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4 Department of Business Oversight  
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7 Attorneys for Complainant

8 BEFORE THE DEPARTMENT OF BUSINESS OVERSIGHT  
9 OF THE STATE OF CALIFORNIA

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11 In the Matter of: ) CRMLA LICENSE No.: 415-0081  
THE COMMISSIONER OF BUSINESS )  
12 OVERSIGHT, ) ORDER TO REFUND EXCESSIVE PER  
13 ) DIEM INTEREST CHARGES PURSUANT TO  
Complainant, ) FINANCIAL CODE SECTION 50504  
14 )  
v. )  
15 )  
16 PACIFIC UNION FINANCIAL, LLC, )  
17 )  
18 Respondent. )

19  
20 TO: PACIFIC UNION FINANCIAL, LLC  
8900 Freeport Parkway, Suite 150  
21 Irving, Texas 75063

22 The Commissioner of Business Oversight finds that:

23 Pacific Union Financial, LLC (“Pacific Union”) has willfully charged, and received from  
24 borrowers, interest on loans for a period in excess of one day prior to the recording of the mortgage  
25 or deed of trust in violation of Financial Code section 50204, subdivision (o).

26 NOW, BASED ON THE FOREGOING, AND GOOD CAUSE APPEARING, it is hereby  
27 ORDERED under the provisions of Financial Code section 50504, subdivision (b), that Pacific  
28 Union immediately refund to all borrowers charged excessive per diem interest the amount of the

1 excessive per diem interest along with interest at the rate of ten percent per annum, calculated from  
2 the date the excessive per diem interest was imposed.

3 Dated: May 18, 2015  
4 Los Angeles, CA

JAN LYNN OWEN  
Commissioner of Business Oversight

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6 By \_\_\_\_\_  
7 Mary Ann Smith  
8 Deputy Commissioner  
9 Enforcement Division  
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