

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

Attorney for Complainant

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

In the Matter of:	)	CRMLA LICENSE NO.: 41DBO-76602
	)	
THE COMMISSIONER OF FINANCIAL	)	
PROTECTION AND INNOVATION,	)	
	)	
Complainant,	)	ORDER REVOKING RESIDENTIAL
	)	MORTGAGE LENDING AND/OR
v.	)	SERVICING LICENSE PURSUANT TO
	)	FINANCIAL CODE SECTION 50327
Ocean Lending Home Loans, Inc,	)	
Respondent.	)	
	)	
	)	
	)	

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

1. The Commissioner is authorized to administer and enforce the provisions of the California Residential Mortgage Lending Act (Fin. Code, § 50000 et seq.) (CRMLA) and the rules and regulations promulgated thereunder.
2. Respondent is a residential mortgage lender licensed by the Commissioner pursuant to the CRMLA. Respondent's principal place of business is 27261 Las Ramblas, Suite 320, Mission Viejo, California, 92691.
3. Pursuant to Financial Code section 50205, a residential mortgage lender is required to maintain a surety bond.
4. On or around December 5, 2024, the Commissioner received notice that

Respondent’s surety bond would expire on December 16, 2024.

5. On or around December 11, 2024, the Commissioner notified Respondent through the Nationwide Mortgage Licensing System (NMLS) and a letter that a replacement surety bond had to be filed no later than the cancellation date to avoid suspension or revocation of its residential mortgage lender license.

6. Respondent’s surety bond expired on December 16, 2024.

7. On January 7, 2025, the Commissioner served a Notice of Intention to Issue Order Revoking Residential Mortgage Lender License, Accusation, and accompanying documents to Respondent. Respondent was served with those documents by certified mail, return receipt requested, regular mail, and electronic mail. The Commissioner has not received any request for a hearing from Respondent and the time to request a hearing has expired.

NOW GOOD CAUSE APPEARING THEREFORE, it is hereby ordered that the residential mortgage lender license issued to Ocean Lending Home Loans, Inc is hereby revoked.

This ORDER is effective as of the date hereof.

Dated: February 25, 2025  
Sacramento, CA

KHALIL MOHSENI  
Commissioner of Financial Protection and Innovation

By \_\_\_\_\_  
MEIRCEE BOULAHROUD  
Assistant Deputy Commissioner  
California Residential Mortgage Lending Act