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7 Attorneys for Complainant

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

11 In the Matter of THE COMMISSIONER OF ) File No.: 413-0981  
12 BUSINESS OVERSIGHT OF THE STATE OF )  
13 CALIFORNIA, ) ORDER TO DISCONTINUE VIOLATIONS  
14 Complainant, ) PURSUANT TO CALIFORNIA FINANCIAL  
15 vs. ) CODE SECTION 50321  
16 MANN MORTGAGE, LLC d.b.a. )  
17 LIFE MORTGAGE, )  
18 WESTCORP MORTGAGE GROUP )  
19 Respondent. )

20 TO: MANN MORTGAGE, LLC d.b.a.  
21 LIFE MORTGAGE, WESTCORP MORTGAGE GROUP  
22 1220 Whitefish Stage  
Kalispell, MT 59901

23 The Commissioner of Business Oversight (“Commissioner”)<sup>1</sup> finds that Mann Mortgage,  
24 LLC d.b.a. Life Mortgage, Westcorp Mortgage Group has engaged in charging borrowers interest on  
25 loans for a period in excess of one day prior to the date that the loan proceeds are disbursed from  
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28 <sup>1</sup> As of July 1, 2013, the Department of Corporations and the Department of Financial Institutions merged to form the Department of Business Oversight.

1 escrow in *at least* four out of 18 loans, or 22% of loans examined, in violation of California  
2 Financial Code section 50204, subdivision (o).

3 NOW, BASED ON THE FOREGOING, AND GOOD CAUSE APPEARING, it is hereby  
4 ORDERED under the provisions of California Financial Code section 50321, that Mann Mortgage,  
5 LLC d.b.a. Life Mortgage, Westcorp Mortgage Group immediately discontinue the violations set  
6 forth above.

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8 Dated: June 30, 2014  
9 Los Angeles, CA

JAN LYNN OWEN  
Commissioner of Business Oversight

10 By \_\_\_\_\_  
11 MARY ANN SMITH  
12 Deputy Commissioner

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