

1 Department of Real Estate  
2 320 West Fourth St. #350  
3 Los Angeles, CA 90013

4 (213) 576-6982

**FILED**

FEB -7 2013

DEPARTMENT OF REAL ESTATE  
BY: \_\_\_\_\_

8  
9 BEFORE THE DEPARTMENT OF REAL ESTATE  
10 STATE OF CALIFORNIA

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12 To: ) No. H-38691 LA  
13 )  
14 SANDRA GONZALEZ, aka Sandra Gonzales, ) ORDER TO  
15 aka Sandra Vogan, dba JD Capital Inv, and dba ) DESIST AND REFRAIN  
American Home Modifications Services. ) (B&P Code Section 10086)  
)

16 The Real Estate Commissioner of the State of California ("Commissioner") has  
17 caused an investigation to be made of the activities of SANDRA GONZALEZ, aka Sandra  
18 Gonzales, aka Sandra Vogan, dba JD Capital Inv, and dba American Home Modifications  
19 Services. Based on that investigation, the Commissioner has determined that SANDRA  
20 GONZALEZ has engaged in, is engaging in, or is attempting to engage in acts or practices  
21 constituting violations of the California Business and Professions Code ("Code"), including  
22 acting in the capacity of, advertising and/or assuming to act as a real estate broker in the State of  
23 California within the meaning of Code Sections 10131(d) (advertising, soliciting borrowers for,  
24 and offering to perform loan modification services for distressed homeowners) and 10131.2  
25 (collecting advance fees in connection with those services). Based on that investigation, the  
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1 Commissioner hereby issues the following Findings of Fact, Conclusions of Law, and Desist and  
2 Refrain Order under the authority of Section 10086 of the Code.

3 Whenever acts referred to below are attributed to SANDRA GONZALEZ, aka  
4 Sandra Gonzales, dba JD Capital Inv, and/or dba American Home Modifications Services, those  
5 acts are alleged to have been done by SANDRA GONZALEZ using those fictitious business  
6 names, or other fictitious business names, acting by herself, and/or through one or more agents,  
7 employees, associates, affiliates and/or co-conspirators, including but not limited to the  
8 individuals herein named.

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10 FINDINGS OF FACT

11 1. SANDRA GONZALEZ, aka Sandra Gonzales, aka Sandra Vogan, , dba JD  
12 Capital Inv, and dba American Home Modifications Services (“GONZALEZ”) is not now, and  
13 has never been, licensed by the Department of Real Estate of the State of California  
14 (“Department”) as a real estate broker or as a salesperson employed by a real estate broker.

15 2. On or about April 17, 2009, GONZALEZ filed a fictitious business name  
16 statement with the Riverside County Clerk’s office indicating that she was doing business as JD  
17 Capital Inv. with an office located at 23721 Doncaster Dr., Moreno Valley, CA 92553.

18 3. On or about July 14, 2009, GONZALEZ filed a fictitious business name  
19 statement with the Riverside County Clerk’s office indicating that she would be conducting  
20 business as American Home Modifications Services with offices located at 24384 Sunnymead  
21 Blvd., Moreno Valley, CA 92553.

22 4. Beginning on or before July 9, 2009, and continuing through on or after the  
23 present time, GONZALEZ has operated mortgage lending and related loan modification  
24 businesses under the following companies and/or fictitious business names and locations:  
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(a) American Home Modifications Services  
24384 Sunnymead Blvd., Suite #101  
Moreno Valley, CA 92553

(b) American Home Modification Service  
(A.H.M.S.)  
24384 Sunnymead Blvd., Suite #101  
Moreno Valley, CA 92553

(c) JD Capital Investment  
24384 Sunnymead Blvd., Ste 101  
Moreno Valley, CA 92553

(d) JD Capital INV  
23721 Doncaster Dr.  
Moreno Valley, CA 92553

(e) JD Capital Inv  
3896 Chardonnay Dr.  
Perris, CA 92571

(f) Capital Inv.  
24384 Sunnymead Blvd.  
Moreno Valley, CA 92553

(g) American Home Services  
24384 Sunnymead Blvd.  
Moreno Valley, CA 92553

Gloria R.

5. On or about July 7, 2009, Gloria R. entered into a loan modification agreement with GONZALEZ, doing business as Capital Inv. Pursuant to the agreement, Gloria R. agreed to pay GONZALEZ fees for loan modification services.

6. On July 7, 2009, Gloria R. paid GONZALEZ \$1,500.00 in a check made out to JD Capital Investment. On November 5, 2009, Gloria R. paid GONZALEZ \$1,000.00 in a check made out to American Home Services. GONZALEZ provided Gloria R. with receipts for each of these payments.

7. Gloria R. did not obtain a loan modification and GONZALEZ did not refund

1 the money paid.

2 Patricia R.

3 8. On or about July 26, 2009, Patricia R. entered into a loan modification  
4 agreement with GONZALEZ, doing business as JD Capital Investment, Capital Inv. and AHM  
5 Service. Pursuant to the agreement, GONZALEZ agreed to provide loan modification services  
6 to Patricia R. in exchange for payment of a total fee of \$3,500.00.

7 9. On July 26, 2009, Patricia R. paid GONZALEZ \$2,000.00 in a check made out  
8 to JD Capital Investment to start the modification process.

9 10. GONZALEZ did not obtain a loan modification for Patricia R. and did not  
10 perform services promised. In March, 2010, Patricia R. demanded a refund, but GONAZALEZ  
11 failed to refund any of Patricia R's money.

12 Jesus V.

13 14. On or about November 6, 2009, Jesus V. entered into a loan modification  
14 agreement with GONZALEZ, doing business as JD Capital Investment and as American Home  
15 Modification Service. Sonia Alfonso acted as the agent for American Home Modification  
16 Service and JD Capital Investment. Pursuant to the agreement, GONZALEZ, doing business as  
17 JD Capital Investment and American Home Modification Service, agreed to provide loan  
18 modification services to Jesus V. in exchange for payment of fees totaling \$2,300.00.

19 12. On or about November 6, 2009, Jesus V. paid an advance fee of \$700.00 in a  
20 check made out to JD Capital Investments for the loan modification services.

21 13. Jesus V. subsequently signed a cancellation agreement, which was also signed  
22 by GONZALEZ. He did not receive a refund, and did not receive a loan modification.

23 Maria and Elias L.

24 14. On or about April 18, 2010, Maria and Elias L. entered into an agreement  
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1 with GONZALEZ, doing business as American Home Modification Service and JD Capital  
2 Investment, pursuant to which her companies would provide loan modification services in  
3 exchange for the payment of fees, including advance fees. Unlicensed agent Victor Elera acted  
4 as a loan consultant for GONZALEZ and her businesses JD Capital Investment and American  
5 Home Modification Service. He provided Maria and Elias L. with a flyer about the companies'  
6 services, as well as a business card and photo identification.

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8 15. On April 18, 2010, Maria and Elias L. paid JD Capital Investment a total of  
9 \$700.00 in advance fees through two separate checks..

10 16. GONZALEZ and her agents and employees did not provide loan modification  
11 services for Maria and Elias, and refused to refund the advance fees paid.

12 Maria R.

13 17. On or about July 26, 2010, Maria R. entered into a loan modification  
14 agreement with an agent of GONZALEZ' who identified herself as Eugenia Escobar. Pursuant  
15 to the agreement, GONZALEZ offered to provide loan modification assistance in exchange for  
16 payment of fees, including an advance fee.

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18 18. On or about July 26, 2010, Maria R. paid advance fees of \$750.00 in a check  
19 made out to JD Capital Investment.

20 19. GONZALEZ did not obtain a loan modification for Maria R. and did not  
21 refund the money she paid.

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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  
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).”

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21 cc: Sandra Gonzalez  
22 24384 Sunnymead Blvd., Suite #101  
Moreno Valley, CA 92553

23  
24 Sandra Gonzalez  
3896 Chardonnay Dr.  
25 Perris, CA 92571

26 JD Capital Inv  
23721 Doncaster Dr.  
27 Moreno Valley, CA 92553