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3 **STATE OF OREGON**  
4 **DEPARTMENT OF CONSUMER AND BUSINESS SERVICES**  
5 **DIVISION OF FINANCE AND CORPORATE SECURITIES**

6 **BEFORE THE DIRECTOR OF THE DEPARTMENT**  
7 **OF CONSUMER AND BUSINESS SERVICES**

8 In the Matter of:

**DM-14-0037**

9 Kuka Molio’o aka Kuka Molioo, dba Mission  
10 View Financial Inc., aka Mission View  
11 Financial,  
12 Respondents.

**Order to Cease and Desist, Consent to Entry  
of Order**

13 The Director of the Department of Consumer and Business Services for the State of  
14 Oregon (“Director”) conducted an investigation of Kuka Molio’o aka Kuka Molioo, dba  
15 Mission View Financial Inc., aka Mission View Financial (Molio’o) and determined that  
16 Molio’o engaged in activities constituting violations of Oregon Revised Statutes (“ORS”)  
17 86A.100 *et seq.* and Oregon Administrative Rules (“OAR”) 441-850-0005 through 441-885-  
18 0010 (collectively “Oregon Mortgage Lender Laws and Rules”) and ORS 697.602 to 697.842  
19 and OAR 441-910-0000 through 441-910-0120 (collectively “Oregon Debt Management  
20 Service Provider Laws and Rules”).

21 Notwithstanding any other provisions of this Order to Cease and Desist, Consent to  
22 Entry of Order (this “Order”) Molio’o neither admits nor denies the allegations and the findings  
23 of fact and law set forth in this Order. Molio’o desires to enter into this Consent to resolve and  
24 settle this matter to avoid the additional time and expense which would be involved with  
25 contesting the same. By signing this Consent, Molio’o is not waiving any of his rights other  
26 than those expressly waived herein.

Division of Finance and Corporate Securities  
Labor and Industries Building  
350 Winter Street NE, Suite 410  
Salem, OR 97301-3881  
Telephone: (503) 378-4387



1 NOW THEREFORE, as evidenced by the authorized signature subscribed on this  
2 Consent Order, Molio'o consents to entry of this order upon the Director's Findings of Fact and  
3 Conclusions of Law as stated hereinafter.

4  
5 **FINDINGS OF FACTS**

6 The Director finds that:

7 1. At all times material to this Order, Kuka Molio'o aka Kuka Molioo and Mission View  
8 Financial Inc. aka Mission View Financial (Molio'o) reported a principal place of business of  
9 1744 W Katella Avenue, Suite 200, Orange, CA 92867.

10 2. Molio'o has never been registered with the Oregon Secretary of State to do business in  
11 Oregon.

12 3. Molio'o has never held a license to engage in residential mortgage transactions as a  
13 mortgage broker in Oregon and has never been registered to provide debt management services in  
14 Oregon.

15 4. At all times material to this order, consumer AY and DY were Oregon residents, and were  
16 party to a home mortgage loan secured by real estate located in Oregon.

17 5. In or about February 2009, AY and DY were seeking to modify the mortgage on their  
18 home for a lower interest rate and came into contact with Molio'o through their daughter.

19 6. Molio'o told the couple that his normal fee was \$2,500 but because he had never "lost  
20 one" they would have to pay \$3,500 for Molio'o's services.

21 7. Molio'o told the couple not to make any house payments for three months and sent them a  
22 packet of forms to fill out and return to Molio'o which they did.

23 8. The couple also made the following payments to Molio'o on the dates indicated:

24	\$200	March 6, 2009
25	\$200	March 26, 2009
	\$200	May 2, 2009
26	\$300	June 17, 2009



\$50 July 7, 2009  
\$300 August 3, 2009  
\$500 September 3, 2009  
\$500 October 3, 2009  
\$500 November 2, 2009  
\$300 December, 2009  
\$500 February 1, 2010  
\$400 March 1, 2010

9. The couple received a loan modification on August 27, 2009.

### CONCLUSIONS OF LAW

The Director concludes that:

1. Molio'o acted as a "mortgage broker" under ORS 86A.100(5)(a)(C) for compensation, or in the expectation of compensation, either directly or indirectly made, negotiated, or offered to make or negotiate a modification to the terms and conditions of a mortgage loan.

2. Molio'o engaged in "residential mortgage transactions in this state" under ORS 86A.103(2) by acting as a mortgage broker when Molio'o offered to negotiate a modification to the terms and conditions of AY and DY's residential mortgage loan secured by property located in Oregon.

3. Molio'o violated 86A.103(1) by engaging in residential mortgage transactions in Oregon without first obtaining a license as a mortgage broker under ORS 86A.095 to 86A.198.

4. Molio'o received money or expected to receive money for providing advice, assistance, instruction or instructional material concerning a debt management service, or modifying the terms and conditions of an existing loan under ORS 697.602(2)(c), in violation of ORS 697.612(1)(b)(E).

5. Molio'o violated ORS 697.612(1)(a) by performing a debt management service without being registered with the Director to provide such a service.

### ORDERS

NOW, THEREFORE, THE DIRECTOR ISSUES THE FOLLOWING ORDER:

1. Pursuant to ORS 86A.127(4) and 697.825(1)(a), the Director hereby orders Molio'o,





1 and all entities owned or controlled by Molio'o, to cease and desist from violating the Oregon  
2 statutes regulating mortgage lending, ORS 86A.100 et seq., and debt management service  
3 providers, ORS 697.602 to 697.842.

4 2. Molio'o shall not engage in any business activity, including soliciting or advertising the  
5 availability of such activity, in Oregon that requires registration or licensing by the Division of  
6 Finance and Corporate Securities without first obtaining the requisite registration or license.

7 3. Molio'o shall not advertise in any manner, including on any and all websites he is or  
8 may become associated with, that he provides products or services to Oregon consumers unless  
9 he is properly licensed or registered in Oregon to provide the product or service.

10 4. Molio'o shall remove all references from any source, including but not limited to,  
11 business cards, Facebook, internet presence, letterhead, and any advertising that he is a  
12 mortgage broker.

13 5. Molio'o shall pay a civil penalty of \$5,000 for violation of ORS 86A.103(1), ORS  
14 697.612(1)(b)(E), and ORS 697.612(1)(a). However the full civil penalty shall be suspended  
15 for a period of three (3) years provided that Molio'o does not violate any terms or conditions of  
16 this Consent Order. If at the end of the three (3) year period Molio'o has fully complied the  
17 provisions of the Consent Order, the civil penalty will automatically expire.

18 6. Any violation of this Consent Order will be deemed a material breach and the full  
19 amount of the civil penalties alleged in the Notice Order will become due and owing  
20 immediately.

21 Dated this 23rd day of December, 2014.

22  
23 PATRICK M. ALLEN, Director  
Department of Consumer and Business Services

24 /s/ David Tatman  
25 David C. Tatman, Administrator  
26 Division of Finance and Corporate Securities

1 **CONSENT TO ENTRY OF ORDER**

2 I, Kuka Molio’o, state that I have read the foregoing Consent Order and that I know and  
3 fully understand the contents hereof; that I have been advised of the right to a hearing and that I  
4 am represented by attorney, Warren Inouye; that I voluntarily and without any force or duress,  
5 consent to the entry of this Consent Order, expressly waiving any right to a hearing in this  
6 matter; that I understand that the Director reserves the right to take further actions to enforce  
7 this Consent Order or to take appropriate action upon discovery of other violations of the  
8 Oregon Mortgage Lender Laws and Rules and that I will fully comply with the terms and  
9 conditions stated herein.

10 I understand that this Consent Order is a public document.

11 Dated this 17th day of December 2014.

12 /s/ Kuk Molio’o  
13 Kuka Molio’o

14  
15  
16 **NOTARY ACKNOWLEDGMENT**

17 State of California )  
18 County of Orange ) ss.

19 This instrument was acknowledged before me on Dec. 17, 2014 by Kuka  
20 Molio’o

21  
22 /s/ James T. Duncan  
23 Notary Public – State of California  
24 My Commission Expires: 2-9-2016

25 *[The rest of this section intentionally left blank.]*  
26

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