STATE OF OREGON
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
DIVISION OF FINANCIAL REGULATION

In the Matter of: INFINITY EQUITY GROUP, INC., a Foreign Business Corporation, and JOSEPH ANDERSON, an individual. Respondents.	Case No. M-18-0007 ORDER TO CEASE AND DESIST, FINAL ORDER ASSESSING CIVIL PENALTY, AND CONSENT TO ENTRY OF ORDER

The Director of the Department of Consumer and Business Services for the State of Oregon ("Director"), acting in accordance with Oregon Revised Statutes ("ORS") 86A.095 et seq. and Oregon Administrative Rules ("OAR") 441-850-0005 through 441-885-0010 (collectively, "Oregon Mortgage Lender Law"), has determined that Infinity Equity Group, Inc. ("Infinity") and Joseph Anderson ("Anderson") engaged in activities constituting violations of the Oregon Mortgage Lender Law.

Anderson wishes to resolve and settle this matter with the Director.[1]

Now, therefore, as evidenced by the signature(s) subscribed on this Order, Anderson hereby CONSENTS to entry of this Order.

FINDINGS OF FACT

The Director FINDS that:

1. Anderson's NMLS number is 1235020. Anderson has had an active company relationship with Infinity, serving as its Vice President of Operations and a mortgage loan officer, since March 1, 2017.

2. At no time has Anderson been licensed in Oregon as a mortgage loan

[1] This Order only resolves this matter as it pertains to Anderson.

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originator.[2]

3. From approximately February through June 2017, Anderson, acting on Infinity's behalf, offered or negotiated terms for a residential mortgage loan for residential property in Oregon.

CONCLUSIONS OF LAW

The Director CONCLUDES that:

4. By offering or negotiating a residential mortgage loan in Oregon, Anderson engaged in business as a mortgage loan originator.

5. By engaging in business as a mortgage loan originator without an Oregon mortgage loan originator's license, Anderson violated ORS 86A.203(1)(a).

6. Because the Director has reason to believe that Anderson has engaged in the foregoing violation of the Oregon Mortgage Lender Law, the Director may issue an order to Anderson to cease and desist from violations of the Oregon Mortgage Lender Law, under ORS 86A.127(4).

ORDERS

Now therefore, the Director issues the following Orders:

7. Based upon the foregoing and as authorized by ORS 86A.127(4), the Director hereby ORDERS Anderson to CEASE AND DESIST from violating any provision of the Oregon Mortgage Lender Law, including ORS 86A.203(1)(a).

8. Based upon the foregoing and as authorized by ORS 86A.992(1), the Director hereby ORDERS that Anderson be subject to a CIVIL PENALTY of $5,000 for violating ORS 86A.203(1)(a).

9. The Director hereby suspends payment of $4,500 of the civil penalty for a period of three years, provided Anderson

(1) Pays the remaining $500 of the civil penalty at the time this Order is

[2] Anderson holds a California mortgage loan originator license and a Nevada mortgage agent license.

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returned to the Director; and

(2) Does not violate the Oregon Mortgage Lender Law within the three-year time period.

10. The suspended civil penalty ($4,500) will be waived three years from the date this Order is finalized, provided Anderson has complied with the foregoing Order terms. The Director reserves the right to immediately assess and collect the suspended civil penalty upon a determination that Anderson has violated any term of this Order.

SO ORDERED this 8th day of March, 2018.

CAMERON C. SMITH, Director
Department of Consumer and Business Services

/s/ David C. Tatman
David C. Tatman, Chief of Enforcement
Division of Financial Regulation

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CONSENT TO ENTRY OF ORDER

I, Joseph Anderson, state that I have read the foregoing Order and that I know and fully understand the contents hereof. I have been advised of my right to a hearing and of my right to be represented by counsel in this matter. I voluntarily consent to the entry of this Order without any force or duress, expressly waiving any right to a hearing in this matter, as well as any rights to administrative or judicial review of this Order. I understand that the Director reserves the right to take further actions against me to enforce this Order or to take appropriate action upon discovery of other violations of the Oregon Mortgage Lender Law by me. I will fully comply with the terms and conditions stated herein.

Signature: /s/ Joseph Anderson

State of Nevada

County of Washoe

Signed or attested before me on this 22nd day of February, 2018 by Joseph Anderson.

/s/ Victoria Silva
Notary Public

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