

1 **STATE OF CALIFORNIA**  
2 **BUSINESS, CONSUMER SERVICES AND HOUSING AGENCY**  
3 **DEPARTMENT OF BUSINESS OVERSIGHT**

4 TO: Fabian Rubal a.k.a. Fabian Rabul  
5 320 Pine Avenue  
6 Mezzanine Level  
7 Long Beach, California 90802

8 **DESIST AND REFRAIN ORDER**

9 **(For violations of section 50320 of the Financial Code)**

10 The California Commissioner of Business Oversight finds that:

11 1. Fabian Rubal also known as Fabian Rabul (Rubal) is an individual whose last known  
12 business address was listed as 320 Pine Avenue, Mezzanine Level, Long Beach, California. Rubal is  
13 not currently licensed as a mortgage loan originator in any state.

14 2. On or about April 9, 2019, Norwich Commercial Group, Inc., also referred to as  
15 Norcom (Norwich), an entity licensed by the Commissioner under the California Mortgage Lending  
16 Act (CRMLA), filed a report with the Commissioner, amongst other regulatory agencies, concerning  
17 several individuals, employed by or associated with Norwich in its South Carolina branch, for  
18 violations of the CRMLA. Rubal was named as one of the individuals. The reported violations  
19 included, engaging in unlicensed mortgage loan originator activities, creation and use of a fake  
20 internet domain with corresponding emails, the use of a fraudulent Nationwide Mortgage Licensing  
21 System identification number (this is a web-based platform for regulatory agencies to administer  
22 initial license applications and ongoing compliance requirements), and use of a mortgage loan  
23 originator license by an unlicensed individual to conceal unlicensed activity. The South Carolina  
24 branch location was originally licensed by the Commissioner on January 31, 2018 but surrendered its  
25 license on May 2, 2019.

26 3. Rubal was introduced to Norwich by Jacob Coker, the branch manager of Norwich's  
27 now closed South Carolina office and one of several individuals named in Norwich's report to the  
28 Commissioner. Norwich intended to hire Rubal as an account executive whose job responsibility

1 would be to market Norwich's products and services to industry professionals (e.g., real estate agents,  
2 etc.) as a means of establishing relationships that could lead to mortgage origination business.

3 Additionally, Rubal would be responsible to develop Norwich's presence in California by recruiting  
4 qualified staff. Rubal, however, was not permitted to negotiate rates and terms of mortgages to  
5 prospective borrowers, among other things.

6 4. On or about March 14, 2019, Norwich received an email containing an employment  
7 agreement executed by a Nicholas Alan Coplien (Coplien), another individual named in Norwich's  
8 report. Rubal, Coplien and Coker were either also addressees or included in the email chain. Norwich  
9 noticed that Rubal's email was fabian@norcommortgageusa.com." Similarly, Coplien's email  
10 appeared as "nick@norcommortgageusa.com." However, Norwich has never owned the email  
11 address domain "norcommortgage.usa.com." All Norwich employees are issued an email address  
12 with the domain of "norcom-usa.com." The use of fake email addresses by Rubal and Coplien was  
13 neither authorized nor approved by Norwich. Moreover, at no time has Rubal or Coplien been an  
14 employee of Norwich and it never issued a legitimate Norwich email address or authorized either  
15 individual to hold themselves out as representatives, agents or employees of Norwich.

16 5. Norwich's additional investigation and review of the fake email addresses used by  
17 Rubal and Coplien showed that the two also used fraudulent employment titles, Rubal used the title  
18 of "Senior Loan Originator" or "Loan Originator" and Coplien used the title of "Loan Associate,"  
19 titles not recognized by Norwich. Rubal also included a purported Nationwide Mortgage Licensing  
20 System identification number (1716866) and a California address.

21 6. Norwich's investigation further showed that Rubal interacted as a loan originator with  
22 a borrower wherein he provided the borrower with a loan estimate, and it was Rubal who, according  
23 to the borrower, "took my information and personal documents to get the refinance going on my  
24 property."

25 7. On or about March 15, 2019, Norwich sent Rubal and Coplien a cease and desist  
26 demand concerning the unauthorized email addresses and web domain and requested that they cease  
27 representing themselves as employees of Norwich. The cease and desist was emailed to Rubal and  
28 Coplien at both their norcommortgageusa.com email addresses and personal email addresses.

1           Based on the foregoing, the Commissioner is of the opinion that Fabian Rubal also known as  
2 Fabian Rabul engaged in business as a mortgage loan originator, without a license from the  
3 Commissioner, in violation of Financial Code section 50320.

4           Pursuant to section 50320 of the Financial Code, Fabian Rubal also known as Fabian Rabul is  
5 hereby ordered to desist and refrain from engaging in the business of a mortgage loan originator in  
6 the state of California without first obtaining a license from the Commissioner, or otherwise exempt.

7           This Order is necessary, in the public interest, for the protection of consumers and is  
8 consistent with the purposes, policies, and provisions of the California Residential Mortgage Lending  
9 Act.

10 Dated: February 19, 2020

MANUEL P. ALVAREZ  
Commissioner of Business Oversight

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12  
13 By \_\_\_\_\_  
14 MARY ANN SMITH  
15 Deputy Commissioner  
16 Enforcement Division  
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