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**IN THE MATTER OF:** \*  
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**GROWELLA INC** \*  
**d/b/a HOMEBUYER.COM** \*  
**NMLS # 1847209** \*  
\*  
**(“Growella”)** \*  
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**CONSENT ORDER**

**WHEREAS**, the Banking Commissioner (“Commissioner”) is charged with 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**, Growella is a Delaware corporation with its main office at 230 Findlay Street, Cincinnati, Ohio;

**WHEREAS**, Growella has never been licensed to engage in the business of a mortgage lender in Connecticut;

**WHEREAS**, on March 17, 2024, the Commissioner, through the Consumer Credit Division (“Division”) of the Department of Banking, commenced an investigation into the activities of Growella pursuant to Section 36a-17(a) of the Connecticut General Statutes to determine if it had violated, was violating or was about to violate the provisions of the Connecticut General Statutes within the jurisdiction of the Commissioner;

**WHEREAS**, as a result of such investigation, the Commissioner alleges that between March 23, 2023 and June 6, 2024, Growella, through the operation of its wholly owned website, homebuyer.com, and by representing itself as a mortgage company offering immediate mortgage pre-

approvals, instant mortgage approvals and great mortgage rates, engaged in the business of a mortgage lender in violation of Section 36a-486(a) of the Connecticut General Statutes, in effect at such time;

**WHEREAS**, Growella represents that as of June 2024 the homebuyer.com website was taken down and replaced with a static landing page;

**WHEREAS**, the Commissioner believes that such allegation would support initiation of enforcement proceedings against Growella, including, without limitation, proceedings to issue an order to cease and desist against Growella pursuant to Sections 36a-494(b) and 36a-52(a) of the Connecticut General Statutes, and to impose a civil penalty of up to One Hundred Thousand Dollars (\$100,000) per violation upon Growella pursuant to Sections 36a-494(b) and 36a-50(a) of the Connecticut General Statutes;

**WHEREAS**, initiation of such enforcement proceedings would constitute a “contested case” within the meaning of Section 4-166(4) of the Connecticut General Statutes. Section 4-177(c) of the Connecticut General Statutes and Section 36a-1-55(a) of the Regulations of Connecticut State Agencies provide that a contested case may be resolved by consent order, unless precluded by law;

**WHEREAS**, the Commissioner and Growella acknowledge the possible consequences of formal administrative proceedings, and Growella voluntarily agrees to consent to the entry of the sanctions imposed below without admitting or denying any allegations set forth herein, and solely for the purpose of obviating the need for formal administrative proceedings concerning the allegation set forth herein;

**WHEREAS**, the Commissioner and Growella now desire to resolve the matters set forth herein;

**WHEREAS**, Growella specifically assures the Commissioner that the violation alleged herein shall not occur in the future;

**WHEREAS**, Growella acknowledges that it has had the opportunity to consult with and be represented by independent counsel in negotiating and reviewing this Consent Order and executes this Consent Order freely;

**WHEREAS**, Growella acknowledges that this Consent Order is a public record and is a reportable event for purposes of the regulatory disclosure questions on the Nationwide Multistate Licensing System and Registry (“NMLS”), as applicable;

**AND WHEREAS**, Growella, through its execution of this Consent Order, voluntarily agrees to waive its procedural rights, including a right to a notice and an opportunity for a hearing as it pertains to the allegation set forth herein, and voluntarily waives its right to seek judicial review or otherwise challenge or contest the validity of this Consent Order.

### **CONSENT TO ENTRY OF SANCTIONS**

**WHEREAS**, Growella, through its execution of this Consent Order, consents to the Commissioner’s entry of a Consent Order imposing the following sanctions:

1. Growella shall cease and desist from engaging in the business of a mortgage lender in this state, in violation of Section 36a-486(a) of the 2024 Supplement to the General Statutes; and
2. Growella shall remit to the Department of Banking by electronic funds transfer, cashier’s check, certified check or money order, made payable to “Treasurer, State of Connecticut”, a sum of Ten Thousand Dollars (\$10,000) as a civil penalty, made payable in two (2) installments as follows: Five Thousand Dollars (\$5,000) due no later than the date this Consent Order is executed by Growella, and Five Thousand Dollars (\$5,000) due on or before sixty (60) days following the execution of this Consent Order by Growella.

### **CONSENT ORDER**

**NOW THEREFORE**, the Commissioner enters the following:

1. The Sanctions set forth above be and are hereby entered;
2. Upon issuance of this Consent Order by the Commissioner, this matter will be resolved and the Commissioner will not take any future enforcement action against Growella based upon the allegation contained in the Order and Notice and set forth herein; provided that issuance of this Consent Order is without prejudice to the right of the Commissioner to take enforcement action against Growella based upon a violation of this Consent Order or the matters underlying its entry, if the Commissioner determines that compliance with the terms herein is not being observed or if any representation made by Growella and reflected herein is subsequently discovered to be untrue;
3. Growella shall not take any action or make or permit to be made any public statement, including in regulatory filings, any proceeding in any forum or otherwise, denying, directly or indirectly, any allegation referenced in this Consent Order or create the impression that this

Consent Order is without factual basis. Except as specifically provided herein, Growella shall not take any position in any proceeding brought by or on behalf of the Commissioner, or to which the Commissioner is a party, that is inconsistent with any part of this Consent Order. Nothing in this provision affects Growella's (i) testimonial obligations, or (ii) right to take any legal or factual position that may contradict an allegation in this Consent Order in litigation or other legal proceedings in which the Commissioner is not a party;

4. Subject to the foregoing, and so long as this Consent Order is promptly disclosed by Growella and its control persons on NMLS, as applicable, nothing in the issuance of this Consent Order shall adversely affect the ability of Growella to apply for or obtain an initial license or renewal licenses under Part I of Chapter 668, Sections 36a-485 *et seq.*, of the Connecticut General Statutes, provided that all applicable legal requirements for such licenses are satisfied and the terms of this Consent Order are being followed;
5. This Consent Order shall be binding upon Growella and its successors and assigns; and
6. This Consent Order shall become final when issued.

Issued at Hartford, Connecticut  
this 5th day of February 2025.

/s/  
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Jorge L. Perez  
Banking Commissioner

I, Daniel A. Green, state on behalf of Growella Inc d/b/a homebuyer.com that I have read the foregoing Consent Order; that I know and fully understand its contents; that I am authorized to execute this Consent Order on behalf of Growella Inc d/b/a homebuyer.com; that Growella Inc d/b/a homebuyer.com agrees freely and without threat or coercion of any kind to comply with the sanctions entered and terms and conditions ordered herein; and that Growella Inc d/b/a homebuyer.com voluntarily agrees to enter into this Consent Order, expressly waiving the procedural rights set forth herein as to the matters described herein.

By: /s/  
Name: Daniel A. Green  
Title: CEO  
Growella Inc d/b/a homebuyer.com

State of: Ohio

County of: Hamilton

On this the 14th day of January 2024, before me, Jordan D. Taylor, the undersigned officer, personally appeared Daniel A. Green, who acknowledged himself/herself to be the CEO of Growella Inc d/b/a homebuyer.com, a corporation, and that he/she as such CEO, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself/herself as CEO..

In witness whereof I hereunto set my hand.

/s/  
Notary Public  
Date Commission Expires: 03/15/2027