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

In the Matter of:	)	
	)	
THE COMMISSIONER OF FINANCIAL	)	CFL LICENSE No.: 60DBO-176294
PROTECTION AND INNOVATION,	)	
	)	<b>CONSENT ORDER</b>
Complainant.	)	
	)	
v.	)	
	)	
RLM MORTGAGE, LLC,	)	
	)	
Respondent.	)	

This Consent Order is entered into between the Commissioner of Financial Protection and Innovation (Complainant or Commissioner) and Respondent RLM Mortgage, LLC (Respondent) and is made with respect to the following facts:

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**I.****RECITALS**

A. The Commissioner has jurisdiction over the licensing and regulation of persons and entities engaged in the business of finance lending or brokering under the California Financing Law (CFL) (Fin. Code, § 22000 et seq.).<sup>1</sup>

B. Respondent is a Texas limited liability company.

C. Respondent has a principal place of business at 2530 Eldorado Parkway, Suite 205H, McKinney, Texas, 75070.

D. Respondent is licensed as a finance lender and broker under the California Financing Law (CFL) (Fin. Code, § 22000, et seq.) with license number 60DBO-176294.

E. In accordance with Financial Code section 22159, CFL licensees must file an annual report with the Commissioner by March 15 of each year (Annual Report).

F. On January 29, 2025, the Commissioner notified CFL licensees of the deadline of March 15, 2025, to file their annual reports by sending a notice to the email address each CFL licensee must establish for communications from the Commissioner (Designated Email Address) pursuant to Financial Code section 331.5. The notice warned that the Commissioner could assess monetary penalties for untimely filing or failing to file pursuant to Financial Code section 22715(b).

G. On February 27, 2025, the Commissioner again notified CFL licensees of the deadline to file their annual reports by sending a notice to the Designated Email Address of each CFL licensee. The notice warned that the Commissioner could assess penalties or summarily revoke licenses for untimely filing or failing to file pursuant to Financial Code section 22715.

H. On February 28, 2025, the Commissioner again notified CFL licensees of the deadline to file their annual reports by sending a notice to the Designated Email Address of each CFL licensee. The notice warned that the Commissioner could assess penalties or summarily revoke licenses for untimely filing or failing to file pursuant to Financial Code section 22715.

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<sup>1</sup> Cal. Fin. Code § 22000, *et seq.* All subsequent statutory references are to the California Financial Code unless otherwise specified.

1 I. On March 7, 2025, the Commissioner again notified CFL licensees of the deadline to  
2 file their annual reports by sending a notice to the Designated Email Address of each CFL licensee.  
3 The notice again warned that the Commissioner could assess penalties or summarily revoke licenses  
4 for untimely filing or failing to file pursuant to Financial Code section 22715.

5 J. On March 11, 2025, the Commissioner again notified CFL licensees of the deadline  
6 to file their annual reports by sending a notice to the Designated Email Address of each CFL  
7 licensee. The notice again warned that the Commissioner could assess penalties or summarily revoke  
8 licenses for untimely filing or failing to file pursuant to Financial Code section 22715.

9 K. On March 13, 2025, the Commissioner again notified CFL licensees of the deadline  
10 to file their annual reports by sending a notice to the Designated Email Address of each CFL  
11 licensee. The notice again warned that the Commissioner could assess penalties or summarily revoke  
12 licenses for untimely filing or failing to file pursuant to Financial Code section 22715.

13 L. On March 14, 2025, the Commissioner again notified CFL licensees of the deadline  
14 to file their annual reports by sending a notice to the Designated Email Address each CFL licensee.  
15 The notice again warned that the Commissioner could assess penalties and summarily revoke  
16 licenses for untimely filing or failing to file pursuant to Financial Code section 22715.

17 M. On March 17, 2025, the Commissioner again notified CFL licensees of the deadline  
18 to file their annual reports by sending a notice to the Designated Email Address each CFL licensee.  
19 The notice again warned that the Commissioner could assess penalties and summarily revoke  
20 licenses for untimely filing or failing to file pursuant to Financial Code section 22715.

21 N. As of March 18, 2025, Respondent had not filed its Annual Report with the  
22 Commissioner. As a result, the Commissioner issued a notice via email to Respondent's Designated  
23 Email Address advising Respondent that its Annual Report filing was past due, and that it would be  
24 assessed a penalty and potentially summarily revoked pursuant to Financial Code section 22715 if it  
25 did not promptly file its Annual Report (Notice Email).

26 O. As of April 4, 2025, Respondent had not filed its Annual Report with the  
27 Commissioner. As a result, the Commissioner issued a notice via certified mail to Respondent's  
28 license address on file with the Commissioner advising Respondent that it should file its annual

report by or before April 15, 2025, or else its license would be summarily revoked pursuant to Financial Code section 22715 (Notice Letter). Also, on April 8, 2025, the Commissioner notified Respondent of the delinquent Annual Report through the Nationwide Multistate Licensing System and Registry (NMLS) in the form of an NMLS license item and invoice.

P. As of April 23, 2025, Respondent had not filed its Annual Report with the Commissioner as directed in the pre-deadline notices, the Notice Email, and the Notice Letter. As a result, on April 25, 2025, the Commissioner issued an Order Summarily Revoking California Finance Lenders License and/or Broker license pursuant to Financial Code Section 22715 for CFL license number 60DBO-176294 (Summary Revocation Order).

Q. Respondent notified the Commissioner that Respondent was requesting reinstatement of the license on May 9, 2025.

R. On May 9, 2025, Respondent submitted its Annual Report, which was due on March 15, 2025, 38 business days late. Pursuant to Financial Code Section 22715, the maximum penalty that may be imposed for filing 38 business days late is \$17,000.00 (\$100 per business day for the first five business days and \$500 per business day thereafter up to a maximum of \$25,000).

S. The Commissioner finds that entering into this Consent Order is in the public interest and consistent with the purposes fairly intended by the policies and provisions of the CFL.

NOW, THEREFORE, in consideration of the foregoing, and the terms and conditions set forth herein, the parties agree as follows:

## II.

### TERMS AND CONDITIONS

1. Purpose. The parties intend to resolve this matter for the purpose of judicial economy and expediency and without the uncertainty and expense of a hearing or other litigation.

2. Order Rescinding Revocation Order. The Commissioner hereby rescinds the Summary Revocation Order.

3. Administrative Penalty. Respondent shall pay an administrative penalty of \$3,500.00 no later than 30 days after the Effective Date of this Consent Order as defined in paragraph 25. The penalty must be made payable in the form of a cashier's check or Automated Clearing House deposit

1 to the Department of Financial Protection and Innovation and transmitted to the attention of  
2 Accounting – Litigation, Department of Financial Protection and Innovation, 651 Bannan Street,  
3 Suite 300, Sacramento, California 95811. Notice of the payment must be concurrently sent to Sheri  
4 Guerami, Senior Counsel, Department of Financial Protection and Innovation, 320 West 4th Street,  
5 Suite 750, Los Angeles, California 90013/sheri.guerami@dfpi.ca.gov.

6 4. Failure to Pay Administrative Penalty. If Respondent fails to comply with paragraph  
7 3, the Commissioner may summarily suspend Respondent from engaging in business under its  
8 license until it provides evidence of compliance to the Commissioner's satisfaction. Respondent  
9 hereby waives any notice or hearing rights afforded under the Administrative Procedure Act,  
10 including Government Code section 11415.60, subdivision (b); Code of Civil Procedure; or any  
11 other provision of law to contest the summary suspension contemplated by this paragraph.

12 5. Waiver of Notice and Hearing Rights. Respondent acknowledges the Commissioner  
13 is ready, willing, and able to proceed with a hearing on the Summary Revocation Order on the  
14 charges contained in this Consent Order. Respondent hereby waives the right to any hearings, and to  
15 any reconsideration, appeal, or other right to review which may be afforded pursuant to the CFL, the  
16 California Administrative Procedure Act, the California Code of Civil Procedure, or any other  
17 provision of law. Respondent further expressly waives any requirement for the filing of an  
18 Accusation pursuant to Government section 11415.60, subdivision (b). By waiving such rights,  
19 Respondent effectively consents to this Consent Order and the Order Rescinding Revocation Order  
20 becoming final.

21 6. Full and Final Resolution. The parties hereby acknowledge and agree that this  
22 Consent Order is intended to constitute a full and final resolution of the violations described herein,  
23 and that no further proceedings or actions will be brought by the Commissioner in connection with  
24 these matters except under the CFL or any other provision of law, or excepting therefrom any  
25 proceeding to enforce compliance with the terms of this Consent Order.

26 7. Failure to Comply with Consent Order. Respondent agrees that if it fails to comply  
27 with the terms of this Consent Order, the Commissioner may, in addition to all other available  
28 remedies it may invoke under the CFL, summarily suspend/revoke the CFL license of Respondent

1 until Respondent is in compliance. Respondent waives any notice and hearing rights to contest such  
2 summary suspensions/revocations which may be afforded under the CFL, the California  
3 Administrative Procedure Act, the California Code of Civil Procedure, or any other provision of law  
4 in connection therewith.

5 8. Information Willfully Withheld or Misrepresented. This Consent Order may be  
6 revoked, and the Commissioner may pursue any and all remedies available under law against  
7 Respondent if the Commissioner discovers that Respondent knowingly or willfully withheld or  
8 misrepresented information used for and relied upon in this Consent Order.

9 9. Future Actions by Commissioner. If Respondent fails to comply with the terms of the  
10 Consent Order, the Commissioner may institute proceedings for any and all violations otherwise  
11 resolved under this Consent Order. The Commissioner reserves the right to bring any future actions  
12 against Respondent, or any of its partners, owners, officers, shareholders, directors, employees, or  
13 successors for any and all unknown violations of this CFL.

14 10. Assisting Other Agencies. Nothing in this Consent Order limits the  
15 Commissioner's ability to assist any other government agency (city, county, state or federal) with  
16 any prosecution, administrative, civil or criminal action brought by that agency against Respondent  
17 or any other person based on any of the activities alleged in this matter or otherwise.

18 11. No Presumption Against Drafter. Each party acknowledges that it has had the  
19 opportunity to draft, review, and edit the language of this Consent Order. Accordingly, the parties  
20 intend no presumption for or against the drafting party will apply in construing any part of this  
21 Consent Order. The parties waive the benefit of Civil Code section 1654 as amended or  
22 corresponding provisions of any successor statute, which provide that in cases of uncertainty,  
23 language of a contract should be interpreted most strongly against the party who caused the  
24 uncertainty to exist.

25 12. Independent Legal Advice. Each of the parties represents, warrants, and agrees that it  
26 has had the opportunity to receive independent advice from an attorney(s) and/or representatives  
27 with respect to the advisability of executing this Consent Order.  
28

1           13.     Headings. The headings to the paragraphs of this Consent Order are inserted for  
2 convenience only and will not be deemed a part hereof or affect the construction or interpretation of  
3 the provisions hereof.

4           14.     Binding. This Consent Order is binding on all heirs, assigns, and/or successors in  
5 interest.

6           15.     Reliance. Each of the parties represents, warrants, and agrees that in executing this  
7 Consent Order, it has relied solely on the statements set forth herein and the advice of its own legal  
8 counsel, if represented. Each of the parties further represents, warrants, and agrees that in executing  
9 this Consent Order it has placed no reliance on any statement, representation, or promise of any  
10 other party, or any other person or entity not expressly set forth herein, or upon the failure of any  
11 party or any other person or entity to make any statement, representation, or disclosure of anything  
12 whatsoever. The parties have included this clause: (1) to preclude any claim that any party was in  
13 any way fraudulently induced to execute this Consent Order; and (2) to preclude the introduction of  
14 parol evidence to vary, interpret, supplement, or contradict the terms of this Consent Order.

15           16.     Waiver, Amendments, and Modifications. No waiver, amendment, or modification of  
16 this Consent Order will be valid or binding unless it is in writing and signed by each of the parties.  
17 The waiver of any provision of this Consent Order will not be deemed a waiver of any other  
18 provision. No waiver by either party of any breach of, or of compliance with, any condition or  
19 provision of this Consent Order by the other party will be considered a waiver of any other condition  
20 or provision or of the same condition or provision at another time.

21           17.     Full Integration. This Consent Order is the final written expression and the complete  
22 and exclusive statement of all the agreements, conditions, promises, representations, and covenants  
23 between the parties with respect to the subject matter hereof, and supersedes all prior or  
24 contemporaneous agreements, negotiations, representations, understandings, and discussions  
25 between and among the parties, their respective representatives, and any other person or entity, with  
26 respect to the subject matter covered hereby.

27           18.     Governing Law. This Consent Order will be governed by and construed in  
28 accordance with California law. Each of the parties hereto consents to the jurisdiction of such court

and thereby irrevocably waives, to the fullest extent permitted by law, the defense of an inconvenient forum to the maintenance of such action or proceeding in such court.

19. Counterparts. This Consent Order may be executed in one or more separate counterparts, each of which when so executed, shall be deemed an original. Such counterparts shall together constitute a single document.

20. Effect Upon Future Proceedings. If Respondent applies for any license, permit or qualification under the Commissioner’s current jurisdiction, or are the subject of any future action by the Commissioner to enforce this Consent Order, then the subject matter hereof shall be admitted for the purpose of such application(s) or enforcement proceeding(s).

21. Voluntary Agreement. Respondent hereby enters into this Consent Order voluntarily and without coercion and acknowledges that no promises, threats, or assurances have been made by the Commissioner or any officer, or agent thereof, about this Consent Order. The parties each represent and acknowledge that he, she or it is executing this Consent Order completely voluntarily and without any duress or undue influence of any kind from any source.

22. Notice. Any notice required under this Consent Order shall be provided to each party at the following addresses:

To Respondent: RLM Mortgage, LLC  
Robert Miller  
2530 Eldorado Parkway, Suite 205H  
McKinney, Texas 75070  
rob@mykeystoneloan.com

To the Commissioner: Sheri Guerami, Senior Counsel  
Department of Financial Protection and Innovation  
320 West 4th Street, Suite 750  
Los Angeles, California 90013-2344  
sher.guerami@dfpi.ca.gov

23. Signatures. A fax or electronic mail signature shall be deemed the same as an original signature.

24. Public Record. Respondent hereby acknowledges that the Consent Order is and will be a matter of public record.



25. Effective Date. This Consent Order shall become final and effective when signed by all parties and delivered by the Commissioner’s agent via e-mail to Respondent at the following email address: rob@mykeystoneloan.com.

26. Authority to Sign. Each signatory hereto covenants that he/she possesses all necessary capacity and authority to sign and enter into this Consent Order and undertake the obligations set forth herein.

Dated: May 14, 2025  
Sacramento, California

KHALIL MOHSENI  
Commissioner of Financial Protection and Innovation



By \_\_\_\_\_  
MARY ANN SMITH  
Deputy Commissioner  
Enforcement Division

Dated: May 14, 2025

RLM MORTGAGE, LLC

By \_\_\_\_\_  
Robert Miller, President