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4 Department of Business Oversight  
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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 REFUND EXCESSIVE PER  
13 OVERSIGHT, ) DIEM INTEREST CHARGES PURSUANT TO  
 ) FINANCIAL CODE SECTION 50504  
14 Complainant, )  
 )  
15 vs. )  
 )  
16 W. J. BRADLEY MORTGAGE CAPITAL, )  
17 LLC, )  
 )  
18 Respondent. )  
19 )

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:

24 W. J. Bradley Mortgage Capital, LLC (“WJ Bradley”) has charged, and received from  
25 borrowers, interest on loans for a period in excess of one day prior to the disbursement of loan  
26 proceeds in violation of Financial Code section 50204, subdivision (o).

27 NOW, BASED ON THE FOREGOING, AND GOOD CAUSE APPEARING, it is hereby  
28 ORDERED under the provisions of Financial Code section 50504, subdivision (b), that WJ Bradley

1 immediately refund to all borrowers charged excessive per diem interest the amount of the excessive  
2 per diem interest along with interest at the rate of ten percent per annum, calculated from the date the  
3 excessive per diem interest was imposed.

4 Dated: February 4, 2016  
5 Los Angeles, CA

JAN LYNN OWEN  
Commissioner of Business Oversight

6  
7 By \_\_\_\_\_  
8 Mary Ann Smith  
9 Deputy Commissioner  
10 Enforcement Division  
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