1 2 3 4	STEVE CHU, Counsel (SBN 238155)FILEDBureau of Real EstateFEB - 7 2017320 West 4th Street, Suite 350BUREAU OF REAL ESTATELos Angeles, California 90013-1105BUREAU OF REAL ESTATETelephone:(213) 620-6430
5	Fax: (213) 576-6917
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9	BEFORE THE BUREAU OF REAL ESTATE
10	STATE OF CALIFORNIA
11	* * *
12	In the Matter of the Application of ) No. H-40535 LA
13	) WILLIAM RYAN LENOCKER, ) <u>STATEMENT OF ISSUES</u>
14	Respondent. ) Mortgage Loan Originator
15	) License Endorsement
16	
17	The Complainant, Chika Sunquist, a Supervising Special Investigator of the
18	State of California, for Statement of Issues against WILLIAM RYAN LENOCKER
19	("Respondent"), is informed and alleges as follows:
20	1.
21	The Complainant, Chika Sunquist, acting in her official capacity as a
22	Supervising Special Investigator of the State of California, makes this Statement of Issues
23	against WILLIAM RYAN LENOCKER.
24	2.
25	Respondent presently has license rights under the Real Estate Law, Part 1 of
26	Division 4 of the California Business and Professions Code ("Code"), as a real estate broker.
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	Statement of Issues of William Ryan Lenocker
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1	3.
2	On or about December 16, 2015, Respondent made application to the Bureau of
3	Real Estate ("Bureau") of the State of California for an individual mortgage loan originator
4	license endorsement ("MLO license endorsement").
5	FIRST CAUSE FOR DENIAL
6	(PRIOR LICENSE DISCIPLINE)
7	4.
8	On or about March 8, 2011, the Bureau filed an Accusation against Respondent
9	in Case No. H-37114 LA. On or about September 11, 2012, Respondent and the Bureau
10	entered into a Stipulation and Agreement in Case No. H-37114 LA, effective on or about
11	November 16, 2012, where Respondent stipulated to the acts and omissions in the Accusation
12	as grounds for disciplinary action in that Respondent violated Code Sections 10137 (Prohibited
13	Employment Or Compensation Of Unlicensed Person), 10145 (Deposit Or Withdrawal Of
14	Funds Belonging To Others), and 10177(d) (Willfully Disregarded Or Violated The Real Estate
15	Law). Respondent's real estate broker license was suspended for 90 days, stayed for 2 years
16	upon certain terms and conditions.
17	5.
18	The facts alleged in Paragraph 4 above constitute cause for denial of
19 、	Respondent's application for a MLO license endorsement under Code Sections 10166.05(c) and
20	10166.051(b), and Section 2945.2(b), Title 10, Chapter 6, California Code of Regulations.
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	Statement of Issues of William Ryan Lenocker

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## SECOND CAUSE FOR DENIAL

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## (MATERIAL MISSTATEMENT)

3	6.
4	In response to Question (K)(2), under the Disclosure Questions section of his
5	application, to wit, "Has any State of federal regulatory agency or foreign financial regulatory
6	authority or self-regulatory organization (SRO) ever found you to have been involved in a
7	violation of a financial services-related business regulation(s) or statute(s)?", Respondent
8	answered "NO," and failed to disclose the prior license discipline described in Paragraph 4
9	above.
10	7.
11	In response to Question (K)(4), under the Disclosure Questions section of his
12	application, to wit, "Has any State of federal regulatory agency or foreign financial regulatory
13	authority or self-regulatory organization (SRO) ever entered an order against you in connection
14	with a financial services-related activity?", Respondent answered "NO," and failed to disclose
15	the prior license discipline described in Paragraph 4 above.
16	8.
16	8. In response to Question (K)(6), under the Disclosure Questions section of his
17	In response to Question (K)(6), under the Disclosure Questions section of his
17 18	In response to Question (K)(6), under the Disclosure Questions section of his application, to wit, "Has any State of federal regulatory agency or foreign financial regulatory
17 18 19	In response to Question (K)(6), under the Disclosure Questions section of his application, to wit, "Has any State of federal regulatory agency or foreign financial regulatory authority or self-regulatory organization (SRO) ever denied or suspended your registration or
17 18 19 20	In response to Question (K)(6), under the Disclosure Questions section of his application, to wit, "Has any State of federal regulatory agency or foreign financial regulatory authority or self-regulatory organization (SRO) ever denied or suspended your registration or license or application for licensure, disciplined you, or otherwise by order, prevented you from
17 18 19 20 21	In response to Question (K)(6), under the Disclosure Questions section of his application, to wit, "Has any State of federal regulatory agency or foreign financial regulatory authority or self-regulatory organization (SRO) ever denied or suspended your registration or license or application for licensure, disciplined you, or otherwise by order, prevented you from associating with a financial services-related business or restricted your activities?", Respondent
17 18 19 20 21 22	In response to Question (K)(6), under the Disclosure Questions section of his application, to wit, "Has any State of federal regulatory agency or foreign financial regulatory authority or self-regulatory organization (SRO) ever denied or suspended your registration or license or application for licensure, disciplined you, or otherwise by order, prevented you from associating with a financial services-related business or restricted your activities?", Respondent answered "NO," and failed to disclose the prior license discipline described in Paragraph 4
17 18 19 20 21 22 23	In response to Question (K)(6), under the Disclosure Questions section of his application, to wit, "Has any State of federal regulatory agency or foreign financial regulatory authority or self-regulatory organization (SRO) ever denied or suspended your registration or license or application for licensure, disciplined you, or otherwise by order, prevented you from associating with a financial services-related business or restricted your activities?", Respondent answered "NO," and failed to disclose the prior license discipline described in Paragraph 4 above.
17 18 19 20 21 22 23 23 24	In response to Question (K)(6), under the Disclosure Questions section of his application, to wit, "Has any State of federal regulatory agency or foreign financial regulatory authority or self-regulatory organization (SRO) ever denied or suspended your registration or license or application for licensure, disciplined you, or otherwise by order, prevented you from associating with a financial services-related business or restricted your activities?", Respondent answered "NO," and failed to disclose the prior license discipline described in Paragraph 4 above.
17 18 19 20 21 22 23 24 25	In response to Question (K)(6), under the Disclosure Questions section of his application, to wit, "Has any State of federal regulatory agency or foreign financial regulatory authority or self-regulatory organization (SRO) ever denied or suspended your registration or license or application for licensure, disciplined you, or otherwise by order, prevented you from associating with a financial services-related business or restricted your activities?", Respondent answered "NO," and failed to disclose the prior license discipline described in Paragraph 4 above. ///

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1	9.
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	In response to Question (K)(9), under the Disclosure Questions section of his
3	application, to wit, "Has any State of federal regulatory agency or foreign financial regulatory
4	authority or self-regulatory organization (SRO) ever entered an order concerning you in
5.	connection with any license or registration?", Respondent answered "NO," and failed to
6	disclose the prior license discipline described in Paragraph 4 above.
7	10.
8	In response to Question (M), under the Disclosure Questions section of his
9	application, to wit, "Based upon activities that occurred while you exercised control over an
10	organization, has any State of federal regulatory agency or foreign financial regulatory authority
11	or self-regulatory organization (SRO) ever taken any of the actions listed in (K) through (L)
12	above against any organization?", Respondent answered "NO," and failed to disclose the prior
13	license discipline described in Paragraph 4 above.
14	11.
15	By answering "No" to the application questions set forth in Paragraphs 6
16	through 10, above, Respondent made material misstatements as to the existence of the prior
17	license discipline described in Paragraph 4 above.
18	12.
19	The facts alleged in Paragraphs 6 through 11 above constitute cause for denial of
20	Respondent's application for a MLO license endorsement under Code Sections 10166.051(b).
21	13.
22	These proceedings are brought under the provisions of Section 10100,
23	Division 4 of the Business and Professions Code of the State of California and Sections 11500
24	through 11528 of the California Government Code.
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	Statement of Issues of William Ryan Lenocker
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WHEREFORE, the Complainant prays that the above-entitled matter be set for
hearing and, upon proof of the charges contained herein, that the Commissioner refuse to
authorize the issuance of, and deny the issuance of, a mortgage loan originator license
endorsement to Respondent WILLIAM RYAN LENOCKER and for such other and further
relief as may be proper under other applicable provisions of law.
Dated at Sacramento, California

Chika Sunquist

Supervising Special Investigator

cc: WILLIAM RYAN LENOCKER Chika Sunquist Sacto.

day of February, 2017

this

Statement of Issues of William Ryan Lenocker