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

13 In the Matter of: ) NMLS NO.: 1698919  
14 THE COMMISSIONER OF BUSINESS )  
OVERSIGHT, ) ORDER DENYING MORTGAGE LOAN  
15 ) ORIGINATOR LICENSE APPLICATION  
16 Complainant, )  
17 v. )  
18 GLENN LEE TWYMAN, JR, )  
19 Respondent. )

20 The Commissioner of Business Oversight (Commissioner) finds that:

- 21 1. On January 4, 2018, Glenn Lee Twyman, Jr. (Twyman) filed an application for a  
22 mortgage loan originator license with the Commissioner pursuant to Financial Code section  
23 50140. The application was for approval of employment as a mortgage loan originator with, or  
24 working on behalf of Home Promise Corporation located at 60 S. Washington Street,  
25 Greencastle, Pennsylvania, 17225. The application was submitted to the Commissioner by filing  
26 Form MU4 through the Nationwide Mortgage Licensing System & Registry (NMLS).  
27 2. In submitting his application, Twyman answered “yes” to question (F)(1) on the Form MU4,  
28 which specifically asked: “Have you ever been convicted of or plead guilty or nolo contendere (“no

1 contest”) in a domestic, foreign, or military court to any felony?”

2 3. In the Disclosure Explanations section of Form MU4, Event Explanation Detail Item 1 of 1,  
3 Twyman provided his explanation regarding the “yes” answer to (F)(1) as follows, “In 1994 I plead  
4 guilty to 2 felonies in the state of North Carolina. Those felonies were assault with a deadly weapon  
5 inflicting serious injury and attempted armed robbery . . . .”

6 4. Supporting documentation provided by Twyman of his felony convictions show that on June  
7 5, 1995, in the State of North Carolina, Onslow County, Superior Court Division, Twyman plead  
8 guilty to the charges of (1) assault with deadly weapon inflicting serious injury, a class H felony, and  
9 (2) attempted robbery with dangerous weapon, a class B felony. Twyman was sentenced to a  
10 minimum of 14 years, a term of not less than seven years in prison.

11 6. In providing a response to the Event Explanation Detail Item 1 of 1 on Form MU4, Twyman  
12 reported that he was paroled in 2000 and completed his parole in 2002.

13 7. In submitting his application, Twyman was attesting to and swearing that the answers were  
14 true and complete to the best of his knowledge.

15 8. Financial Code section 50141 provides in relevant part:  
16 (a) The commissioner shall deny an application for a mortgage loan  
17 originator license unless the commissioner makes at a minimum the  
18 following findings:  
19 . . .  
20 (3) The applicant has demonstrated such financial responsibility,  
21 character, and general fitness as to command the confidence of the  
22 community and to warrant a determination that the mortgage loan  
23 originator will operate honestly, fairly, and efficiently within the  
24 purposes of this division.  
25 . . .

26 9. Twyman’s prior felony convictions shows his failure to demonstrate such financial  
27 responsibility, character and general fitness as to command the confidence of the community and to  
28 warrant a determination that he will operate honestly, fairly, and efficiently as a mortgage loan  
originator. Twyman plead guilty to the charges of assault with deadly weapon inflicting serious  
injury and attempted robbery with a dangerous weapon. Notwithstanding the fact that felony  
convictions were in 1994, the Commissioner is of the opinion that the severity of such crimes  
warrants denial of the mortgage loan originator license.

1 10. Furthermore, in February, 2018, after Twyman submitted his application, Twyman was  
2 discharged from Home Promise Corporation. No new sponsor has been identified. Therefore,  
3 Twyman lacks a sponsor, which is a precondition to issuance of a mortgage loan originator license  
4 under Financial Code section 50141.

5 11. The Commissioner finds, by reason of the foregoing, that Twyman lacks a sponsor and his  
6 prior felony convictions, fails to demonstrate such character and general fitness as to command the  
7 confidence of the community and to warrant a determination that he will operate honestly, fairly, and  
8 efficiently as a mortgage loan originator.

9 12. On March 20, 2018, the Commissioner issued a Notice of Intention to Issue Order Denying  
10 Mortgage Loan Originator License Application, Amended Statement of Issues and accompanying  
11 documents based on the above findings. On or about April 6, 2018, Twyman was served with those  
12 documents at his address of record. Twyman did not file a request for hearing and the time to do so  
13 has expired.

14 13. Based on the foregoing findings, pursuant to Financial Code section 22109.1, the  
15 Commissioner is, therefore, mandated to deny Twyman’s application for a mortgage loan originator  
16 license.

17 NOW GOOD CAUSE APPEARING THEREFORE, it is hereby ordered that the  
18 application for a mortgage loan originator license of Glenn Lee Twyman, Jr. is denied. This order  
19 is effective as of the date thereof.

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21 Dated: June 8, 2018  
22 Sacramento, California

JAN LYNN OWEN  
Commissioner of Business Oversight

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

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