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9  
10 BEFORE THE DEPARTMENT OF BUSINESS OVERSIGHT  
11 OF THE STATE OF CALIFORNIA

12	In the Matter of:	)	NMLS No. 1334854
13		)	
14	THE COMMISSIONER OF BUSINESS	)	ORDER DENYING MORTGAGE LOAN
15	OVERSIGHT,	)	ORIGINATOR LICENSE APPLICATION
16		)	
17	Complainant,	)	
18	v.	)	
19		)	
20	CHARLES JEFFREY HALIBURTON,	)	
21	Respondent.	)	

22 The Commissioner of Business Oversight (Commissioner) finds that:

23 1. The Commissioner has jurisdiction over the licensing and regulation of finance lenders  
24 and brokers and mortgage loan originators under the California Financing Law (CFL) (Fin. Code, §  
25 22000 et seq.). The Commissioner is authorized to administer the CFL and the rules and regulations  
26 promulgated in title 10 of the California Code of Regulations (CCR).

27 2. Charles Jeffrey Haliburton (Haliburton), a convicted felon, first applied to the  
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1 Commissioner to obtain a mortgage loan originator license on February 16, 2016. Haliburton failed to  
2 disclose his felony bank robbery conviction in his February 16 application.

3 3. The Commissioner denied Haliburton’s application for a mortgage loan originator  
4 license based on Haliburton’s failure to disclose his felony conviction.

5 4. Haliburton appealed the Commissioner’s decision before the Office of Administrative  
6 Hearings, and the court upheld the denial of Haliburton’s license. The judge found Haliburton had  
7 failed to display candor in his testimony before the court and in his explanation to the Commissioner  
8 regarding the facts and circumstances surrounding his conviction and his failure to disclose the  
9 conviction in his application. Haliburton’s minimization of his misconduct suggested to the court that  
10 Haliburton had not yet fully accepted personal responsibility for his actions.

11 5. The Commissioner adopted the court’s proposed decision on February 13, 2018,  
12 effective March 15.

13 6. On July 5, 2019, Haliburton again applied to the Commissioner for a mortgage loan  
14 originator license.

15 7. Haliburton disclosed his bank robbery conviction in the July 5 MU4 application, but  
16 failed to offer additional facts in mitigation to show that he has accepted responsibility for his  
17 conviction and his failure to disclose the conviction in his prior application filed with the Department.

18 8. Based on the Commissioner’s review of Haliburton’s July 5 MU4, the Commissioner  
19 determined Haliburton does not meet the minimum criteria for a mortgage loan originator license  
20 when Haliburton pleaded guilty to bank robbery, a crime of dishonesty, and when Haliburton  
21 previously failed to disclose the conviction in his initial MU4 filed with the Commissioner.

22 9. On November 18, 2019, the Commissioner issued his Notice of Intention, Statement  
23 of Issues, and other supporting pleadings (collectively, the Statement of Issues) seeking to deny  
24 Haliburton’s MLO application.

25 10. The Commissioner personally served Haliburton with the Statement of Issues on  
26 December 11. Haliburton did not file his notice of defense within the time required, and the time file  
27 his hearing request has now expired.  
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11. Based on the foregoing findings, Financial Code section 22109.1, subdivision (a)(3) requires that the Commissioner deny Haliburton’s application for a mortgage loan originator license.

NOW GOOD CAUSE APPEARING THEREFORE, IT IS HEREBY ORDERED that the application for a mortgage loan originator license of Charles Jeffrey Haliburton is denied. This order is effective immediately.

Dated: January 6, 2020  
Los Angeles, California

MANUEL P. ALVAREZ  
Commissioner of Business Oversight

By: \_\_\_\_\_  
MARY ANN SMITH  
Deputy Commissioner  
Enforcement Division