

1 CLOTHILDE V. HEWLETT  
Commissioner  
2 MARY ANN SMITH  
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10 Attorneys for Complainant

11 BEFORE THE DEPARTMENT OF FINANCIAL PROTECTION AND INNOVATION  
12 OF THE STATE OF CALIFORNIA

13 In the Matter of: ) NMLS LICENSE NO.: 277872  
14 )  
15 THE COMMISSIONER OF FINANCIAL ) ORDER REVOKING MORTGAGE LOAN  
PROTECTION AND INNOVATION, ) ORIGINATOR LICENSE  
16 )  
Complainant, )  
17 )  
18 v. )  
19 )  
ROBIN MITZLAFF, )  
20 )  
Respondent. )  
21 )  
22 )

23 The Commissioner of Financial Protection and Innovation (Commissioner) finds that:

24 1. The Commissioner has jurisdiction over the licensing and regulation of persons  
25 engaged in the business of making, servicing, or brokering residential mortgage loans, including  
26 mortgage loan originators (MLO or MLOs), under both the California Financing Law (CFL) (Fin.  
27 Code, § 22000 et seq.) and the California Residential Mortgage Lending Act (CRMLA) (Fin. Code, §  
28 50000 et seq.).

2. The Commissioner is authorized to administer the CFL and CRMLA and the rules and

1 regulations promulgated in title 10 of the California Code of Regulations (CCR).

2 3. Respondent Robin Mitzlaff (Mitzlaff) held an MLO license with the Commissioner  
3 beginning on June 9, 2014.

4 4. Under the provisions of Financial Code sections 22109.1, 22172, and 22755 of the  
5 CFL, the Commissioner brought an action to revoke Mitzlaff’s MLO license because Mitzlaff  
6 violated the Nationwide Mortgage Licensing System and Registry (NMLS) student Rules of Conduct  
7 (ROC) by using the services of Danny Yen, d/b/a Real Estate Educational Services (REES) to  
8 complete her NMLS-approved continuing education (CE) course, which in turn constitutes a  
9 violation of the licensing requirements of the Commissioner under the CFL.

10 5. Specifically, Mitzlaff used and compensated REES to obtain credit through an in-  
11 person education fraud scheme (the in-person fraud scheme). Under the in-person fraud scheme,  
12 Mitzlaff paid REES to report the completion of an in-person course in 2020. REES did not teach the  
13 in-person course and Mitzlaff never attended the in-person course nor did she complete the required  
14 course work and test to receive course credit.

15 6. On April 18, 2022, the Commissioner personally served Mitzlaff with a notice of  
16 intention and accusation to revoke Mitzlaff’s MLO license (collectively, Accusation).

17 7. Mitzlaff did not file her notice of defense with the Commissioner within the time  
18 required, and the time for Mitzlaff to file her hearing request concerning the Accusation has now  
19 expired.

20 NOW GOOD CAUSE APPEARING THEREFORE, IT IS HEREBY ORDERED that the  
21 MLO license of Robin Mitzlaff is revoked pursuant to Financial Code section 22172 subdivisions  
22 (a)(1) and (a)(2). This order is effective immediately.

23 Dated: May 11, 2022  
24 Los Angeles, California

CLOTHILDE V. HEWLETT  
Commissioner of Financial Protection and  
Innovation



25 By: \_\_\_\_\_  
26 MARY ANN SMITH  
27 Deputy Commissioner  
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