

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

4 Attorney for Complainant
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6
7 BEFORE THE DEPARTMENT OF FINANCIAL PROTECTION AND INNOVATION
8 OF THE STATE OF CALIFORNIA
9

10 In the Matter of:) CFL LICENSE NO.: 60DBO-178662
11)
12 THE COMMISSIONER OF FINANCIAL)
PROTECTION AND INNOVATION,)
13)
Complainant,) DESIST AND REFRAIN ORDER PURSUANT
14) TO FINANCIAL CODE SECTION 22712
v.)
15)
16 UNIVERSAL MORTGAGE LLC,)
17)
Respondent.)
18)

19 TO: UNIVERSAL MORTGAGE LLC
20 23756 MICHIGAN AVE. SUITE 308
21 DEARBORN, MICHIGAN 48124

22 Complainant, the Commissioner of Financial Protection and Innovation (Commissioner)
23 finds that Universal Mortgage LLC (Respondent) violated provisions of the California Financing
24 Law (CFL) (Fin. Code, § 22000 et seq.) and applicable regulations and hereby issues the following
25 Findings of Fact and Desist and Refrain Order:

26 **I.**

27 **Findings of Fact**

28 1. The Commissioner is authorized to administer and enforce the provisions of the CFL

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section 22112.

This Order shall remain in full force and effect until further order of the Commissioner.

Dated: March 26, 2024
Los Angeles, California

CLOTHILDE V. HEWLETT
Commissioner of Financial Protection and Innovation



By _____
ADEOLA TANIMOJO
Special Administrator
California Financing Law