

**BEFORE THE MONTANA DEPARTMENT OF ADMINISTRATION,
DIVISION OF BANKING AND FINANCIAL INSTITUTIONS**

In the matter of WEST H&A, LLC, a Delaware limited liability company; WARRANTED EFFECTUATION OF SUBSTITUTE TRANSFEREE, INC., a Delaware corporation; WESTWOOD LEGAL, a California corporation; BLG PC NATIONAL BY BRIGHTON LEGAL GROUP, INC., a Delaware corporation; DEUTSCHE MELLON NATIONAL ASSET, LLC, a Wyoming limited liability company; PATRICK SORIA, an individual; LINO MEDELLIN, an individual; CHRISTOPHER SULLIVAN, an individual; AMANDA J. BEREN, an individual; TAMYRA WHITE, an individual; M C JACKSON, an individual; JIMMY SWINDER, an individual; CHRISTIAN ANTHONY SORIA, an individual; and FRANCISCO MARTINEZ, an individual,

Respondents.

Case No. M2019-77

**FINAL CEASE AND DESIST
ORDER AND IMPOSITION OF
CIVIL PENALTIES AND
RESTITUTION**

The Montana Department of Administration, Division of Banking and Financial Institutions (Division), pursuant to the authority granted by the Montana Mortgage Act (Act), Mont. Code Ann. § 32-9-101 et seq., issued a Notice of Violation, Proposed Agency Action, Temporary Cease and Desist Order, and Opportunity for Administrative Hearing (Notice) against West H&A, LLC (Respondent West), Warranted Effectuation of Substitute Transferee, Inc. (Respondent Warranted), Westwood Legal (Respondent Westwood) BLG PC National by Brighton Legal Group, Inc. (Respondent BLG), Deutsche Mellon National Asset, LLC (Respondent Deutsche), Patrick Soria, (Respondent Soria), Lino Medellin (Respondent Medellin), Christopher Sullivan, (Respondent Sullivan), Amanda J. Beren (Respondent Beren), Tamyra White (Respondent White), M C Jackson (Respondent Jackson), Jimmy Swinder (Respondent Swinder), Christian Anthony Soria (Respondent Anthony), and Francisco Martinez

(Respondent Martinez) (collectively “Respondents”) on September 18, 2020. The Notice stated that a request for hearing must be made within 14 days of receipt of the Notice. The request for hearing was due on or before October 2, 2020. No request of hearing has been received.

FINDINGS OF FACT

The Division finds it has jurisdiction over Respondents and over the subject matter of the action. The fast assertions contained in the Notice issued in this matter were not challenged in a contested case hearing and were neither admitted nor denied by Respondents and are therefore deemed to be well taken for the purposes of this Final Order.

CONCLUSIONS OF LAW

The conclusions of law contained in the Notice issued in this matter were not challenged in a contested case hearing and were neither admitted nor denied by Respondents. The said Conclusions of Law are hereby determined to be correct as a matter of law for the purposes of this Final Order.

ORDER

Based on the foregoing Findings of Fact and Conclusions of Law:

1. Pursuant to the authority of Mont. Code Ann. § 32-9-142, Respondents are hereby PERMANENTLY ORDERED to cease and desist from engaging in the business of mortgage servicing or mortgage lending in Montana and in any attempt to collect, receive, or retain any loan principal, interest, fees, or other charges related to loans made by Respondents to any Montana resident.
2. Respondent West shall pay a civil penalty of \$5,000 pursuant to Mont. Code Ann. § 32-9-133(1).

3. Respondent Warranted shall pay a civil penalty of \$5,000 pursuant to Mont. Code Ann. § 32-9-133(1).

4. Respondent Westwood shall pay a civil penalty of \$5,000 pursuant to Mont. Code Ann. § 32-9-133(1).

5. Respondent BLG shall pay a civil penalty of \$5,000 pursuant to Mont. Code Ann. § 32-9-133(1).

6. Respondent Deutsche shall pay a civil penalty of \$5,000 pursuant to Mont. Code Ann. § 32-9-133(1).

7. Respondent Soria shall pay a civil penalty of \$5,000 pursuant to Mont. Code Ann. § 32-9-133(1).

8. Respondent Medellin shall pay a civil penalty of \$5,000 pursuant to Mont. Code Ann. § 32-9-133(1).

9. Respondent Sullivan shall pay a civil penalty of \$5,000 pursuant to Mont. Code Ann. § 32-9-133(1).

10. Respondent Beren shall pay a civil penalty of \$5,000 pursuant to Mont. Code Ann. § 32-9-133(1).

11. Respondent White shall pay a civil penalty of \$5,000 pursuant to Mont. Code Ann. § 32-9-133(1).

12. Respondent Jackson shall pay a civil penalty of \$5,000 pursuant to Mont. Code Ann. § 32-9-133(1).

13. Respondent Swinder shall pay a civil penalty of \$5,000 pursuant to Mont. Code Ann. § 32-9-133(1).

14. Respondent Anthony shall pay a civil penalty of \$5,000 pursuant to Mont. Code Ann. § 32-9-133(1).

15. Respondent Martinez shall pay a civil penalty of \$5,000 pursuant to Mont. Code Ann. § 32-9-133(1).

16. Respondents shall reimburse the Division for the cost of this administrative action.

17. Pursuant to Mont. Code Ann. § 32-9-133(2)(a), Respondents are jointly and severally liable to pay restitution to borrower D.J. in the sum of \$7,797.64 by certified check payable to the State of Montana no later than 30 days from the date of this Order. The restitution shall be delivered to the Division at the following address:

Division of Banking and Financial Institutions
301 South Park , Suite 316
Helena, MT 59601

SO ORDERED this 25th day of November, 2020.



MELANIE G. HALL
Commissioner
Division of Banking and Financial Institutions

CERTIFICATE OF SERVICE

I hereby certify that on the November 25, 2020 the undersigned caused a true and accurate copy of the foregoing Final Cease and Desist Order and Imposition of Restitution to be mailed by U.S. Mail, first class, postage prepaid and addressed to:

Corpnet Incorporated, Registered Agent
Registered Agent for West H&A, LLC
340 North Westlake Blvd., Suite 210
Thousand Oaks, CA 91362

Warranted Effectuation of Substitute Transferee, Inc.
433 N Camden Drive, 4th Floor, Suite 114
Beverly Hills, CA 90210

Corpnet Incorporated, Registered Agent
Registered Agent for Warranted Effectuation of Substitute Transferee, Inc.
340 North Westlake Blvd., Suite 210
Thousand Oaks, CA 91362

Westwood Legal
10880 Wilshire Blvd, Suite 1101
Los Angeles, CA 90024

Corpnet Incorporated, Registered Agent
Registered Agent for BLG PC National by Brighton Legal Group, Inc.
340 North Westlake Blvd., Suite 210
Thousand Oaks, CA 91362

Registered Agents, Inc.
Bill Havre, President
Registered Agent for Deutsche Mellon National Asset, LLC
30 N Gould Street, Ste R
Sheridan, WY 82801


Deutsche Mellon National Asset, LLC
301 N Azusa Avenue
West Covina, CA 91791

Patrick Soria


Lino Medellin
CT Corporation System, registered agent for Quicken Loans, Inc.
3011 American Way
Missoula, MT 59808

Christopher Sullivan
CT Corporation System, registered agent for Seterus, Inc.
3011 American Way
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Amanda J. Beren
CorpNet, Incorporated
31416 Agoura Road, Suite 118
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Tamyra White


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Westwood Legal
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Jimmy Swinder


Christian Anthony Soria


Francisco Martinez, CEO/CFO
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433 N Camden Drive
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Heather Hardman, Paralegal