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9  
10 **BEFORE THE DEPARTMENT OF BUSINESS OVERSIGHT**  
11 **OF THE STATE OF CALIFORNIA**

12 In the Matter of: ) CRMLA NO.: 4130946  
13 )  
14 THE COMMISSIONER OF BUSINESS ) ORDER TO DISCONTINUE VIOLATIONS  
OVERSIGHT, ) PURSUANT TO CALIFORNIA FINANCIAL  
15 ) CODE SECTION 50321  
Complainant, )  
16 )  
17 v. )  
18 PEOPLES HOME EQUITY, INC., )  
19 Respondent. )  
20 )

21 TO: PEOPLES HOME EQUITY, Inc.  
22 5205 Maryland Way, Suite 100  
23 Brentwood, TN 37027

24 The Commissioner of Business Oversight (“Commissioner”) finds that Peoples Home  
25 Equity, Inc. has engaged in the following:

26 (1) Charged borrowers interest on loans for a period in excess of one day prior to  
27 the date that the loan proceeds were disbursed from escrow, in violation of California  
28 Financial Code section 50204, subdivision (o), and California Civil Code section 2948.5.

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NOW, BASED ON THE FOREGOING, AND GOOD CAUSE APPEARING, it is hereby ORDERED under the provisions of California Financial Code section 50321, that Peoples Home Equity, Inc. immediately discontinue the violations set forth above.

Dated: November 30, 2015  
Sacramento, CA

JAN LYNN OWEN  
Commissioner of Business Oversight

By \_\_\_\_\_  
MARY ANN SMITH  
Deputy Commissioner