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APR 30 2019

OEPT. OF REAL ESTATE

By Shyul Curres

## BEFORE THE DEPARTMENT OF REAL ESTATE STATE OF CALIFORNIA

\* \* \*

In the Matter of the Application of	)	No. H-41313 LA
BERNARD VILLAPUDUA,	)	
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 BERNARD VILLAPUDUA, ("Respondent"), in connection with Respondent's application for an individual mortgage loan originator license endorsement filed on or about March 14, 2018, and in relation thereto, filed a Statement of Issues on March 8, 2019.

Said Statement of Issues was properly served via regular and certified mail on Respondent on March 8, 2019, 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.

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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 BERNARD VILLAPUDUA, for a mortgage loan originator license endorsement is hereby denied.

This Order is effective immediately.

DATED: Apri / 24, 20 19

DANIEL SANDRI ACTING REAL ESTATE COMMISSIONER

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