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

10
11 In the Matter of:) NMLS ID: 1667722
)
12 THE COMMISSIONER OF BUSINESS) STATEMENT OF ISSUES
13 OVERSIGHT,)
)
14 Complainant,)
)
15 v.)
)
16 JEFFREY L. JOHNSON, JR.,)
17)
18 Respondent.)
)
19)

20
21 The Complainant, the Commissioner of Business Oversight (Commissioner), of the
22 Department of Business Oversight (Department), is informed and believes, and based upon such
23 information and belief, alleges and charges Respondent as follows:

24 **I.**
25 **Introduction**

26 1. The proposed order seeks to deny the issuance of a mortgage loan originator (MLO)
27 license to Jeffrey L. Johnson, Jr. (Johnson) pursuant to Financial Code section 50141 in that
28 Johnson was convicted in the State of Delaware of a felony involving an act of fraud, dishonesty, a

1 breach of trust, or money laundering, by pleading guilty on or around December 12, 2005 to
2 Robbery in the second degree and Conspiracy in the second degree.

3 **II.**
4 **Application**

5 2. On or around March 20, 2018, Johnson filed an application for an MLO license with
6 the Commissioner by submitting a Form MU4 through the Nationwide Mortgage Licensing System
7 (NMLS) (hereinafter, Application) pursuant to Financial Code section 50140.

8 3. Disclosure Question (F)(1) in the Application asked: “Have you ever been convicted
9 of or pled guilty or nolo contendere (‘no contest’) in a domestic, foreign, or military court to any
10 felony?” Johnson answered “Yes.”

11 4. On or around April 24, 2018, Johnson submitted through NMLS the criminal docket
12 and the Sentence Order in *State of Delaware v. Jeffrey L. Johnson* (Case No. 0506017284) from the
13 Superior Court of the State of Delaware, New Castle County.

14 **III.**
15 **Conviction**

16 5. Documents obtained by the Department in connection with the Application disclosed
17 that on or around August 22, 2005, a Grand Jury issued an indictment against Johnson as to the
18 following four felony counts: Count 1, Robbery in the first degree, in violation of Title 11 of the
19 Delaware Code of 1974, as amended (11 Del. C.) § 832; Count 2, Possession of a Firearm During
20 the Commission of a Felony, in violation of 11 Del. C. § 1447A; Count 3, Possession of a Firearm
21 During the Commission of a Felony, in violation of 11 Del. C. § 1447A; and Count 4, Conspiracy
22 in the second degree, in violation of 11 Del. C. § 512.

23 6. On or around December 12, 2005, Johnson pled guilty to Robbery in the second
24 degree, in violation of 11 Del. C. § 831,¹ and Conspiracy in the second degree.

25
26 ¹ “(a) A person is guilty of robbery in the second degree when, in the course of committing theft, the person uses or
27 threatens the immediate use of force upon another person with intent to: (1) Prevent or overcome resistance to the taking
28 of the property or to the retention thereof immediately after the taking; or (2) Compel the owner of the property or
another person to deliver up the property or to engage in other conduct which aids in the commission of the theft.
Robbery in the second degree is a class E felony. (b) In addition to its ordinary meaning, the phrase ‘in the course of
committing theft’ includes any act which occurs in an attempt to commit theft or in immediate flight after the attempt or
commission of the theft.” (11 Del. C. § 831.)

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WHEREFORE IT IS PRAYED that the mortgage loan originator application filed by Jeffrey L. Johnson, Jr. be denied.

Dated: August 21, 2018
Los Angeles, California

JAN LYNN OWEN
Commissioner of Business Oversight

By _____
SOPHIA C. KIM
Senior Counsel
Enforcement Division