

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

4 Attorney for Complainant
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7 BEFORE THE DEPARTMENT OF BUSINESS OVERSIGHT
8 OF THE STATE OF CALIFORNIA
9

10 In the Matter of:) CFL LICENSE NO.: 605 3234
11)
11 THE COMMISSIONER OF BUSINESS)
12 OVERSIGHT,)
13)
13 Complainant,) DESIST AND REFRAIN ORDER PURSUANT
14) TO FINANCIAL CODE SECTION 22712
14 v.)
15)
15 AMSDEN, CHRISTOPHER AVERY, DBA)
16 GOLDEN STATE LENDING,)
17)
17 Respondent.)
18)

19 TO: AMSDEN, CHRISTOPHER AVERY
20 920 KENNEDY DRIVE,
21 CAPITOLA, CALIFORNIA 95010

22 Complainant, the Commissioner of Business Oversight (Commissioner) finds that Amsden,
23 Christopher Avery, dba Golden State Lending (Respondent) violated provisions of the California
24 Financing Law (CFL) (Fin. Code, § 22000 et seq.) and applicable regulations and hereby issues the
25 following Findings of Fact 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

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in compliance with Financial Code section 22112.

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

Dated: December 30, 2019
Los Angeles, CA

MANUEL P. ALVAREZ
Commissioner of Business Oversight

By _____
CHARLES AGBONKPOLOR
Special Administrator
California Financing Law