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**STATE OF OREGON
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
DIVISION OF FINANCE AND CORPORATE SECURITIES
BEFORE THE DIRECTOR OF THE DEPARTMENT
OF CONSUMER AND BUSINESS SERVICES**

In the Matter of:

Liberty One Mortgage,

Respondent.

M-14-0031

**Final Order to Cease and Desist and
Order Assessing Civil Penalties Entered
by Default**

On July 16, 2014, the Director of the Department of Consumer and Business Services for the State of Oregon (the Director), acting pursuant to the authority contained in Oregon statutes regulating mortgage lending, ORS 86A.100 et seq., issued administrative order case No. M-14-0031 Order to Cease and Desist, Proposed Order Assessing Civil Penalties, and Notice of Right to a Hearing Liberty One Mortgage (Liberty).

On July 18, 2014, the Director mailed Flores a true copy of the Order by regular, first-class mail and by certified mail, postage prepaid addressed to Alejandro Flores, 522 6th St. Apt. D, Montebello, CA 90604. Flores signed the Tenant Agreement for Liberty's mailing address and was authorized to accept restricted mail deliveries for Liberty.

On July 21, 2014, Flores signed for the certified mailing card. To date, the regular, first-class mailing has not been returned.

Neither Liberty or Flores has made a written request for a contested case hearing in this matter and the time do so has expired.

FINDINGS OF FACTS

The Director finds that:

1. At all times material to this Order, Liberty Mortgage reported a principal place of business of 11138 Ventura Blvd., Studio City, California 91604.



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NOTICE: You may be entitled to judicial review of this order. Judicial review may be obtained by filing a petition with the Court of Appeals in Salem, Oregon within 60 days of the date from service of this order. Judicial review is pursuant to the provisions of ORS 182.482 to the Oregon Court of Appeals.

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

