

1 6. Esquivel has not been issued a mortgage loan originator license by the Commissioner
2 authorizing him to act as a mortgage loan originator under the CRMLA.

3 7. Esquivel is not exempt from the licensing requirements of Financial Code section
4 50002, subsection (d) and is not otherwise licensed as a mortgage loan originator under the
5 provisions of the California Finance Lenders Law (Fin. Code § 22000 et seq.) and has not obtained a
6 license endorsement from the Commissioner of Real Estate pursuant to Business and Professions
7 Code section 10166.01 et. seq.

8 8. Financial Code section 50320 provides in pertinent part: “Whenever, in the opinion of
9 the commissioner, a person is . . .engaging in business as a mortgage loan originator, without a
10 license from the commissioner, the commissioner may order that person to desist and refrain.”

11 By reason of the foregoing findings, the Commissioner of Business Oversight is of the
12 opinion that Esquivel has engaged in business as a mortgage loan originator without having first
13 obtained a license from the Commissioner in violation of Financial Code section 50002, subsection
14 (d).

15 Pursuant to Financial Code section 50320, Daniel Esquivel is hereby ordered to desist and
16 refrain from engaging in business as a mortgage loan originator in the State of California without
17 first obtaining a license from the Commissioner or Department of Real Estate, or otherwise being
18 exempt.

19 This Order is necessary, in the public interest, for the protection of consumers and is
20 consistent with the purposes, policies and provisions of the California Residential Mortgage Lending
21 Act. This order shall remain in full force and effect until further order of the Commissioner.

22 Dated: November 2, 2017
23 Los Angeles, CA

JAN LYNN OWEN
Commissioner of Business Oversight

24 By _____
25 Mary Ann Smith
26 Deputy Commissioner
27 Enforcement Division
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