

**SUMMARY OF ENFORCEMENT ACTIONS (ADMINISTRATIVE AND CIVIL)
BY THE CALIFORNIA DEPARTMENT OF FINANCIAL PROTECTION AND INNOVATION
February 2024**

| SUBJECT | ACTION | VIOLATIONS & CHARGING SECTIONS |
|--|---|--|
| Best Finance America Richard Parker www.bestfinanceamerica.com Pleasanton, California | Desist and Refrain Order February 1, 2024 | Unlawful California Financing Law Activity (Financial Code Section 22100) |
| Liftforward, Inc. New York, New York | Order to Set Aside Order Revoking California Financing Law License February 1, 2024 | Unlawful California Financing Law Activity (Financial Code Section 22714) |
| String Financials US LLC Stringfinancials.com Lansing, Michigan | Desist and Refrain Order February 2, 2024 | Unlawful California Financing Law Activity (Financial Code Section 22100) |

| SUBJECT | ACTION | VIOLATIONS & CHARGING SECTIONS |
|--|--|---|
| <p>Green Equitable Solutions Mission Viejo, California</p> | <p>Order Granting Plaintiffs' Motion for Summary Judgment Against Defendants Michael Nabati, Armando Solis Barron Dominic Ahiga, and Roger Scott Dyer</p> <p>Order Granting Plaintiffs' Application for Default Judgment</p> <p>February 2, 2024</p> | <p>Unlawful California Consumer Financial Protection Law Activity</p> <p>(Financial Code Section 90003(a)(1))</p> |
| <p>Independent Mortgage Brokers LLC Denver, Colorado</p> | <p>Statement of Issues</p> <p>February 2, 2024</p> | <p>Unlawful California Financing Law Activity</p> <p>(Financial Code Section 22109.1(a)(1))</p> |
| <p>Sentra Financials LLC info@sentrafinancials.com Oxnard, California</p> | <p>Desist and Refrain Order</p> <p>February 5, 2024</p> | <p>Unlawful California Financing Law Activity</p> <p>(Financial Code Section 22100)</p> |

| SUBJECT | ACTION | VIOLATIONS & CHARGING SECTIONS |
|---|---|--|
| Joe Lam aka Chau Ngoc Lam Costa Mesa, California | Consent Order February 21, 2024 | Mortgage Loan Originator License (Financial Code Section 22109.1) |
| Commercial Real Estate Finance, LLC CRE-Finance, LLC Richard Tresky Todd Tresky Michelle Williams Tresky https://cre-finance.com/ Whiting, New Jersey Ocean, New Jersey | Desist and Refrain Order February 22, 2024 | Unlawful California Financing Law Activity (Financial Code Section 22100) |
| Bankless, LLC Crozet, Virginia | Desist and Refrain Order February 22, 2024 | Unlawful California Financial Institutions Law Activity (Financial Code Sections 561 and 562) |

| SUBJECT | ACTION | VIOLATIONS & CHARGING SECTIONS |
|---|--|--|
| Lending Personal USA Justin Bryant lendingpersonalusa.com San Francisco, California | Desist and Refrain Order February 26, 2024 | Unlawful California Financing Law Activity (Financial Code Section 22100) |
| Chime Financial, Inc. San Francisco, California | Consent Order February 27, 2024 | Unlawful California Consumer Financial Protection Law Activity (Financial Code Sections 90003(a)(1), 90012(c), and 90015(d)(1)) |
| M'Possible Mortgage Group LLC San Tan Valley, Arizona Scottsdale, Arizona Phoenix, Arizona | Order Rescinding Order Summarily Revoking Finance Lender and/or Broker License(s) February 29, 2024 | Unlawful California Financing Law Activity (Financial Code Section 22107) |

| SUBJECT | ACTION | VIOLATIONS & CHARGING SECTIONS |
|--|--|---|
| Eric Christopher Love Irvine, California | Consent Order Granting Conditional MLO License February 1, 2024 | Mortgage Loan Originator License (Financial Code Sections 50141, 50144, 22109.1 and 22109.4) |
| Antonio Manuel Ramudo Roseville, California | Consent Order Granting Conditional MLO License February 7, 2024 | Mortgage Loan Originator License (Financial Code Sections 50141, 50144, 22109.1 and 22109.4) |
| Omajel Serrano Bonano Suwanee, Georgia Roseville, California | Consent Order Granting Conditional MLO License February 7, 2024 | Mortgage Loan Originator License (Financial Code Sections 50141, 50144, 22109.1 and 22109.4) |

| SUBJECT | ACTION | VIOLATIONS & CHARGING SECTIONS |
|---|---|--|
| Amanda Cheryl Austin dba Engel Consulting Spring Valley, California | Order Setting Aside Order Summarily Revoking Certificate February 8, 2024 | Unlawful Investment Adviser Law Activity (Corporations Code Section 25242(c)(1)) |
| Ahmad John Afzal Gilbert, Arizona | Consent Order Granting Conditional MLO License February 24, 2024 | Mortgage Loan Originator License (Financial Code Sections 50141, 50144, 22109.1 and 22109.4) |