

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

In the Matter of:	)	
	)	
THE COMMISSIONER OF FINANCIAL	)	CFL LICENSE No.: 603L361
PROTECTION AND INNOVATION,	)	
	)	ORDER SUMMARILY REVOKING
Complainant.	)	CALIFORNIA FINANCING LAW
	)	LICENSE PURSUANT TO FINANCIAL
v.	)	CODE SECTION 22107
	)	
HOME MORTGAGE EXPERTS INC.	)	
	)	
2103 S. EL CAMINO REAL, SUITE 108	)	
	)	
OCEANSIDE, CA 92054,	)	
	)	
Respondent.	)	
	)	

The Commissioner of Financial Protection and Innovation (Complainant) finds that the annual assessment required by Financial Code section 22107 was due October 31, 2025, that the Complainant duly notified the Respondent to pay the overdue assessment on or about November 14, 2025, and that the assessment remains unpaid by the Respondent.

THEREFORE, GOOD CAUSE APPEARING, Respondent's California Financing Law License is hereby revoked effective December 31, 2025, pursuant to Financial Code section 22107, unless the annual assessment is received in good funds by the Department of Financial Protection and Innovation Accounting Office located on 651 Bannon Street, Suite 300, Sacramento, CA 95811 no later than the close of business on December 30, 2025. On the effective date of this Order, if the annual assessment remains unpaid as of the close of business on December 30, 2025, you are hereby ordered and directed to discontinue the making or brokering of any loan made pursuant to the California Financing Law. (Financial Code section 22000 et seq.) On the effective date of this Order, if the annual assessment remains unpaid as of the close of business on December 30, 2025, you are also hereby ordered and directed to discontinue all activity conducted pursuant to Sections 22340 and 22600 of the Financial Code within 60 days of the effective date of this Order.

ORDER SUMMARILY REVOKING CALIFORNIA FINANCING LAW LICENSE PURSUANT
TO FINANCIAL CODE SECTION 22107

This Order is to remain in full force and effect until the further written order of the Complainant.

Section 22107(d) of the Financial Code provides as follows:

If a licensee fails to pay the assessment on or before the 31st day of October, the commissioner may by order summarily suspend or revoke the certificate issued to the licensee. If, after an order is made, a request for hearing is filed in writing within 30 days, and a hearing is not held within 60 days thereafter, the order is deemed rescinded as of its effective date. During any period when its certificate is revoked or suspended, a finance lender or broker licensee and any mortgage loan originator licensee employed by the finance lender or broker shall not conduct business pursuant to this division except as may be permitted by order of the commissioner. However, the revocation, suspension or surrender of a certificate shall not affect the powers of the commissioner as provided in this division.

Dated: December 2, 2025
Los Angeles, California

KC MOHSENI
Commissioner of Financial Protection and Innovation



By _____
Kathryn Leou
Special Administrator
California Financing Law