



STATE OF CONNECTICUT
DEPARTMENT OF BANKING
260 CONSTITUTION PLAZA • HARTFORD, CT 06103-1800



Jorge L. Perez
Commissioner

IN THE MATTER OF:
1ST ALLIANCE LENDING, LLC
NMLS No. 2819
("Respondent")

ORDER PURSUANT TO
EXECUTIVE ORDER NO. 7M

WHEREAS, the Banking Commissioner ("Commissioner") is charged with the administration of Part I of Chapter 668, Sections 36a-485 to 36a-534b, inclusive, of the Connecticut General Statutes, "Mortgage Lenders, Correspondent Lenders, Brokers and Loan Originators";

WHEREAS, on December 5, 2018, the Commissioner issued a Notice of Intent to Revoke Mortgage Lender License, Notice of Intent to Issue Order to Cease and Desist, Notice of Intent to Impose Civil Penalty and Notice of Right to Hearing against Respondent, and on July 15, 2019, the Commissioner issued an Amended and Restated Notice of Intent to Revoke Mortgage Lender License, Amended and Restated Notice of Intent to Issue Order to Cease and Desist, Amended and Restated Notice of Intent to Impose Civil Penalty and Notice of Right to Hearing against Respondent (collectively, the "Notice");

WHEREAS, on December 11, 2018 and December 19, 2018, respectively, Attorneys Ross Garber and Craig Raabe each filed an appearance and requested a hearing on the allegations contained in the Notice;

WHEREAS, on November 12, 2019, John DiIorio filed an appearance on behalf of Respondent;

WHEREAS, on September 24, 2019, September 25, 2019, October 23, 2019, October 24, 2019, October 30, 2019, November 14, 2019, November 21, 2019, November 22, 2019, December 18, 2019, January 8, 2020, January 22, 2020, February 6, 2020, February 7, 2020, February 11, 2020 and February 27, 2020, the Department conducted a hearing on the allegations contained in the Notice pursuant to the

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procedures set forth in Chapter 54 of the Connecticut General Statutes, the Connecticut Uniform Administrative Procedure Act (“UAPA”);

WHEREAS, between the time of the last hearing date on February 27, 2020 and the present, Respondent and the Department requested that the schedule for briefs, reply briefs and surreply briefs be extended and that the record be supplemented with additional exhibits;

WHEREAS, the last motion to reopen the record was made by the Respondent on October 20, 2020 and ruled upon by the Hearing Officer on November 29, 2020;

WHEREAS, the record in this case consists of thousands of pages of transcripts and thousands of pages of documentary evidence and presents complex issues of fact and law;

WHEREAS, the above matter constitutes a “contested case” under the UAPA, Section 4-166(4) of the Connecticut General Statutes;

WHEREAS, for all contested cases, the UAPA, Section 4-180(a) of the Connecticut General Statutes, requires the agency to render a final decision within 90 days following the close of evidence or the due date for the filing of briefs, whichever is later;

WHEREAS, the due date for the filing of briefs in the above matter was October 19, 2020;

WHEREAS, the current deadline for the Commissioner to render a final decision based on the filing of briefs is January 18, 2021;

WHEREAS, on March 10, 2020, the Governor issued declarations of public health and civil preparedness emergencies, proclaiming a state of emergency throughout the State of Connecticut as a result of the coronavirus disease 2019 (COVID-19) outbreak in the United States and confirmed spread in Connecticut, which state of emergency was to remain in effect through September 9, 2020;

WHEREAS, because of the current health crisis and state of emergency, the Governor has implemented policies and procedures to reduce the number of state personnel working at state agency offices and increase the number of state personnel working from home;

WHEREAS, the Governor has recognized that the reduction in state personnel working at state agency offices has increased the difficulty in complying with statutory, regulatory, decision-making, hearing and other time requirements;

WHEREAS, on March 25, 2020, the Governor issued Executive Order No. 7M, which provides, *inter alia*: “Notwithstanding any provision of the Connecticut General Statutes, any regulation, or other provision of law, [the Governor] hereby authorize[s] each department head, commissioner, agency head, and board and commission of this State to extend, as they deem reasonably necessary to respond to the COVID-19 pandemic or its effects, any statutory or regulatory time requirements, decision-making requirements, hearings, or other time limitations or deadlines, procedure or legal process pertaining to matters under their respective jurisdiction, functions or powers for a period not to exceed 90 days”;

WHEREAS, by its own terms, Executive Order No. 7M “shall remain in effect for the duration of the public health and civil preparedness emergency”;

WHEREAS, on September 1, 2020, the Governor issued a declaration renewing and extending the public health and civil preparedness emergencies through February 9, 2021;

WHEREAS, on September 8, 2020, the Governor issued Executive Order No. 9A, which reissued and extended all unexpired emergency executive orders through November 9, 2020;

WHEREAS, on November 9, 2020, the Governor issued Executive Order 9L which extended all unexpired emergency executive orders through February 9, 2021;

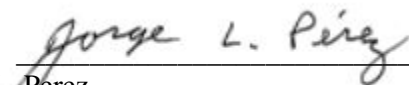
WHEREAS, Executive Order No. 7M remains in effect and has not been terminated or modified by the Governor;

WHEREAS, the Commissioner has received a request from the Hearing Officer in this matter to exercise the authority granted by Executive Order No. 7M and extend the deadline for rendering a final decision from January 18, 2021 to April 18, 2021;

AND WHEREAS, the Commissioner has determined that, in response to the COVID-19 pandemic and/or its effects, it is reasonably necessary to extend the deadline for rendering a final decision as requested by the Hearing Officer.

NOW, THEREFORE, I, JORGE L. PEREZ, Banking Commissioner of the State of Connecticut, by virtue of the authority granted to me by Executive Order No. 7M, issued by Governor Ned Lamont on March 25, 2020, do hereby **ORDER** that the deadline for rendering a final decision in this matter be extended to April 19, 2021 (April 18, 2021 falling on a Sunday).

Dated at Hartford, Connecticut,
this 7th day of January, 2021.



Jorge L. Perez
Banking Commissioner