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FILED

MAR 14 2016

BUREAU OF REAL ESTATE

By 

BEFORE THE BUREAU OF REAL ESTATE

STATE OF CALIFORNIA

In the Matter of the Application of)	No. H-40167 LA
)	
TROY JOSEPH COLLINS,)	<u>STATEMENT OF ISSUES</u>
)	
Respondent.)	Mortgage Loan
)	Originator License
)	Endorsement

The Complainant, Chika Sunquist, a Supervising Special Investigator of the State of California for Statement of Issues against TROY JOSEPH COLLINS ("Respondent") alleges as follows:

1.

The Complainant, Chika Sunquist, a Supervising Special Investigator of the State of California, makes this Statement of Issues in her official capacity.

2.

Respondent is presently licensed and/or has license rights under the Real Estate Law, Part 1 of Division 4 of the Business and Professions Code ("Code") as a real estate salesperson.

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1 3.

2 On or about September 3, 2015, Respondent made application to the Bureau for
3 an individual mortgage loan originator license endorsement (hereinafter "MLO license
4 endorsement"). Respondent also accessed his MLO license endorsement application in the
5 NMLS system on the following dates: September 15, 2015, October 14, 2015, and October 21,
6 2015, to make revisions.

7 4.

8 On or about May 7, 1997, in the Superior Court of California, County of Santa
9 Cruz, Case No. S7-01849, Respondent was convicted of violating Penal Code Sections 484(a)
10 (Theft) and 242 (Battery), both misdemeanors.

11 5.

12 In response to Disclosure Questions, Financial Disclosure, Question (H)(1) of
13 the MLO license endorsement application, to wit: "Have you ever been convicted of or pled
14 guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to committing
15 or conspiring to commit a misdemeanor involving: (i) financial services or a financial services-
16 related business, (ii) fraud, (iii) false statements or omissions, (iv) theft or wrongful taking of
17 property, (v) bribery, (vi) perjury, (vii) forgery, (viii) counterfeiting, or (ix) extortion?",
18 Respondent responded "No," in his MLO license endorsement application and failed to
19 disclose the conviction described in paragraph 4, above, even in subsequent revisions to the
20 original application.

21 6.

22 On September 10, 2013, Respondent made application to the Bureau of Real
23 Estate ("Bureau") of the State of California for a real estate salesperson license. In response to
24 PART D, Question 1 of the license application, to wit: "HAVE YOU EVER BEEN
25 CONVICTED OF ANY VIOLATION OF THE LAW? ALL STATE AND FEDERAL
26 MISDEMEANOR AND FELONY CONVICTIONS, AND ALL MILITARY AND FOREIGN
27 CONVICTIONS, MUST BE DISCLOSED. CONVICTIONS EXPUNGED UNDER PENAL

1 CODE SECTION 1203.4 OR A SIMILAR STATUTE MUST STILL BE DISCLOSED.”,
2 Respondent marked the box denoted “Yes,” but failed to disclose the conviction described in
3 paragraph 4, above.

4 7.

5 The facts alleged in Paragraphs 3, 4, 5, and 6, above, constitute cause for the
6 denial of Respondent’s application for a MLO license endorsement under Code Sections
7 10166.05(c), 10166.051(b), and Regulation 2758.3 in that Respondent has demonstrated a
8 pattern of dishonesty and has failed to demonstrate such financial responsibility, character and
9 general fitness as to command the confidence of the community and to warrant a determination
10 that the mortgage loan originator will operate honestly, fairly, and efficiently within the
11 purposes of Article 2.1 of the Real Estate Law.

12 These proceedings are brought under the provisions of Code Section 10100, and
13 Sections 11500 through 11528 of the California Government Code.

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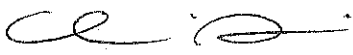
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1 WHEREFORE, Complainant prays that a hearing be conducted on the
2 allegations of this Statement of Issues and that upon proof thereof, a decision be rendered that
3 the Commissioner refuse to authorize the issuance of, and deny the issuance of, a MLO license
4 endorsement to Respondent TROY JOSEPH COLLINS, and for such other and further relief as
5 may be proper under the provisions of law.

6 Dated at Sacramento, California 2nd of March, 2016

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10 Chika Sunquist
11 Supervising Special Investigator
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25 cc: Troy Joseph Collins
26 Chika Sunquist
27 Sacto.