

1 CLOTHILDE V. HEWLETT
Commissioner
2 MARY ANN SMITH
Deputy Commissioner
3 SEAN M. ROONEY
Assistant Chief Counsel
4 TAYLOR STEINBACHER (State Bar No. 285335)
Senior Counsel
5 Department of Financial Protection and Innovation
320 West 4th Street, Suite 750
6 Los Angeles, California 90013-2344
7 Telephone: (213) 576-7632
Facsimile: (213) 576-7181

8 Attorneys for Complainant

9
10 BEFORE THE DEPARTMENT OF FINANCIAL PROTECTION AND INNOVATION
11 OF THE STATE OF CALIFORNIA
12

13 In the Matter of:

14 THE COMMISSIONER OF FINANCIAL
15 PROTECTION AND INNOVATION,

16 Complainant,

17 v.

18 MOO LOANS LLC AND MICHAEL FRANCIS
19 CHRISTIANOS,

20 Respondents.
21
22

) CFL LICENSE NO.: 603-I408
) NMLS ID: 1510664

) ORDER BARRING MICHAEL FRANCIS
) CHRISTIANOS FROM ANY POSITION OF
) EMPLOYMENT, MANAGEMENT, OR
) CONTROL OF ANY FINANCE LENDER,
) BROKER, OR MORTGAGE LOAN
) ORIGINATOR PURSUANT TO FINANCIAL
) CODE 22169

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

A. On February 15, 2022, the Commissioner issued, among other things: (1) a Notice of Intention to Issue Order Barring Michael Francis Christianos from Any Position of Employment, Management, or Control of Any Finance Lender, Broker, or Mortgage Loan Originator Pursuant to Financial Code 22169; and (2) an Accusation in support thereof, which set forth the reasons and grounds for the intended Order (Pleadings).

B. On November 9, 2022, the Commissioner served the Pleadings on Respondent Michael Francis Christianos (Christianos).

C. Christianos has not requested a hearing, and the time to request a hearing has now expired.

NOW GOOD CAUSE APPEARING THEREFORE, it is hereby ordered that, pursuant to Financial Code section 22169, Michael Francis Christianos is hereby barred from any position of employment with, or management or control of, any finance lender, broker, program administrator, or any other person.

This order is effective as of the date hereof.

Dated: January 31, 2023
Los Angeles, CA

CLOTHILDE V. HEWLETT
Commissioner of Financial Protection and Innovation



By _____
MARY ANN SMITH
Deputy Commissioner
Enforcement Division