

1 MARY ANN SMITH  
Deputy Commissioner  
2 Department of Financial Protection and Innovation  
2101 Arena Boulevard  
3 Sacramento, CA 95834  
Attorneys for Complainant  
4

5 BEFORE THE DEPARTMENT OF FINANCIAL PROTECTION AND INNOVATION  
6 OF THE STATE OF CALIFORNIA  
7

|    |                                |   |                                    |
|----|--------------------------------|---|------------------------------------|
| 8  | In the Matter of the:          | ) | CRMLA LICENSE NO.: 41DBO-93591     |
| 9  |                                | ) |                                    |
| 10 | THE COMMISSIONER OF FINANCIAL  | ) |                                    |
| 11 | PROTECTION AND INNOVATION,     | ) |                                    |
| 12 |                                | ) | ORDER REVOKING RESIDENTIAL         |
| 13 | Complainant,                   | ) | MORTGAGE LENDING AND/OR SERVICING  |
| 14 |                                | ) | LICENSE PURSUANT TO FINANCIAL CODE |
| 15 | v.                             | ) | SECTION 50327                      |
| 16 |                                | ) |                                    |
| 17 | GRANDER MORTGAGE CAPITAL, LLC, | ) |                                    |
| 18 |                                | ) |                                    |
| 19 | Respondent.                    | ) |                                    |
| 20 |                                | ) |                                    |
| 21 |                                | ) |                                    |
| 22 |                                | ) |                                    |

23 The Complainant, the Commissioner of Financial Protection and Innovation (Commissioner)  
24 finds that:

25 1. The Commissioner is authorized to administer and enforce the provisions of the  
26 California Residential Mortgage Lending Act (Fin. Code, § 50000 et seq.) (CRMLA) and the rules  
27 and regulations promulgated thereunder.

28 2. Respondent is a residential mortgage servicer licensed by the Commissioner pursuant to  
the CRMLA. Respondent’s principal place of business is 3414 Peachtree Road NE, Suite 825,  
Atlanta, Georgia, 30326.

3 Pursuant to Financial Code sections 50307 and 50401, all licensees under the CRMLA  
are required to file an annual Report of Principal Amount of Loans and Aggregate Amount of Loans  
Serviced (“Annual Report”) on or before March 1 of each year for the preceding 12-month period

1 ending December 31.

2 4. On or about December 27, 2020, an electronic notice was sent to Respondent's  
3 designated email address informing them that their Annual Report was due on March 1, 2021 and that  
4 failure to file their Annual Report by the deadline could result in suspension or revocation of their  
5 license.

6 5. On or about January 31, 2021, a second electronic notice was sent to Respondent's  
7 designated email address reminding Respondent that their Annual Report was due on March 1, 2021  
8 and that failure to file their Annual Report by the deadline could result in suspension or revocation of  
9 their license.

10 6. On or about February 24, 2021, a third electronic notice was sent to Respondent's  
11 designated email address and also submitted to Respondent through the Nationwide Mortgage  
12 Licensing System & Registry (NMLS) reminding them that their Annual Report was due on March 1,  
13 2021, and that failure to file their Annual Report by the deadline could result in suspension or  
14 revocation of their license.

15 7. On or about March 16, 2021, a final electronic notice was sent to Respondent's  
16 designated email address and through the NMLS informing Respondent that the Commissioner has not  
17 received their Annual Report and that the Annual Report is due on March 1, 2021, and that the failure  
18 to file their Annual Report by the deadline could result in suspension or revocation of their license.

19 8. On or about March 16, 2021, the Commissioner called Respondent and informed them  
20 that their Annual Report was due on March 1, 2021, and that the Commissioner may proceed on  
21 revoking Respondent's license if they failed to file their Annual Report immediately.

22 9. Respondent failed to submit an Annual Report to the Commissioner by March 1, 2021.

23 10. On June 28, 2021, the Commissioner served a Notice of Intention to Issue Order  
24 Revoking Residential Mortgage and/or Servicing License, Accusation, and accompanying documents  
25 to Respondent. Respondent was served with those documents by certified mail, return receipt  
26 requested, regular mail, and electronic mail. The Commissioner has not received any request for a  
27 hearing from Respondent and the time to request a hearing has expired.

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NOW GOOD CAUSE APPEARING THEREFORE, it is hereby ordered that the residential mortgage servicer license issued to Grander Mortgage Capital, LLC is hereby revoked.

This ORDER is effective as of the date hereof.

Dated: July 22, 2021  
Sacramento, California

CHRISTOPHER S SHULTZ  
Acting Commissioner of Financial Protection and Innovation



By \_\_\_\_\_  
MEIRCEE BOULAHROUD  
Special Administrator  
California Residential Mortgage Lending Act