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FILED

BEFORE THE DEPARTMENT OF REAL ESTATE

AUG 23 2021

STATE OF CALIFORNIA

DEPT. OF REAL ESTATE

By *[Signature]*

In the Matter of the Application of:)
ANNE RUTH O'BREY,) DRE NO. H-05231 SD
Respondent.)

ORDER DENYING APPLICATION FOR A
MORTGAGE LOAN ORIGINATOR LICENSE ENDORSEMENT

The Real Estate Commissioner, in conformity with Section 10152, Division 4 of the California Business and Professions Code, required further proof of the honesty and truthfulness of ANNE RUTH O'BREY, ("Respondent"), in connection with Respondent's application for a mortgage loan originator license endorsement received on or about November 4, 2020, and in relation thereto, filed a Statement of Issues on June 07, 2021.

Said Statement of Issues was properly served on Respondent on or about June 07, 2021, and Respondent has, to date, failed to file a Notice of Defense, request a hearing or otherwise establish that Respondent is entitled to the license endorsement sought.

IT IS THEREFORE ORDERED, pursuant to the authority granted under Section 11520 of the Government Code of the State of California, that the application of ANNE RUTH O'BREY, for a mortgage loan originator license endorsement is hereby denied.

This Order is effective immediately.

DATED: 8.12.21

DOUGLAS R. McCAULEY
REAL ESTATE COMMISSIONER

[Signature]