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10 BEFORE THE DEPARTMENT OF BUSINESS OVERSIGHT  
11 OF THE STATE OF CALIFORNIA

12 In the Matter of: ) NMLS No. 870959  
13 )  
14 THE COMMISSIONER OF BUSINESS ) ORDER DENYING MORTGAGE LOAN  
OVERSIGHT, ) ORIGINATOR LICENSE APPLICATION  
15 )  
Complainant, )  
16 )  
vs. )  
17 )  
18 PETER ANTHONY GONTANG, )  
Respondent. )  
19 )  
20 )

21 The Commissioner of Business Oversight (“Commissioner”) finds that:

- 22 1. On October 1, 2013, Peter Anthony Gontang (“Respondent”), filed an application for a  
23 mortgage loan originator license with the Commissioner pursuant to the California Residential  
24 Mortgage Lending Act (“CRMLA”)(Financial Code, §§ 50000 et. seq.), in particular, Financial  
25 Code section 50140. The application was for employment as a mortgage loan originator. The  
26 application was submitted to the Commissioner by filing Form MU4 through the Nationwide  
27 Mortgage Licensing System.
- 28 2. Form MU4 under “Disclosure Questions,” (F)(1) specifically asked: “Have you ever been

1 convicted of or pled guilty or nolo contendere (“no contest”) in a domestic, foreign, or military  
2 court to any felony? Respondent answered “yes”. Respondent signed the Form MU4 swearing that  
3 the answers were true and complete to the best of Respondent’s knowledge.

4 3. In providing details about his felony conviction, Respondent stated “1992 Portland Oregon,  
5 Conspiracy to Counterfeit. I was 23 at the time and stupidly got involved with a friend who needed  
6 my help because of a art background. We ended up only passing 3-4 bills and had actually stopped  
7 doing the act before the Secret Service contacted us. We had burned all the bills and returned the  
8 printing press. . . . I was given a light sentence 6 mos at a half way house and 6 mos in home  
9 confinement. I had 3 yrs probation and a \$500 fine.”

10 4. The Respondent provided a copy of his criminal indictment captioned *United States of*  
11 *America v. Cedric DeWayne Walker, Robert Trent Zabelle, and Peter Anthony Gontang*, case  
12 number CR 92-232, before the U.S. District Court, District of Oregon. On or about December 14,  
13 1992, Gontang pled guilty to Conspiracy to counterfeit U.S. obligations, pursuant to sections 371,  
14 471 and 472 of title 18 of the United States Code.

15 5. Financial Code section 50141 provides in relevant part:

16 (a) The commissioner shall deny an application for a mortgage loan  
17 originator license unless the commissioner makes at a minimum the  
18 following findings:

19 . . .

20 (2)(A) The applicant has not been convicted of, or pled guilty or nolo  
21 contendere to, a felony in a domestic, foreign, or military court  
22 during the seven-year period preceding the date of the application  
23 for licensing and registration, or at any time preceding the date of  
24 application, if such felony involved an act of fraud, dishonesty, a  
25 breach of trust, or money laundering. . . .

26 6. The Commissioner finds, by reason of the foregoing, that Respondent pled guilty to sections  
27 371, 471 and 472 of title 18 of the United States Code, Conspiracy to counterfeit U.S. obligations,  
28 which constitutes a felony involving an act of fraud, dishonesty, a breach of trust, or money  
laundering. This finding requires that the Commissioner deny the application pursuant to Financial  
Code section 50141.

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7. On February 24, 2015, the Commissioner issued a Notice of Intention to Issue Order Denying Mortgage Loan Originator License Application and accompanying documents based on the above findings. Respondent was served with those documents on February 27, 2015 via substitute personal service at the address filed by Respondent on his application with the Department of Business Oversight. The Commissioner has received no request for a hearing and the time to request a hearing has expired.

NOW GOOD CAUSE APPEARING THEREFOR, it is hereby ordered that the mortgage loan originator license application of Peter Anthony Gontang, described in Paragraph 1 above, is denied. This order is effective as of the date hereof.

Dated: June 25, 2015  
Sacramento, CA

JAN LYNN OWEN  
Commissioner of Business Oversight

By \_\_\_\_\_  
MARY ANN SMITH  
Deputy Commissioner  
Enforcement Division