

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

4 Attorneys for the Complainant

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

9 In the Matter of :

10 THE COMMISSIONER OF FINANCIAL  
11 PROTECTION AND INNOVATION,

12 Complainant,

13 v.

15 WESTERN EXPRESS LENDING

16 Respondent.

) CRMLA LICENSE NO.: 41DBO-93396

) ORDER SUMMARILY REVOKING  
) RESIDENTIAL MORTGAGE LENDER  
) AND/OR SERVICER LICENSE(S)  
) PURSUANT TO FINANCIAL CODE  
) SECTION 50401

18 TO: WESTERN EXPRESS LENDING  
19 1 Spectrum Pointe Drive Suite 200  
20 Lake Forest, California 92630

21 The Commissioner of Financial Protection and Innovation (“Commissioner”) finds that:  
22 WESTERN EXPRESS LENDING (“Respondent”) has not paid the annual assessment as  
23 required by Financial Code section 50401, although an invoice with the amount of the assessment  
24 was posted to Respondent’s Nationwide Mortgage Licensing System (“NMLS”) account on  
25 September 29, 2023.

1 On September 29, 2023, Respondent was notified that the annual assessment must be paid  
2 through the NMLS on or before October 29, 2023, or their license would be summarily revoked as  
3 provided for in Financial Code section 50401, subdivision (d).

4 As of the close of business on October 30, 2023, Respondent had still not paid its annual  
5 assessment to the Commissioner as required by Financial Code section 50401.

6 THEREFORE, GOOD CAUSE APPEARING, Respondent’s residential mortgage lender  
7 and/or servicer license(s) is hereby revoked as of the effective date hereof.

8 This ORDER is to remain in full force and effect until the further written order of the  
9 Commissioner.

10 Financial Code section 50401, subdivision (d) provides:

11 If a licensee fails to pay the assessment on or before the 30th day  
12 following the day upon which payment is due, the Commissioner may  
13 by order summarily suspend or revoke the license issued to the  
14 licensee. An order issued under this section is not stayed by the filing  
15 of a request for a hearing. If, after an order is made, the request for  
16 hearing is filed in writing within 15 days from the date of service of the  
17 order and a hearing is not held within 60 days of the filing, the order is  
18 deemed rescinded as of its effective date. During a period when its  
license is revoked or suspended, a licensee shall not conduct business  
pursuant to this division except as may be permitted by further order of  
the Commissioner. However, the revocation, suspension, or surrender  
of a license shall not affect the powers of the commissioner as provided  
in this division.

19 Dated: October 31, 2023  
20 Effective: October 31, 2023  
21 Sacramento, California

Clothilde V. Hewlett  
Commissioner of Financial Protection and Innovation

22 By \_\_\_\_\_  
23 Meircee Boulahroud  
24 Assistant Deputy Commissioner  
25 California Residential Mortgage Lending Act  
26 (916) 903-8269  
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