

1 MARY ANN SMITH  
Deputy Commissioner  
2 SEAN M. ROONEY  
Assistant Chief Counsel  
3 JUDY L. HARTLEY (State Bar No. 110628)  
Senior Counsel  
4 Department of Business Oversight  
320 West 4<sup>th</sup> Street, Suite 750  
5 Los Angeles, California 90013-2344  
Telephone: (213) 576-7604  
6 Facsimile: (213) 576-7181

7 Attorneys for Complainant

8 BEFORE THE DEPARTMENT OF BUSINESS OVERSIGHT  
9 OF THE STATE OF CALIFORNIA

|    |                              |   |                                 |
|----|------------------------------|---|---------------------------------|
| 11 | In the Matter of:            | ) | CRMLA LICENSE NO.: 413-0680     |
| 12 | THE COMMISSIONER OF BUSINESS | ) |                                 |
| 13 | OVERSIGHT,                   | ) | ORDER TO DISCONTINUE VIOLATIONS |
| 14 | Complainant,                 | ) | PURSUANT TO FINANCIAL CODE      |
| 15 | v.                           | ) | SECTION 50321                   |
| 16 | DRAPER AND KRAMER MORTGAGE   | ) |                                 |
| 17 | CORP.,                       | ) |                                 |
| 18 |                              | ) |                                 |
| 19 | Respondent.                  | ) |                                 |

20  
21 TO: DRAPER AND KRAMER MORTGAGE CORP.  
22 701 E. 22<sup>ND</sup> Street, Suite 125  
23 Lombard, Illinois 60148

24 The Commissioner of Business Oversight finds that Draper and Kramer Mortgage Corp. has  
25 failed to provide proper Fair Lending Notices to borrowers in violation of Financial Code section  
26 50204, subdivision (i), Health and Safety Code section 35830 and California Code of Regulations,  
27 title 21, section 7114.  
28

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27  
28

NOW, BASED ON THE FOREGOING, AND GOOD CAUSE APPEARING, it is hereby ORDERED under the provisions of Financial Code section 50321, that Draper and Kramer Mortgage Corp. immediately discontinue the violations set forth above.

Dated: May 10, 2018  
Los Angeles, CA

JAN LYNN OWEN  
Commissioner of Business Oversight

By \_\_\_\_\_  
Mary Ann Smith  
Deputy Commissioner  
Enforcement Division