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STATE OF CALIFORNIA
BUSINESS, CONSUMER SERVICES AND HOUSING AGENCY
DEPARTMENT OF BUSINESS OVERSIGHT

TO: Shoreh Bagbeh
Blue View Corporation
Loan Servicing Group, LLC d/b/a LSG Loan Center
KHF Lending, LLC
909 Prospect Street #210
La Jolla, California 92037

DESIST AND REFRAIN ORDER
(For violations of sections 50002 of the Financial Code)

The Commissioner of Business Oversight (“Commissioner”) finds:

1. Blue View Corporation (“Blue View”) is a California Corporation with a principal place of business at 909 Prospect Street #210, La Jolla, California 92037 and former business address located at 3015 St. Charles, Suite C, San Diego, California 92110. Shoreh Bagbeh (“Bagbeh”) is, and at all relevant times was, Blue View’s President.
2. Loan Servicing Group, LLC d/b/a LSG Loan Center (“Loan Servicing Group”) is a Delaware Limited Liability Company with a principal place of business at 909 Prospect Street #210, La Jolla, California 92037. Loan Servicing Group also conducted business from 7660H Fay Avenue, #405, La Jolla, California, 92037. Bagbeh is, and at all relevant times was, Loan Servicing Group’s Manager.
3. KHF Lending, LLC (“KHF Lending”) is a Delaware Limited Liability Company with a principal place of business at 909 Prospect Street, La Jolla, California 92037. Bagbeh is, and at all relevant times was, the KHF Lending’s Manager.
4. Beginning on or before June 13, 1997, Blue View engaged in the business of servicing residential mortgage loans in California.
5. Beginning on or around May 18, 2007, Loan Servicing Group engaged in the business of servicing residential mortgage loans in California.

1 6. Beginning on or around July 21, 2006, KHF Lending engaged in the business of
2 servicing residential mortgage loans in California.

3 7. Neither Blue View, Loan Servicing Group, KHF Lending, nor Bagbeh have been
4 licensed by the Commissioner to engage in the business of servicing residential mortgage loans as
5 required by California Financial Code section 50002. Blue View, Loan Servicing Group, and KHF
6 Lending have serviced at least 13 residential loans in the State of California since at least 2011.

7 8. Based on the foregoing findings, the Commissioner is of the opinion that Blue View
8 Corporation, Loan Servicing Group, LLC, KHF Lending, LLC and Shoreh Bagbeh have engaged in
9 the business of servicing residential mortgage loans in violation of the California Residential
10 Mortgage Lending Act (“CRMLA”) (Fin. Code, § 50000 et seq.) at section 50002.

11 9. Pursuant to Financial Code section 50320, Blue View Corporation, Loan Servicing
12 Group, LLC, KHF Lending, LLC and Shoreh Bagbeh are hereby ordered to desist and refrain from
13 engaging in the business of servicing residential mortgage loans in the State of California without
14 first obtaining a license from the Commissioner, or otherwise being exempt.

15 This Order is necessary, in the public interest, for the protection of consumers and is
16 consistent with the purposes, policies and provisions of the California Residential Mortgage Lending
17 Act.

18 Dated: July 6, 2016
19 Los Angeles, California

JAN LYNN OWEN
Commissioner of Business Oversight

21 By _____
22 MARY ANN SMITH
23 Deputy Commissioner