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

11	In the Matter of:)	CRMLA LICENSE NO.: 415-0084
12	THE COMMISSIONER OF BUSINESS)	ORDER TO DISCONTINUE VIOLATIONS
13	OVERSIGHT,)	PURSUANT TO FINANCIAL CODE
14	Complainant,)	SECTION 50321
15	v.)	
16	ALAMEDA MORTGAGE CORPORATION,)	
17	d.b.a. JVM LENDING, MELCO LEGACY)	
18	LOANS, ONWARD MORTGAGE, PACIFIC)	
19	BAY MORTGAGE, and TRUELEND,)	
20	Respondent.)	

21 TO: ALAMEDA MORTGAGE CORPORATION, d.b.a. JVM LENDING,
22 MELCO LEGACY LOANS, ONWARD MORTGAGE,
23 PACIFIC BAY MORTGAGE, and TRUELEND
24 1850 Mt. Diablo Boulevard, Suite 100
25 Walnut Creek, California 94596

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27 The Complainant, the Commissioner of Business Oversight (Commissioner) of the
28 Department of Business Oversight (Department), finds that:

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Alameda Mortgage Corporation, d.b.a. JVM Lending, Melco Legacy Loans, Onward Mortgage, Pacific Bay Mortgage, and Truelend (AMC) violated the following provisions of the California Residential Mortgage Lending Act:

- a. Financial Code sections 50202, subdivision (b);
- b. California Code of Regulations, title 10, section 1950.314.1;
- c. Financial Code section 50204, subdivision (i);
- d. California Code of Regulations, title 21, section 7114; and
- e. Health and Safety Code section 35830.

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

Dated: January 3, 2019
Los Angeles, California

JAN LYNN OWEN
Commissioner of Business Oversight

By _____
MARY ANN SMITH
Deputy Commissioner
Enforcement Division