

1 MARY ANN SMITH  
Deputy Commissioner  
2 Department of Financial Protection and Innovation  
320 West 4<sup>th</sup> Street, Suite 750  
3 Los Angeles, California 90013

4 Attorney for Complainant

5 BEFORE THE DEPARTMENT OF FINANCIAL PROTECTION AND INNOVATION  
6 OF THE STATE OF CALIFORNIA  
7

8 In the Matter of:	)	CRMLA LICENSE NO.: 41DBO-108704
	)	
9 THE COMMISSIONER OF FINANCIAL	)	
10 PROTECTION AND INNOVATION,	)	
	)	
11 Complainant,	)	ORDER REVOKING RESIDENTIAL
	)	MORTGAGE LENDING AND/OR
12 v.	)	SERVICING LICENSE PURSUANT TO
	)	FINANCIAL CODE SECTION 50327
13 FIRST INTEGRITY MORTGAGE SERVICES,	)	
14 INC.	)	
	)	
15 Respondent.	)	
	)	

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19 The Complainant, the Commissioner of Financial Protection and Innovation  
20 (Commissioner) finds that:

21 1. The Commissioner is authorized to administer and enforce the provisions of the  
22 California Residential Mortgage Lending Act (Fin. Code, § 50000 et seq.) (CRMLA) and the rules  
23 and regulations promulgated thereunder.

24 2. Respondent is a residential mortgage lender licensed by the Commissioner pursuant  
25 to the CRMLA. Respondent’s principal place of business is 1807 Park 270 Drive, Suite 265, St.  
26 Louis, MO, 63146.

27 3. Pursuant to Financial Code section 50205, a residential mortgage lender are required  
28 to maintain a surety bond.

4. On or around August 8, 2024, the Commissioner received notice that Respondent’s

1 surety bond would expire on August 19, 2024.

2 5. On or around August 15, 2024, the Commissioner notified Respondent through the  
3 Nationwide Mortgage Licensing System (NMLS) and a letter that a replacement surety bond had to  
4 be filed no later than the cancellation date to avoid suspension or revocation of its residential  
5 mortgage lender license.

6 6. Respondent’s surety bond expired on August 19, 2024.

7 7. On September 4, 2024, the Commissioner served a Notice of Intention to Issue  
8 Order Revoking Residential Mortgage Lending License, Accusation, and accompanying documents  
9 to Respondent. Respondent was served with those documents by certified mail, return receipt  
10 requested, regular mail, and electronic mail. The Commissioner has not received any request for a  
11 hearing from Respondent and the time to request a hearing has expired.

12 NOW GOOD CAUSE APPEARING THEREFORE, it is hereby ordered that the residential  
13 mortgage lending license issued to First Integrity Mortgage Services, Inc. is hereby revoked.

14 This ORDER is effective as of the date hereof.

15  
16 Dated: October 9, 2024,  
17 Sacramento, CA

CLOTHILDE V. HEWLETT  
Commissioner of Financial Protection and Innovation



18  
19 By \_\_\_\_\_  
20 MEIRCEE BOULAHROUD  
21 Assistant Deputy Commissioner  
22 California Residential Mortgage Lending Act  
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