



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

Dated: December 17, 2014  
Effective: December 16, 2014  
Los Angeles, California

JAN LYNN OWEN  
Commissioner of Business Oversight

By \_\_\_\_\_  
DIAUN M. BURNS  
Special Administrator  
California Residential Mortgage Lending Act  
(213) 576-7620  
FAX: (213) 576-7574