1 2 3 4 5 6	MARY ANN SMITH Deputy Commissioner MIRANDA LEKANDER Assistant Chief Counsel KENNY V. NGUYEN (State Bar No. 233385) Senior Counsel Department of Business Oversight 1515 K Street, Suite 200 Sacramento, California 95814 Telephone: (916) 322-8782 Facsimile: (916) 445-6985		
7	Attorneys for Complainant		
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10	BEFORE THE DEPARTMENT OF BUSINESS OVERSIGHT		
11	OF THE STATE OF CALIFORNIA		
12			
13	In the Matter of:	) CFL LICENSE NO. 60DBO-71058	
14	THE COMMISSIONER OF BUSINESS OVERSIGHT,	) ) STATEMENT OF ISSUES IN SUPPPORT OF	
15	O VERSIONIT,	) ORDER DENYING APPLICATION FOR ) CALIFORNIA FINANCING LAW LICENSE	
16	Complainant,	) CALIFORNIA FINANCINO LAW LICENSE	
17	v.		
18	STANSKI, INC.,		
19	Respondent.	)	
20			
21	The Commissioner of Business Oversight (Commissioner) finds against the Respondent		
22	Stanski, Inc. (Stanski) as follows:		
23	I.		
24	Introduction		
25	The Commissioner seeks to deny the issuance of a finance lender license to Stanski pursuant		
26	to section 22109 of the California Financing Law (CFL) (Fin. Code, § 22000 et seq.) on the ground		
27	that the applicant has violated a provision of the CFL, Financial Code section 22100, by engaging in		
28	the business of a finance lender in this state without first obtaining a license from the Commissioner.		
	STATEMENT OF ISSUES IN SUPPPORT	-1- OF ORDER DENYING APPLICATION FOR NCING LAW LICENSE	

1	II.	
2	Statement of Facts	
3	1. Stanski is a California corporation organized in 2003 with its main office located at	
4	20462 Bermuda Street, Chatsworth, California 91311.	
5	2. On or about May 1, 2017, Stanski applied for a license pursuant to the CFL(CFL License	
6	60DBO-71058) to engage in the business of a finance lender in this state.	
7	3. During the application review process, the Commissioner determined that from 2014 to	
8	2017, Stanski originated 11 consumer loans in California without a finance lender license, in	
9	violation of Financial Code section 22100, subdivision (a).	
10	III.	
11	Applicable Law	
12	4. Financial Code section 22109, subdivision (a)(3), provides:	
13 14	Upon reasonable notice and opportunity to be heard, the commissioner may deny the application for a finance lender or broker license for any of the following reasons:(3) The	
14	applicant or an officer, director, general partner, person responsible for the applicant's lending activities in this state, or person owning or controlling, directly or indirectly, 10 percent or more of the outstanding interests or equity securities of the applicant has violated	
16	any provision of this division or the rules thereunder or any similar regulatory scheme of the State of California or a foreign jurisdiction.	
17 18	5. In addition, Financial Code section 22100, subdivision (a) provides:	
19	(a) No person shall engage in the business of a finance lender or broker without obtaining a license from the commissioner.	
20	IV.	
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23	The Commissioner finds, by reason of the foregoing, that the applicant has violated a	
24		
25	a finance lender in this state by making at least 11 loans without first obtaining a license from the	
26	Commissioner, then in effect, or being otherwise exempt.	
27	The findings set forth above constitute grounds under Financial Code section 22109,	
28	subdivision (a)(3), to deny the issuance of a finance lender license to Stanski, Inc. -2-	
	STATEMENT OF ISSUES IN SUPPPORT OF ORDER DENYING APPLICATION FOR CALIFORNIA FINANCING LAW LICENSE	

1       THEREFORE, the Commissioner asserts that she is justified under Financial Code secti         2       22109 in issuing an order denying the granting of a finance lender license to Stanski, Inc., and hereby notifies Stanski, Inc. of her intention to make such order final.         4       1         5       Dated: December 18, 2017         5       Sacramento, California         6       Commissioner of Business Oversight         7       By:         7       MARY ANN SMITH         10       Deputy Commissioner         11       Enforcement Division         12       Inforcement Division         13       Inforcement Division         14       Inforcement Division         15       Inforcement Division         16       Inforcement Division         17       Inforcement Division         18       Inforcement Division         19       Inforcement Division         21       Inforcement Division         22       Inforcement Division         23       Inforcement Division         24       Inforcement Division         25       Inforcement Division         26       Inforcement Division         27       Inforcement Division         28				
<ul> <li>bereby notifies Stanski, Inc. of her intention to make such order final.</li> <li>bated: December 18, 2017 Sacramento, California</li> <li>JAN LYNN OWEN Commissioner of Business Oversight</li> <li>By: MARY ANN SMITH Deputy Commissioner Enforcement Division</li> </ul>	1	THEREFORE, the Commissioner asserts that she is justified under Financial Code section		
4       5       Dated: December 18, 2017         6       Commissioner of Business Oversight         7       By:         9       MARY ANN SMITH         10       Deputy Commissioner         11       Enforcement Division         12       Image: Second Secon	2	22109 in issuing an order denying the granting of a finance lender license to Stanski, Inc., and		
5       Dated: December 18, 2017         6       Commissioner of Business Oversight         7       By:         9       MARY ANN SMITH         10       Deputy Commissioner         11       Enforcement Division         12       Hermiter 1000         13       Hermiter 1000         14       Hermiter 1000         15       Hermiter 1000         16       Hermiter 1000         17       Hermiter 1000         18       Hermiter 1000         19       Hermiter 1000         20       Hermiter 1000         21       Hermiter 1000         22       Hermiter 1000         23       Hermiter 1000         24       Hermiter 1000         25       Hermiter 1000         26       Hermiter 1000         27       Hermiter 1000         28       Hermiter 1000         29       Hermiter 1000         20       Hermiter 1000         21       Hermiter 1000         22       Hermiter 1000         23       Hermiter 1000         24       Hermiter 1000         25       Hermiter 1000         26<	3	hereby notifies Stanski, Inc. of her intention to make such order final.		
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7       8         9       By:         10       MARY ANN SMITH         10       Deputy Commissioner         11       Enforcement Division         12       13         14       15         15       16         17       18         19       20         21       23         22       23         24       25         26       27	6			
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