, and SANDRA GONZALEZ,
4 violated Section 10130 of the Code by engaging in the activities without first obtaining a broker
5 license from the Department or being under the employ of a licensed real estate broker.

6 DESIST AND REFRAIN ORDER

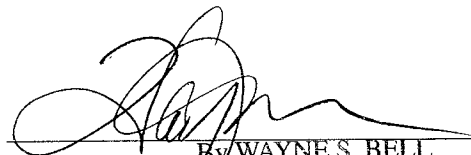
7 Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW stated
8 herein, IT IS HEREBY ORDERED THAT EXPRESS MODIFICATIONS, DAVID
9 GOTTERUP, RANDY GOTTERUP, and SANDRA GONZALEZ whether doing business under
10 their own names, or any other names, or any fictitious name, ARE HEREBY ORDERED to
11 immediately desist and refrain from performing any acts within the State of California for which
12 a real estate broker license is required. In particular each of them is ORDERED TO DESIST
13 AND REFRAIN from:
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15 1. charging, demanding, claiming, collecting and/or receiving advance fees, as
16 that term is defined in Section 10026 of the Code, in any form, and under any conditions, with
17 respect to the performance of loan modifications or any other form of mortgage loan forbearance
18 service in connection with loan on residential property containing four or fewer dwelling units;
19 and

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

23 DATED: May 29, 2012.

24
25 Real Estate Commissioner

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28 By WAYNE S. BELL
Chief Counsel

1 **Notice:** Business and Professions Code Section 10139 provides that “Any person acting as a
2 real estate broker or real estate salesperson without a license or who advertises using words
3 indicating that he or she is a real estate broker without being so licensed shall be guilty of a
4 public offense punishable by a fine not exceeding twenty thousand dollars (\$20,000), or by
5 imprisonment in the county jail for a term not to exceed six months, or by both fine and
6 imprisonment; or if a corporation, be punished by a fine not exceeding sixty thousand dollars
7 (\$60,000).”
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24 cc: Express Modifications, David Gotterup, Randy Gotterup, Sandra Gonzalez
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