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7 Attorneys for Complainant

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

10
11 In the Matter of:) CRMLA LICENSE No.: 413-1002
)
12 THE COMMISSIONER OF BUSINESS) ORDER TO DISCONTINUE VIOLATIONS
13 OVERSIGHT,) PURSUANT TO FINANCIAL CODE
) SECTION 50321
14 Complainant,)
)
15 v.)
)
16 W. J. BRADLEY MORTGAGE CAPITAL,)
17 LLC,)
)
18)
19 Respondent.)

20 TO: W. J. BRADLEY MORTGAGE CAPITAL, LLC
21 6465 Greenwood Plaza Boulevard, Suite 500
22 Centennial, Colorado 80111

23 The Commissioner of Business Oversight finds that W. J. Bradley Mortgage Capital, LLC
24 has:

- 25 (1) Charged borrowers interest on loans for a period in excess of one day prior to the
26 disbursement of loan proceeds in violation of Financial Code section 50204, subdivision (o); and
27 (2) Failed to submit a special report to the Commissioner, specifically, a self-audit report
28 regarding per diem interest overcharges, in violation of Financial Code section 50307, subdivision
(b).

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NOW, BASED ON THE FOREGOING, AND GOOD CAUSE APPEARING, it is hereby ORDERED under the provisions of Financial Code section 50321, that W. J. Bradley Mortgage Capital, LLC immediately discontinue the violations set forth above.

Dated: February 4, 2016
Los Angeles, CA

JAN LYNN OWEN
Commissioner of Business Oversight

By _____
Mary Ann Smith
Deputy Commissioner
Enforcement Division