

1 MARY ANN SMITH  
Deputy Commissioner  
2 Department of Business Oversight  
320 West 4<sup>th</sup> Street, Suite 750  
3 Los Angeles, California 90013

4 Attorney for Complainant  
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6

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

10 In the Matter of: ) CFL LICENSE NO.: 60DBO 64576  
11 )  
12 THE COMMISSIONER OF BUSINESS )  
OVERSIGHT, )  
13 )  
Complainant, ) DESIST AND REFRAIN ORDER PURSUANT  
14 ) TO FINANCIAL CODE SECTION 22712  
v. )  
15 )  
16 PAUL EDWIN SHORTAL, III, )  
17 )  
Respondent. )  
18 )

19 TO: Paul Edwin Shortal, III  
20 1425 Avocado Road  
Oceanside, California 92054  
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22 Complainant, the Commissioner of Business Oversight (Commissioner) finds that Paul  
23 Edwin Shortal, III (Respondent) violated provisions of the California Financing Law (CFL) (Fin.  
24 Code, § 22000 et seq.) and applicable regulations and hereby issues the following Findings of Fact  
25 and Desist and Refrain Order:

26 **I.**

27 **Findings of Fact**

28 1. The Commissioner is authorized to administer and enforce the provisions of the CFL  
and the rules and regulations promulgated thereunder.



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This Order shall remain in full force and effect until further order of the Commissioner.

Dated: December 19, 2019  
Los Angeles, CA

MANUEL P. ALVAREZ  
Commissioner of Business Oversight

By \_\_\_\_\_  
CHARLES AGBONKPOLOR  
Special Administrator  
California Financing Law