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10 BEFORE THE DEPARTMENT OF FINANCIAL PROTECTION AND INNOVATION
11 OF THE STATE OF CALIFORNIA

12 In the Matter of:) ESCROW LICENSE NO.: 96DBO-60192
13)
14 THE COMMISSIONER OF FINANCIAL) ORDER REVOKING ESCROW AGENT’S
PROTECTION AND INNOVATION,) LICENSE PURSUANT TO CONSENT
15) ORDER
Complainant.)
16)
v.)
17)
18 VALLEY ESCROW, INC., ADRIAN J.)
OROZCO, AND SANDRA HERNANDEZ,)
19)
Respondents.)
20)

21 The Commissioner of Financial Protection and Innovation (Commissioner) finds that:

- 22 1. Valley Escrow, Inc. (Valley Escrow) is licensed as an escrow agent under the
23 California Escrow Law (Escrow Law) (Fin. Code, § 17000 et seq.). Valley Escrow has its principal
24 place of business located at 17826 Chatsworth Street, Granada Hills, California, 91344.
25 2. Adrian J. Orozco and Sandra Hernandez are the owners and officers of Valley
26 Escrow.
27 3. The Commissioner found that Valley Escrow repeatedly failed to maintain a tangible
28 net worth of \$50,000, including liquid assets of at least \$25,000 in excess of current liabilities from

1 2020 to 2022, and repeatedly failed to timely file its annual audit report containing audited financial
2 statements (Audit Report) from 2017 to 2023, in violation of Financial Code sections 17210 and
3 17406.

4 4. Valley Escrow, Adrian J. Orozco and Sandra Hernandez (Respondents) and the
5 Commissioner executed a Consent Order on October 18, 2024. Under the terms of the Consent
6 Order, Respondents waived their hearing rights and agreed to discontinue violations of Financial
7 Code sections 17210 and 17406, agreed to the suspension of Valley Escrow’s escrow agent’s
8 license, agreed to pay an administrative penalty of \$50,000, agreed to submit their 2023 Audit
9 Report, agreed to submit quarterly audited financials and agreed to submit proof that they attended
10 eight hours of escrow education.

11 5. In signing the 2024 Consent Order, Respondents further agreed that the
12 Commissioner would issue the instant order summarily revoking Valley Escrow’s license should
13 Respondents fail to comply with the terms of the Consent Order. Respondents also waived any
14 notice and hearing rights to contest this order.

15 6. The executed 2024 Consent Order that was previously served upon Respondents is
16 incorporated by reference and states the reasons for this order.

17 7. Respondents have failed to comply with the terms of the Consent Order by
18 continuing to violate Financial Code section 17210, failing to pay the penalty within 30 days of the
19 effective date of the Consent Order, failing to provide proof that they attended eight hours of
20 escrow education within 65 days of the effective date of the Consent Order, and failing to submit
21 the first Quarterly Audit Report that was due on December 31, 2024.

22 8. The Commissioner finds that the above-described violations and Respondents’ failure
23 to comply with the terms of the 2024 Consent Order constitute grounds to revoke the escrow agent’s
24 license of Valley Escrow and that it is in the best interest of the public to do so.

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THEREFORE, IT IS HEREBY ORDERED that, pursuant to the terms of the Consent Order issued under the Escrow Law, the escrow agent’s license of Valley Escrow, Inc., license number 96DBO-60192, is hereby revoked. This Order is effective as of the date hereof.

DATED: March 6, 2025
Sacramento, California

KHALIL MOHSENI
Commissioner of Financial Protection and Innovation



By: _____
MARY ANN SMITH
Deputy Commissioner
Enforcement Division