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8 BEFORE THE DEPARTMENT OF BUSINESS OVERSIGHT
9 OF THE STATE OF CALIFORNIA

10 In the Matter of:)	NMLS NO. 1522997
11 THE COMMISSIONER OF BUSINESS)	ORDER REVOKING MORTGAGE LOAN
12 OVERSIGHT,)	ORIGINATOR LICENSE
13 Complainant,)	
14 v.)	
15 AHMAD MOTASEM ALAFYOUNI,)	
16 Respondent.)	

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18 The Commissioner of Business Oversight finds:

19 1. Respondent Ahmad Motasem Alafyouni (Alafyouni) is a mortgage loan originator
20 licensed by the Commissioner of Business Oversight (Commissioner) pursuant to the California
21 Financing Law¹ (Fin. Code, § 22000 et seq.) (CFL) and California Residential Mortgage Lending Act
22 (Fin. Code, § 50000 et seq.) (CRMLA).

23 2. On January 11, 2017, Alafyouni pled guilty to two felony drug charges in the State of
24 Ohio. The Ohio court thereafter stayed the criminal proceedings to permit Alafyouni to enter an
25 “intervention in lieu of conviction” program, a form of pre-trial diversion.

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27 ¹ Effective October 4, 2017, the name of the “California Finance Lenders Law” changed to the “California
28 Financing Law.” (Assem. Bill No. 1284 (2017-2018 Reg. Sess.) § 4.) For purposes of this document, a
reference to the California Financing Law means the California Finance Lenders Law before October 4,
2017 and the California Financing Law on and after that date. (Cal. Fin. Code, § 22000.)

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3. On September 26, 2017, the State of Washington Department of Financial Institutions entered a Final Order revoking Alafyouni’s MLO license in that state because of his guilty pleas to the felonies.

4. On December 5, 2017, the Commissioner issued an Accusation to Revoke Mortgage Loan Originator License pursuant to Financial Code sections 22172, 50327, and 50513 and Notice of Intention to Issue Order Revoking Mortgage Loan Originator License with accompanying documents against Alafyouni.

5. Alafyouni was served with those documents on December 5, 2017 via certified, return-receipt mail at his licensed location on file with the Commissioner. Additionally, Alafyouni was hand-delivered those documents on February 14, 2018.

6. The Commissioner has received no request for a hearing from Alafyouni, and the time to request a hearing has expired.

NOW GOOD CAUSE APPEARING THEREFORE, it is hereby ordered that the mortgage loan originator license issued by the Commissioner to Ahmad Motasem Alafyouni is revoked. This order is effective as of the date hereof.

Dated: March 16, 2018
Sacramento, California

JAN LYNN OWEN
Commissioner of Business Oversight

By _____
MARY ANN SMITH
Deputy Commissioner
Enforcement Division