

STATE OF CALIFORNIA  
DEPARTMENT OF BUSINESS OVERSIGHT

In the matter of ) ORDER SUMMARILY REVOKING  
) CALIFORNIA FINANCING LAW LICENSE  
) PURSUANT TO FINANCIAL CODE  
) SECTION 22107

ELMA EDITH GARZA  
1839 N. FIRST STREET  
FRESNO, CA 93703  
Respondent ) File No. 60DBO-53453  
)  
License under the )  
California Financing Law )

The Commissioner finds that the annual assessment as required by Section 22107 of the Financial Code has not been paid, although notification to the Respondent to pay the assessment was duly sent on or about December 6, 2017.

THEREFORE, GOOD CAUSE APPEARING, Respondent's California Financing Law License is revoked effective December 27, 2017 pursuant to Financial Code section 22107, unless the annual assessment is received in good funds by the Department of Business Oversight Accounting Office located on **1515 K. Street, Suite 200, Sacramento, California 95814**, no later than the close of business on December 26, 2017. On the effective date of this Revocation Order, if the annual assessment has not been paid, you are hereby ordered and directed to discontinue the making or brokering of any loan made pursuant to the California Financing Law (California Financial Code section 22000 et seq.) You are also 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.

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

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

If a licensee fails to pay the assessment on or before the 31<sup>st</sup> 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hearing is filed in writing within 30 days, and a hearing is not held within 60 days thereafter, the order is deemed rescinded as of its effective date.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: Los Angeles, California  
December 6, 2017

JAN LYNN OWEN  
Commissioner of Business Oversight

Effective: December 27, 2017

By \_\_\_\_\_  
ERIC DAVIES  
Special Administrator  
California Financing Law