

1 MARY ANN SMITH
Deputy Commissioner
2 AMY J. WINN
Assistant Chief Counsel
3 VANESSA T. LU (State Bar No. 295217)
Senior Counsel
4 CAMERON KIM (State Bar No. 348463)
Counsel
5
6 Department of Financial Protection and Innovation
1455 Frazee Road, Suite 315
7 San Diego, California 92108
Telephone: (213) 703-9181
8 Facsimile: (619) 209-3612

9 Attorneys for Complainant
10

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

13 In the Matter of:

OAH Case No. 2025060452
CRD No. 5838118

14 THE COMMISSIONER OF FINANCIAL
15 PROTECTION AND INNOVATION,

16 Complainant,

ORDER BARRING JOSEPH KIRKLAND
FROM ANY POSITION OF EMPLOYMENT,
MANAGEMENT OR CONTROL OF ANY
BROKER-DEALER OR INVESTMENT
ADVISER

17 v.

18 JOSEPH KIRKLAND,

19 Respondent.
20

21
22 On February 20, 2026 the Commissioner of Financial Protection and Innovation
23 (Commissioner) adopted the Proposed Decision dated November 17, 2025 of Administrative Law
24 Judge Irina Tentser in Office of Administrative Hearings Case Number 202550600452. The
25 Commissioner’s Order, along with notice of the deadline to seek reconsideration and the Order’s
26 effective date of March 22, 2026, was mailed and emailed to Respondent on February 20, 2026. No
27 request for reconsideration being sought, the Decision and Order became effective on March 22,
28 2026. Respondent Joseph Kirkland is hereby barred from any position of employment,

1 management, or control of any broker-dealer or investment adviser and from acting as an officer,
2 director, partner, employee of, or person performing similar functions for a broker-dealer,
3 investment adviser, or any other person pursuant to Corporations Code section 25213.

4 Dated: April 2, 2026

KHALIL MOHSENI
Commissioner of Financial Protection and Innovation



5
6
7 By _____
8 MARY ANN SMITH
9 Deputy Commissioner
10 Enforcement Division
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28