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**STATE OF CALIFORNIA
BUSINESS, TRANSPORTATION AND HOUSING AGENCY
DEPARTMENT OF CORPORATIONS**

TO: Malcolm L. Felix, dba First American Financial
25342 Fairgreen
Mission Viejo, CA 92692

**DESIST AND REFRAIN ORDER
(For violations of sections 22100 and 22161 of the Financial Code)**

The California Corporations Commissioner finds that:

1. At all relevant times, Malcolm L. Felix (“Felix”), doing business as First American Financial, maintained a principal place of business at 25342 Fairgreen, Mission Viejo, CA 92692.
2. On May 25, 2006, the California Corporations Commissioner issued Felix a broker’s license under the California Finance Lenders Law (“CFL”), Cal. Fin. Code § 22000 et seq., license number 603-B445.
3. On July 1, 2008, the California Corporations Commissioner issued an order revoking Felix’s CFL license for failure to maintain a surety bond in the amount of \$25,000.00 in accordance with Financial Code section 22112. The order was served on July 3, 2008. The license remains revoked.
4. On June 2, 2009, Felix ran an advertisement in the Los Angeles Times newspaper offering loans. The advertisement was titled “Fast Cash Low Rates.” The advertisement further stated: “Income documentation not needed. Money available in 7 business days. Also FHA loans funded in 21 days. Refi special to 105 LTV.” The advertisement stated the license number 603-B445.
5. The California Corporations Commissioner has revoked Felix’s license and has not issued another license to Felix to engage in the business of a finance lender or broker, as required by Section 22100 of the Financial Code.

