

1 Department of Real Estate
320 West Fourth St., Ste. 350
2 Los Angeles, CA 90013-1105

3 Telephone: (21) 559-5990

FILED

SEP 18 2026

DEPT. OF REAL ESTATE

By 

8 DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

10 ***

11 In the Matter of the Application of

) DRE No. H-05875 SD

12 JAMES WILLIAM MUCCIOLA,

) STIPULATION AND WAIVER

13 Respondent.

) (Mortgage Loan Originator License
14 Endorsement)

15 It is hereby stipulated by and between, JAMES WILLIAM MUCCIOLA ("Respondent"),
16 and the Complainant, acting by and through Lissete Garcia, Counsel for the Department of Real
17 Estate, as follows for the purpose of settling and disposing of this matter:

18 Respondent does hereby affirm that Respondent has applied to the Department of Real
19 Estate ("Department") for an individual broker mortgage loan originator license endorsement and a
20 company mortgage loan originator license endorsement (collectively "MLO License
21 Endorsements"), and that to the best of Respondent's knowledge Respondent has satisfied all of the
22 statutory requirements for the issuance of the MLO License Endorsements including, but not
23 limited to, the payment of the fee therefor.

24 Respondent acknowledges that by entering into this Stipulation and Waiver, Respondent is
25 stipulating that the Real Estate Commissioner ("Commissioner") has found grounds that justify the
26 denial of the issuance of unrestricted MLO License Endorsements to Respondent pursuant to
27 Sections 10166.05(c) and 10166.051 of the Business and Professions Code ("the Code"), and

1 Sections 2758.3 and 2945.2(b) of Title 10 of the California Code of Regulations (“the
2 Regulations”) due to Respondent’s prior Department disciplinary actions in Department Case
3 numbers H-42344 LA and H-42686 LA.

4 Respondent hereby requests that the Commissioner in her discretion issue restricted MLO
5 License Endorsements to Respondent based upon this Stipulation and Waiver, under the authority
6 of Sections 10100.4 and 10156.5 of the Code and Section 2945.4 of the Regulations. Respondent
7 understands that any such restricted MLO License Endorsements will be issued subject to the
8 provisions and limitations of Sections 10156.6 and 10156.7 of the Code.

9 Respondent understands that by Respondent’s signing of this Stipulation and Waiver,
10 provided this Stipulation and Waiver is accepted and signed by the Commissioner, the
11 Commissioner will not file a Statement of Issues based on the grounds herein, and Respondent is
12 waiving Respondent’s right to a hearing and the opportunity to present evidence at the hearing to
13 establish Respondent’s qualifications for issuance of unrestricted MLO License Endorsements.

14 Respondent agrees that by signing this Stipulation and Waiver, the conditions, limitations,
15 and restrictions imposed on Respondent’s restricted MLO License Endorsements, identified below,
16 may be removed only by filing a Petition for Removal of Restrictions (“Petition”) with the
17 Commissioner, and that Respondent’s Petition must follow the procedures set forth in Government
18 Code Section 11522.

19 Respondent further understands that the restricted MLO License Endorsements issued to
20 Respondent shall be subject to all of the provisions of Section 10156.7 of the Code and to the
21 following limitations, conditions and restrictions imposed under authority of Section 10156.6 of the
22 Code:

- 23 1. The restricted MLO License Endorsements shall not confer any property rights in the
24 privileges to be exercised including the right to renewal, and the Commissioner may by
25 appropriate order suspend the right to exercise any privileges granted under the restricted
26 MLO License Endorsements in the event of:

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- a. Respondent's conviction (including a plea of nolo contendere) of a crime that bears a substantial relationship to Respondent's fitness or capacity to hold a real estate license or an MLO License Endorsements; or
 - b. The receipt of evidence that Respondent has violated provisions of the California Real Estate Law, the Subdivided Lands Law, Regulations of the Commissioner, or conditions attaching to the restricted MLO License Endorsements.
2. Respondent shall not be eligible to petition for the issuance of any unrestricted MLO License Endorsement nor the removal of any of the conditions, limitations or restrictions attaching to the restricted MLO License Endorsements until two (2) years have elapsed from the date of issuance of the restricted MLO License Endorsements to Respondent. Respondent shall not be eligible to apply for any unrestricted licenses until all restrictions attaching to the license have been removed.
3. If employed as a broker-associate, with the application for an MLO License Endorsement, or with the request to transfer to a new employing broker through Nationwide Multistate Licensing System and Registry ("NMLS"), Respondent shall submit a statement signed by the prospective employing broker on a form approved by the Department wherein the employing broker shall certify as follows:
 - a. That the broker has read the Stipulation and Waiver, which is the basis for the issuance of the restricted MLO License Endorsements; and
 - b. That the broker will carefully review all transaction documents prepared by the restricted MLO License Endorsement holder and otherwise exercise close supervision over the restricted MLO License Endorsement holder's performance of acts for which an MLO License Endorsement is required.
4. Respondent shall notify the Commissioner in writing within seventy-two (72) hours of any arrest by sending a certified letter to the Commissioner at the Department of Real Estate, Attn: FLAG section, 651 Bannan St., Ste. 504, Sacramento, CA 95811. The letter shall set forth the date of Respondent's arrest, the crime for which Respondent was

1 arrested, and the name and address of the arresting law enforcement agency.

2 Respondent's failure to time file written notice shall constitute an independent violation of
3 the terms of the restricted MLO License Endorsements and shall be grounds for the
4 suspension or revocation of that MLO License Endorsements.

5 08/13/2026

6 Dated


Lisette Garcia , Counsel
Department of Real Estate

8 * * *

9 Respondent is waiving rights given to Respondent by the Administrative Procedure Act
10 (including but not limited to Sections 11506, 11508, 11509 and 11513 of the Government Code),
11 and Respondent willingly, intelligently and voluntarily waives those rights, including the right of a
12 hearing on the Statement of Issues at which Respondent would have the right to cross-examine
13 witnesses against Respondent and to present evidence in defense and mitigation of the charges.

14 Respondent shall send a hard copy of the original signed Stipulation and Waiver to Legal
15 Division, Department of Real Estate, 320 West Fourth St., Ste. 350 Los Angeles, CA 90013-1105.

16 In the event of time constraints before an administrative hearing, Respondent can signify
17 acceptance and approval of the terms and conditions of this Stipulation and Waiver by emailing a
18 scanned copy of the signature page, as actually signed by Respondent, to the Department counsel
19 assigned to this case. Respondent agrees, acknowledges and understands that by electronically
20 sending the Department a scan of Respondent's actual signature as it appears on the Stipulation and
21 Waiver, that receipt of the scan by the Department shall be binding on Respondent as if the
22 Department had received the original signed Stipulation and Waiver.

23
24 8/3/26
25 Dated


JAMES WILLIAM MUCCIOLA, Respondent

26 * * *

I have read the Statement of Issues filed herein and the foregoing Stipulation and Waiver signed by Respondent. I am satisfied that the hearing for the purpose of requiring further proof as to the honesty and truthfulness of Respondent need not be called and that it will not be inimical to the public interest to issue a restricted individual broker Mortgage Loan Originator License Endorsement and a restricted company Mortgage Loan Originator License Endorsement to Respondent.

Therefore, IT IS HEREBY ORDERED that restricted individual broker and company Mortgage Loan Originator License Endorsements be issued to Respondent if Respondent has otherwise fulfilled all of the statutory requirements for a mortgage loan originator license endorsement. The restricted individual broker and company Mortgage Loan Originator License Endorsements shall be limited, conditioned, and restricted as specified in the foregoing Stipulation and Waiver.

This Order is effective immediately.

IT IS SO ORDERED September 14, 2026.

CHIKA SUNQUIST
REAL ESTATE COMMISSIONER

