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**IN THE MATTER OF:** \*  
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**BAY-VALLEY MORTGAGE GROUP** \*  
**d/b/a BAY-VALLEY MORTGAGE** \*  
**GROUP, INC.** \*  
**d/b/a PACIFIC BAY LENDING GROUP** \*  
**d/b/a VALLEY VIEW HOME LOANS** \*  
**NMLS # 192103** \*  
 \*  
 (“Bay-Valley”) \*  
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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”, as amended;

**WHEREAS**, Bay-Valley is a California corporation with a main office at 15030 La Mirada Boulevard, La Mirada, California;

**WHEREAS**, Bay-Valley has been licensed to engage in the business of a mortgage lender in Connecticut since January 30, 2018;

**WHEREAS**, at all times relevant hereto, Ji Na Oh (“Oh”), (NMLS # 377247) has been President, 100% owner, and a control person of Bay-Valley, and Sae Hyun Park (“Park”) (NMLS # 1822574) has been the Chief Operations Officer and a control person of Bay-Valley. Neither Oh nor Park holds a mortgage loan originator license in Connecticut;

**WHEREAS**, on November 8, 2024, the State Regulatory Registry LLC (“SRR”) found that Bay-Valley’s control persons, Oh and Park violated the Nationwide Multistate Licensing System and Registry (“NMLS”) Rules of Conduct for Education Students;

**WHEREAS**, the Commissioner, through the Consumer Credit Division (“Division”) of the Department of Banking, conducted an investigation into the activities of Bay-Valley, pursuant to Section 36a-17 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 (“Investigation”);

**WHEREAS**, as a result of the Investigation, the Commissioner is unable to find that the control persons of Bay-Valley have demonstrated the requisite character and general fitness such as to command the confidence of the community and to warrant a determination that Bay-Valley will operate honestly, fairly and efficiently within the purposes of Sections 36a-485 to 36a-498e, inclusive, 36a-498h, 36a-534a and 36a-534b of the Connecticut General Statutes, as required pursuant to Section 36a-489(a)(1) of the Connecticut General Statutes;

**WHEREAS**, the Commissioner believes that such allegations against the control persons of Bay-Valley, constitute sufficient grounds for the Commissioner to deny an application for a mortgage lender license and, in turn, would support initiation of enforcement proceedings against Bay-Valley, including, without limitation, proceedings to issue an order revoking Bay-Valley’s license to engage in the business of a mortgage lender in Connecticut pursuant to Section 36a-494(a)(1) of the Connecticut General Statutes and subsections (a) and (b) of Section 36a-51 of the Connecticut General Statutes, as amended by Public Act 25-115;

**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 Bay-Valley acknowledge the possible consequences of formal administrative proceedings, and Bay-Valley 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 allegations set forth herein;

**WHEREAS**, Bay-Valley represents that it has ceased mortgage lending activities in Connecticut;

**WHEREAS**, the Commissioner and Bay-Valley now desire to resolve the matters set forth herein;

**WHEREAS**, Bay-Valley specifically assures the Commissioner that the violations alleged herein shall not occur in the future;

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

**WHEREAS**, Bay-Valley acknowledges that this Consent Order is a public record and is a reportable event for purposes of the regulatory disclosure questions on NMLS, as applicable;

**AND WHEREAS**, Bay-Valley, 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 allegations 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**, Bay-Valley through its execution of this Consent Order, consents to the Commissioner's entry of this Consent Order imposing the following sanction:

1. No later than the date this Consent Order is executed by Bay-Valley, it shall submit a request on NMLS to surrender its mortgage lender license in Connecticut and comply with any and all requirements to complete such surrender within thirty days of the surrender request. In the event that Bay-Valley fails to provide the Commissioner with satisfactory evidence, as determined by the Commissioner, of compliance with such requirements within forty (40) days of its surrender request, Bay Valley's mortgage lender license in Connecticut shall be **SUMMARILY REVOKED**, without any further notice or opportunity for a hearing. Bay-Valley knowingly, and voluntarily waives its procedural rights in connection with any such revocation, including an opportunity for a hearing and any right to seek judicial review; and
2. For a period of five (5) years commencing the date this Consent Order is issued by the Commissioner, Bay-Valley Mortgage Group d/b/a Bay-Valley Mortgage Group, Inc. d/b/a Pacific Bay Lending Group d/b/a Valley View Home Loans, NMLS # 192103, shall be **BARRED** from acting, directly or indirectly, as a mortgage lender, mortgage correspondent lender, mortgage broker, or lead generator in Connecticut.

**CONSENT ORDER**

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

1. The Sanction 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 Bay-Valley based upon the allegations contained herein; provided that issuance of this Consent Order is without prejudice to the right of the Commissioner to take enforcement action against Bay-Valley 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 Bay-Valley and reflected herein is subsequently discovered to be untrue;
3. This Consent Order shall be binding upon Bay-Valley and its successors and assigns; and
4. This Consent Order shall become final when issued.

Issued at Hartford, Connecticut  
this 25th day of March 2026.

/s/  
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Jorge L. Perez  
Banking Commissioner

I, Jina Oh, state on behalf of Bay-Valley Mortgage Group d/b/a Bay-Valley Mortgage Group, Inc. d/b/a Pacific Bay Lending Group d/b/a Valley View Home Loans 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 Bay-Valley Mortgage Group d/b/a Bay-Valley Mortgage Group, Inc. d/b/a Pacific Bay Lending Group d/b/a Valley View Home Loans; that Bay-Valley Mortgage Group d/b/a Bay-Valley Mortgage Group, Inc. d/b/a Pacific Bay Lending Group d/b/a Valley View Home Loans agrees freely and without threat or coercion of any kind to comply with the sanctions entered and terms and conditions ordered herein; and that Bay-Valley Mortgage Group d/b/a Bay-Valley Mortgage Group, Inc. d/b/a Pacific Bay Lending Group d/b/a Valley View Home Loans 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:

Title:

Bay-Valley Mortgage Group d/b/a Bay-Valley Mortgage Group, Inc. d/b/a Pacific Bay Lending Group d/b/a Valley View Home Loans

State of: California

County of: Los Angeles

On this the 20 day of March 2026, before me, Joo Suk Lee, the undersigned officer, personally appeared Jina Oh, who acknowledged himself/herself to be the President of Bay-Valley Mortgage Group d/b/a Bay-Valley Mortgage Group, Inc. d/b/a Pacific Bay Lending Group d/b/a Valley View Home Loans, a corporation, and that he/she as such President, 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 President.

In witness whereof I hereunto set my hand.

/s/

Notary Public

Date Commission Expires: July 11, 2027