

MARY ANN SMITH  
Deputy Commissioner  
Department of Financial Protection and Innovation  
651 Bannon Street, Suite 300  
Sacramento, California, 95811

Attorneys for Complainant

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

In the Matter of:	)	CRMLA License No.: 41DBO-46556
	)	
THE COMMISSIONER OF FINANCIAL PROTECTION AND INNOVATION,	)	ORDER SUMMARILY REVOKING CALIFORNIA RESIDENTIAL MORTGAGE LENDER AND/OR SERVICER LICENSE PURSUANT TO FINANCIAL CODE SECTION 50401
Complainant,	)	
v.	)	
	)	
WEST ONE CAPITAL GROUP INC.	)	
Respondent.	)	

TO: WEST ONE CAPITAL GROUP INC.  
3333 MICHELSON DRIVE, SUITE 425  
IRVINE, CALIFORNIA 92612

The Commissioner of Financial Protection and Innovation (“Commissioner”) finds that:  
On or about September 16, 2025, the Commissioner notified West One Capital Group Inc. (“Respondent”) by mail of the amount of its annual assessment and directed Respondent to pay the amount within 20 days.

On September 30, 2025, Respondent requested and was granted a six-month payment plan for its annual assessment, as shown in the table below:

**Payment Plan Company Information**

Company Name: West One Capital Group Inc  
License Number: 41DBO-46556  
Invoice Number: STC-00003024

Payment Due Date	Amount Due
5/10/2025	\$1,718.33
6/9/2025	\$1,718.33
7/9/2025	\$1,718.33
8/8/2025	\$1,718.33
9/7/2025	\$1,718.34
10/7/2025	\$1,718.34
<b>Balance Due:</b>	<b>\$10,310.00</b>

ORDER SUMMARILY REVOKING RESIDENTIAL MORTGAGE LENDER AND/OR SERVICER LICENSE PURSUANT TO FINANCIAL CODE SECTION 50401

1 On October 1, 2025, at the Respondent’s request, the payment plan was modified to a ten-month  
 2 schedule and apportioned into invoices as detailed in the table below:

Agency Invoice Number	NMLS Entity ID	Payment Number	Assessment Amount	Due Date
MB25-26327	982017	1	\$ 1,335.10	10/5/2025
		2	\$ 1,335.10	11/5/2025
		3	\$ 1,335.10	12/5/2025
		4	\$ 1,335.10	1/5/2026
		5	\$ 1,335.10	2/5/2026
		6	\$ 1,335.10	3/5/2026
		7	\$ 1,335.10	4/5/2026
		8	\$ 1,335.10	5/5/2026
		9	\$ 1,335.10	6/5/2026
		10	\$ 1,335.10	7/5/2026
		Total	\$13,351.00	

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 8 On October 1, 2025, the Respondent submitted the first payment of \$1,335.10, which was received  
 9 prior to the payment due date of October 5, 2025.

10 On November 7, 2025, the Respondent submitted the second payment of \$1,335.10, which was  
 11 received two days after the November 5, 2025, due date.

12 On December 11, 2025, the Department emailed the Respondent a reminder regarding the  
 13 outstanding \$1,335.10 payment that had been due on December 5, 2025. The Respondent did not  
 14 respond to this correspondence.

15 On January 6, 2026, the Respondent submitted a payment of \$1,335.10 for the amount that had been  
 16 due on December 5, 2025.

17 On January 28, 2026, the Respondent submitted a payment of \$1,335.10 for the amount that had  
 18 been due on January 5, 2026.

19 The Respondent did not submit the payments subsequently due on February 5, 2026, or March 5,  
 20 2026, nor did the Respondent contact the Department to provide an explanation.

21 Financial Code section 50401, subdivision (d), provides:

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 24 If a licensee fails to pay the assessment on or before the 30th day following the  
 25 day upon which payment is due, the commissioner may by order summarily  
 26 suspend or revoke the license issued to the licensee. An order issued under this  
 27 section is not stayed by the filing of a request for a hearing. If, after an order is  
 28 made, the request for hearing is filed in writing within 15 days from the date of  
 service of the order and a hearing is not held within 60 days of the filing, the  
 order is deemed rescinded as of its effective date. During a period when its  
 license is revoked or suspended, a licensee shall not conduct business pursuant

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to this division except as may be permitted by further order of the commissioner. However, the revocation, suspension, or surrender of a license shall not affect the powers of the commissioner as provided in this division.

THEREFORE, GOOD CAUSE APPEARING, the residential mortgage lender and/or servicer license of Respondent is hereby revoked effective March 10, 2026, pursuant to Financial Code section 50401, subdivision (d).

You are hereby ordered and directed to discontinue making residential mortgage loans pursuant to the California Residential Mortgage Lending Act. (Fin. Code, § 50000 et seq.)

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

Dated: March 11, 2026  
Effective: March 11, 2026  
Sacramento, California

K.C. Mohseni  
Commissioner of Financial Protection and Innovation

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

