

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 In the Matter of the: ) CRMLA LICENSE NO.: 41DBO-91489  
)  
8 THE COMMISSIONER OF FINANCIAL )  
9 PROTECTION AND INNOVATION, )  
) NOTICE OF INTENTION TO ISSUE ORDER  
10 Complainant, ) REVOKING CALIFORNIA RESIDENTIAL  
) MORTGAGE LENDING AND/OR SERVICING  
11 v. ) LICENSE  
)  
12 THE HOME LOAN EXPERT, LLC, )  
)  
13 Respondent. )  
14 )  
15 )

16 Pursuant to Financial Code section 50327 of the California Residential Mortgage Lending Act  
17 (Fin. Code, § 50000 et seq.), notice is hereby given of the intention of the Commissioner of Financial  
18 Protection and Innovation to enter an Order revoking Respondent, The Home Loan Expert, LLC’s  
19 residential mortgage lending license.  
20

21 The attached Accusation, which is incorporated herein by this reference, states the reasons for  
the intended Order.

22 Unless a request for hearing, as evidenced by the mailing or delivery of the Notice of Defense,  
23 is received within 15 days after the Accusation was personally served upon you or mailed to you,  
24 such Order may be entered at any time thereafter without a hearing.  
25

26 Dated: June 21, 2023  
Sacramento, California

Clothilde V. Hewlett  
Commissioner of Financial Protection and Innovation



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