

1 MARY ANN SMITH  
2 Deputy Commissioner  
3 Department of Financial Protection and Innovation  
4 320 West 4<sup>th</sup> Street, Suite 750  
5 Los Angeles, California 90013-2344

6 Attorney for Complainant

7  
8 BEFORE THE DEPARTMENT OF FINANCIAL PROTECTION AND INNOVATION  
9 OF THE STATE OF CALIFORNIA

10	In the Matter of:	)	CFL LICENSE NO.: 60DBO-123047
11		)	
12	THE COMMISSIONER OF FINANCIAL	)	ORDER SUMMARILY REVOKING FINANCE
13	PROTECTION AND INNOVATION,	)	LENDER AND/OR BROKER LICENSE(S)
14	Complainant,	)	PURSUANT TO FINANCIAL CODE
15	v.	)	SECTION 22715
16		)	
17	HOME BAY FINANCIAL INC.,	)	
18	Respondent.	)	

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20 The Commissioner of Financial Protection and Innovation (Complainant) finds that:  
21 HOME BAY FINANCIAL INC. (Respondent) did not file its Annual Report as required by  
22 Financial Code section 22159.

23 Complainant provided notice to Respondent of this violation on March 18, 2022.  
24 Financial Code section 22715 provides that:

25 The Commissioner may by order summarily suspend or revoke the  
26 license of any licensee if that person fails to file the report required by  
27 Section 22159 within 10 days after notice by the Commissioner that  
28 such report is due and not filed. If, after an order is made, a request for  
hearing is filed in writing within 30 days and the hearing is not held  
within 60 days thereafter, the order is deemed rescinded as of its

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effective date.

THEREFORE, GOOD CAUSE APPEARING, Respondent’s Finance Lenders and/or Brokers license(s) is hereby revoked as of the date of this Order, pursuant to Financial Code section 22715.

You are hereby ordered and directed to discontinue making or brokering of any loan made pursuant to the California Financing Law. (Financial Code §22000 et seq.) You are also ordered and directed to discontinue all activity conducted pursuant to Financial Code sections 22340 and 22600 within 60 days of the effective date of this Order.

Dated: April 19, 2022  
Los Angeles, California

CLOTHILDE V. HEWLETT  
Commissioner of Financial Protection and Innovation



By \_\_\_\_\_  
Kathryn Leou  
Special Administrator  
California Financing Law