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Attorneys for Complainant

BEFORE THE DEPARTMENT OF BUSINESS OVERSIGHT  
OF THE STATE OF CALIFORNIA

In the Matter of:	)	CFL LICENSE NO.: 60DBO-44403
	)	
THE COMMISSIONER OF BUSINESS OVERSIGHT,	)	CITATION PURSUANT TO FINANCIAL CODE SECTION 22707.5
	)	
Complainant,	)	
	)	
v.	)	
	)	
MORTGAGE TREE CAPITAL INC.,	)	
	)	
Respondent.	)	

Jan Lynn Owen, the Commissioner of Business Oversight (Commissioner), finds the following:

**I.**  
**FACTUAL BACKGROUND**

1. Mortgage Tree Capital Inc., is a California corporation, with a principal place of business at 9281 Office Park Circle, Suite 158, Elk Grove, California 95758.
2. Mortgage Tree Capital Inc., is licensed as a finance lender under the California Finance Lenders Law (CFLL) with license number 60DBO-44403 (Respondent).



1 Based on the foregoing, Respondent failed to file an annual report with the Commissioner by  
2 March 15, 2017 in violation of Financial Code section 22159. The Commissioner hereby assesses  
3 Respondent an administrative fine of \$1,000.00 pursuant to Financial Code section 22707.5,  
4 subdivision (a). Respondent is hereby ordered to pay the Commissioner an administrative fine of  
5 \$1,000.00 for the above citation within 30 days from the date of this citation.

6 Respondent must pay this fine with a cashier’s check made payable to the Department of  
7 Business Oversight for the amount of \$1,000.00 and shall submit that check to the following address  
8 within thirty (30) days from the date of this citation: ATTN: Accounting – Litigation, Department of  
9 Business Oversight, 1515 K Street, Suite 200, Sacramento, California 95814. Notice of the payment  
10 shall be sent to: Kelly Suk, Counsel, Department of Business Oversight, 320 West 4th Street, Suite  
11 750, Los Angeles, California 90013.

13 Dated: June 6, 2017  
14 Sacramento, California

JAN LYNN OWEN  
Commissioner of Business Oversight

16 By: \_\_\_\_\_  
17 MARY ANN SMITH  
18 Deputy Commissioner  
19 Enforcement Division  
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