STATE OF CALIFORNIA

DEPARTMENT OF FINANCIAL PROTECTION AND INNOVATION

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|) | ORDER (Fin. Code, § 14201) |
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Pursuant to Financial Code section 14201, the Commissioner of Financial Protection and Innovation hereby waives the provision in California Code of Regulations, title 10, section 30.802(a)(1)(B), requiring mortgage insurance on loan amounts in excess of 80 percent of the appraised value of the improved real property. This Order does not waive any other requirement in California Code of Regulations, title 10, section 30.802.

This Order is effective immediately and shall remain in effect until revoked, amended, superseded, suspended, or supplemented by further order of the Commissioner of Financial Protection and Innovation. The Commissioner may, by written order, withhold the availability of this Order to one or more credit unions.

Dated: flue dx, 202

CLOTHILDE V. HEWLETT

Commissioner of

Financial Protection and Innovation