

**FILED**

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**May 17, 2012**

DEPARTMENT OF REAL ESTATE

By *P. Jones*

STATE OF CALIFORNIA

DEPARTMENT OF REAL ESTATE

11 To:	)	No. H-5815 SAC
12 THE DOSSMAN GROUP,	)	)
13 and SANDRA JACKSON DOSSMAN	)	<u>ORDER TO DESIST AND REFRAIN</u>
14	)	(B&P Code Section 10086)

15 The Commissioner of the California Department of Real Estate (hereinafter  
16 "Department") caused an investigation to be made of the activities of THE DOSSMAN GROUP  
17 and SANDRA JACKSON DOSSMAN. Based on that investigation, the Commissioner has  
18 determined that THE DOSSMAN GROUP and SANDRA JACKSON DOSSMAN 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 (hereinafter "Code") and/or Title 10,  
21 Chapter 6, California Code of Regulations (hereinafter "Regulations"), including the business  
22 of, acting in the capacity of, and/or advertising or assuming to act as, a real estate broker in the  
23 State of California within the meaning of Sections 10131(d) (performing services for borrowers  
24 and/or lenders in connection with loans secured by real property) and 10131.2 (real estate broker  
25 license required to charge and collect an advance fee) of the Code. Furthermore, based on the  
26 investigation, the Commissioner hereby issues the following Findings of Fact, Conclusions of  
27 Law, and Desist and Refrain Order under the authority of Section 10086 of the Code.



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   DESIST AND REFRAIN ORDER

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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;

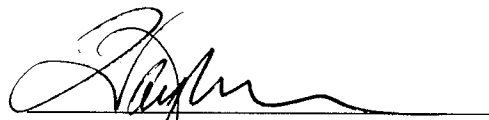
1 (C) Have provided an accounting to trust fund owner-beneficiaries  
2 pursuant to Section 2972 of the Regulations; and

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)."