

1 MARY ANN SMITH  
Deputy Commissioner  
2 SEAN M. ROONEY  
Assistant Chief Counsel  
3 JUDY L. HARTLEY (State Bar No. 110628)  
Senior Counsel  
4 Department of Business Oversight  
320 West 4<sup>th</sup> Street, Ste. 750  
5 Los Angeles, California 90013-2344  
Telephone: (213) 576-7604  
6 Facsimile: (213) 576-7181

7 Attorneys for Complainant

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

10  
11 In the Matter of: ) CRMLA LICENSE No.: 413-1002  
 )  
12 THE COMMISSIONER OF BUSINESS ) ORDER TO DISCONTINUE VIOLATIONS  
13 OVERSIGHT, ) PURSUANT TO FINANCIAL CODE  
 ) SECTION 50321  
14 Complainant, )  
 )  
15 v. )  
 )  
16 W. J. BRADLEY MORTGAGE CAPITAL, )  
17 LLC, )  
 )  
18 )  
19 Respondent. )

20 TO: W. J. BRADLEY MORTGAGE CAPITAL, LLC  
21 6465 Greenwood Plaza Boulevard, Suite 500  
22 Centennial, Colorado 80111

23 The Commissioner of Business Oversight finds that W. J. Bradley Mortgage Capital, LLC  
24 has:

- 25 (1) Charged borrowers interest on loans for a period in excess of one day prior to the  
26 disbursement of loan proceeds in violation of Financial Code section 50204, subdivision (o); and  
27 (2) Failed to submit a special report to the Commissioner, specifically, a self-audit report  
28 regarding per diem interest overcharges, in violation of Financial Code section 50307, subdivision  
(b).

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27  
28

NOW, BASED ON THE FOREGOING, AND GOOD CAUSE APPEARING, it is hereby ORDERED under the provisions of Financial Code section 50321, that W. J. Bradley Mortgage Capital, LLC immediately discontinue the violations set forth above.

Dated: February 4, 2016  
Los Angeles, CA

JAN LYNN OWEN  
Commissioner of Business Oversight

By \_\_\_\_\_  
Mary Ann Smith  
Deputy Commissioner  
Enforcement Division