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7 Attorneys for Complainant

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

11	In the Matter of:	)	CRMLA LICENSE NO.: 413-1076
		)	CFLI LICENSE NO.: 603-8205
12	THE COMMISSIONER OF BUSINESS	)	
13	OVERSIGHT,	)	
		)	ORDER TO DISCONTINUE VIOLATIONS
14	Complainant,	)	PURSUANT TO FINANCIAL CODE
		)	SECTION 50321
15	v.	)	
16	TOTAL MORTGAGE SERVICES, LLC,	)	
17		)	
18	Respondent.	)	
19		)	

20  
21 TO: TOTAL MORTGAGE SERVICES, LLC,  
22 185 Plains Road, 3<sup>rd</sup> Floor  
23 Milford, Connecticut 06461

24 The Commissioner of Business Oversight finds that Total Mortgage Services, LLC has (i)  
25 failed to properly reconcile certain of its trust accounts in violation of Financial Code section 50314  
26 and California Code of Regulations, title 10, section 1950.314.1, (ii) caused debit balances  
27 (shortages) to exist in certain of its loan and/or trust accounts in violation of California Code of  
28 Regulations, title 10, section 1950.314.6, (iii) charged borrowers interest on loans for a period in

1 excess of one day prior to the disbursement of loan proceeds in violation of Financial Code section  
2 50204, subdivision (o) and (iv) failed to provide proper Fair Lending Notices to borrowers in  
3 violation of Financial Code section 50204, subdivision (i), Health and Safety Code section 35830  
4 and California Code of Regulations, title 21, section 7114.

5 NOW, BASED ON THE FOREGOING, AND GOOD CAUSE APPEARING, it is hereby  
6 ORDERED under the provisions of Financial Code section 50321, that Total Mortgage Services,  
7 LLC immediately discontinue the violations set forth above.

8 Dated: October 4, 2017  
9 Los Angeles, CA

JAN LYNN OWEN  
Commissioner of Business Oversight

11 By \_\_\_\_\_  
12 Mary Ann Smith  
13 Deputy Commissioner  
14 Enforcement Division  
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