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BEFORE THE DEPARTMENT OF REAL ESTATE
STATE OF CALIFORNIA

* * *

In the Matter of the Application of)	No. H-42037 LA
)	
ALIN MANUEL YBARRA,)	<u>STATEMENT OF ISSUES</u>
)	
Respondent.)	Mortgage Loan Originator
)	License Endorsement
)	

The Complainant, Ruth Corral, a Supervising Special Investigator of the State of California, for Statement of Issues against ALIN MANUEL YBARRA ("Respondent"), is informed and alleges as follows:

1.

The Complainant, Ruth Corral, acting in her official capacity as a Supervising Special Investigator of the State of California, makes this Statement of Issues against ALIN MANUEL YBARRA.

2.

All references to the "Code" are to the California Business and Professions Code and all references to "Regulations" are to Title 10, Chapter 6, California Code of Regulations.

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Statement of Issues of Alin Manuel Ybarra

1 3.

2 Respondent presently has license rights under the Real Estate Law, Part 1 of
3 Division 4 of the Code, as a real estate broker.

4 4.

5 Coast 2 Coast Home Services Inc presently has license rights as a corporate real
6 estate broker.

7 5.

8 Coast 2 Coast Home Services Inc is licensed by the Department of Real Estate
9 ("Department") as a corporate real estate broker by and through Respondent, as the designated
10 officer and broker responsible, pursuant to Code section 10159.2, for supervising the activities
11 requiring a real estate license conducted on behalf of Coast 2 Coast Home Services Inc, or by
12 Coast 2 Coast Home Services Inc's officers, agents, and employees.

13 6.

14 On or about May 29, 2019, Respondent made application to the Department for
15 an individual mortgage loan originator license endorsement ("MLO license endorsement").

16 7.

17 On or about April 9, 2019, the Director of the Department of Financial
18 Institutions of the State of Washington, in Case No. C-18-2388-19-CO01, through a Consent
19 Order fined Respondent and Coast 2 Coast Home Services Inc in the amount of \$144,000 with
20 \$134,000 stayed upon certain conditions and Respondent and Coast 2 Coast Home Services Inc
21 agreed to pay restitution in the amount of \$74,650.85 and an investigation fee in the amount of
22 \$2,150.40.

23 8.

24 On or about February 14, 2020, Respondent made application to the California
25 Department of Financial Protection and Innovation for licensure as a Mortgage Loan Originator
26 ("February 2020 MLO application").

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1 9.

2 On or about July 2, 2020, the Department of Financial Protection and
3 Innovation, in Case No. 60DBO-4713, filed a Statement of Issues against Respondent.

4 10.

5 On or about June 16, 2021, the Commissioner of the Department of Financial
6 Protection and Innovation, in Case No. 60DBO-4713 and OAH No. 202010063, filed an Order
7 Denying Mortgage Loan Originator License Application and adopted the Proposed Decision
8 against Respondent. As more fully described in the Proposed Decision, the Administrative Law
9 Judge held that cause existed pursuant to California Financial Code section 22109.1 to deny
10 Respondent's February 2020 MLO application, and that the information contained in
11 Respondent's February 2020 MLO application was false, misleading, and dishonest.

12 11.

13 The facts alleged in Paragraphs 7 through 10 above constitute cause for denial of
14 Respondent's application for a MLO license endorsement under Code sections 10166.05(c)
15 and 10166.051(b).

16 12.

17 These proceedings are brought under the provisions of Section 10100,
18 Division 4 of the Business and Professions Code of the State of California and Sections 11500
19 through 11528 of the California Government Code.

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Statement of Issues of Alin Manuel Ybarra

1 WHEREFORE, the Complainant prays that the above-entitled matter be set for
2 hearing and, upon proof of the charges contained herein, that the Commissioner refuse to
3 authorize the issuance of, and deny the issuance of, a mortgage loan originator license
4 endorsement to Respondent ALIN MANUEL YBARRA and for such other and further relief as
5 may be proper under other applicable provisions of law.

6
7 Dated at Sacramento, California

8 this 13th day of May, 2022

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11 _____
12 Ruth Corral
13 Supervising Special Investigator

14 cc: ALIN MANUEL YBARRA
15 Ruth Corral
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Statement of Issues of Alin Manuel Ybarra