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10 BEFORE THE DEPARTMENT OF FINANCIAL PROTECTION AND INNOVATION
OF THE STATE OF CALIFORNIA

11 In the Matter of:

12 THE COMMISSIONER OF FINANCIAL
13 PROTECTION AND INNOVATION,

14 Complainant,

15 v.

16 ROBINSON SERVICES, and TAFARA
17 ROBINSON,

Respondent.

FINAL ORDER LEVYING
ADMINISTRATIVE PENALTIES AND
ANCILLARY RELIEF

(Cal. Fin. Code §§ 90012 and 90015, Cal.
Corp. Code §§ 25252 and 25532)

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19 The Commissioner of Financial Protection and Innovation (Commissioner) finds that:

20 **I.**

21 **STATEMENT OF FACTS**

22 1. At all relevant times herein, Robinson Services was a business entity of unknown
23 formation, with a principal place of business located at 9330 Baseline Rd., Ste 203, Rancho
24 Cucamonga, California 91701 and 15477 McDonnell Ave, Fontana, California 92336.

25 2. At all relevant times, Tafara Robinson is and was the owner and operator of Robinson
26 Services, conducting business by email at tafara11wfg@gmail.com.

27 3. Robinson Services and Tafara Robinson are collectively referred to as Robinson.

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1 4. Tafara Robinson represented to the public that she is a financial adviser and provides
2 insurance services, brokerage services, debt relief services, money management services, brokerage
3 services, and custodial services.

4 5. Between November 2018 through October 2022 (the relevant time period), Tafara
5 Robinson was a licensed insurance agent with the California Department of Insurance. However,
6 neither she nor Robinson Services ever held a broker-dealer certificate nor an investment adviser
7 certificate.

8 6. During the relevant time period, Tafara Robinson represented to the public that she
9 was a financial adviser and provided insurance services, brokerage services, debt relief services,
10 money management services, brokerage services, and custodial services.

11 7. Beginning in at least May 2019, Robinson offered services as a custodian of consumer
12 funds, to at least two California residents (Consumers), after she learned of the death of their mother,
13 and of their impending inheritance. Robinson convinced the Consumers to transfer \$194,000 to her,
14 and represented that:

- 15 a. She would provide deposit-taking or custodial account services on their
16 behalf through a brokerage account;
- 17 b. Their funds would be held in escrow;
- 18 c. Their money would grow 10% annually; and
- 19 d. They could withdraw funds at any time.

20 8. In truth and in fact, these funds were not held in escrow, nor did Robinson invest any of
21 the money on the Consumers’ behalf or purchase any securities. Instead, Robinson created fake
22 account records of account balances through “Robinson Services – Financial Services Brokerage.”
23 These records and Robinson’s communications led the Consumers to falsely believe that their money
24 was earning profits through Robinson’s efforts. Nor did Robinson allow the Consumer to withdraw
25 any funds, even when they asked.

26 9. Robinson’s representations set forth in Paragraph 7 above constitute deceptive acts or
27 practices with respect to a consumer financial product or service, to wit, engaging in deposit-taking

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1 activities, transmitting or exchanging funds, or otherwise acting as a custodian of funds or any
2 financial instrument on behalf of a consumer.

3 10. Beginning in at least May 2019, Robinson offered to help consumers with debt relief by
4 stating, “We will look into debt relief / student loan balance reduction payment and settlement options
5 for you.”

6 11. In one case, at least one Consumer agreed to pay Robinson one thousand dollars
7 (\$1,000.00) for debt relief services. However, after the Consumer paid Robinson, Robinson never
8 provided any services.

9 12. Robinson’s representations set forth in Paragraph 11 above constitute deceptive acts or
10 practices with respect to a consumer financial product or service, to wit, by representing that Robinson
11 would provide debt relief services, but upon receiving payment no services were ever provided.

12 13. Beginning in at least May 2019, after Robinson obtained custody of Consumer’s funds,
13 Robinson offered and sold securities in the form of investment contracts, in California, through
14 telephone calls and email correspondence.

15 14. The purported purpose of the securities offering was to raise money from members of
16 the public and in return Robinson promised a 10% annual return.

17 15. These securities were offered or sold in this state in issuer transactions. The Department
18 of Financial Protection and Innovation has not issued a permit or other form of qualification
19 authorizing any person to offer or sell these securities in this state and the securities are not exempt
20 from qualification.

21 16. Robinson sold investment contracts to approximately two investors, residing in
22 California and elsewhere, in at least two separate transactions. Robinson raised at least \$194,000.00
23 from investors.

24 17. Corporations Code section 25110 prohibits the offer or sale of unqualified, non-
25 exempt securities in issuer transactions in the State of California. The securities offered and sold by
26 Robinson are subject to qualification under the Corporate Securities Law of 1968 (CSL). These
27 securities were offered or sold in this state in issuer transactions. The Department has not issued a

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1 permit or other form of qualification authorizing any person to offer or sell these securities in this
2 state. The offer or sale of these securities is not exempt.

3 18. Robinson and their agents solicited investors and prospective investors through
4 telephone calls and email correspondence.

5 19. In connection with the offer and sale of securities, Robinson made, or caused to be
6 made, misrepresentations of material fact to investors and potential investors, including that Robinson
7 Services was a brokerage services company. In fact, neither the California Department of Financial
8 Protection and Innovation (Department) nor the United States Securities and Exchange Commission
9 has ever issued a broker-dealer certificate to Robinson.

10 20. Robinson also misrepresented that investor money would be held in a brokerage
11 account, in an escrow account earning interest, that the investment was safe, and that it would grow
12 10% annually. In fact, any money Robinson did return to investors was only a portion of their original
13 investment – no investor received any profits. And despite multiple requests for a refund, Robinson
14 has failed to pay back her investors.

15 21. Corporations Code section 25401 prohibits the offer or sale of securities in this state
16 by means of written or oral communications that include untrue statements of material fact or omit
17 materials facts necessary in order to make the statements made, in light of the circumstances under
18 which they were made, not misleading. The omissions and misrepresentations of Robinson are
19 material facts necessary in order to make the statements made, in the light of the circumstances under
20 which they were made, not misleading.

21 22. On August 5, 2024, the Commissioner issued a claim for ancillary relief and a
22 statement in support of order levying administrative penalties (collectively, the “Orders”).

23 23. On August 23, 2024, Penn was served with the Orders, Commissioner’s notice of
24 intention to issue the aforementioned Orders (Notice of Intention), Statement to Respondents, a
25 Notice of Defense, and Government Code sections 11507.5, 11507.6, and 11507.7.

26 24. The Commissioner has not received a request for hearing, and the statutory time
27 period to request a hearing has expired.

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II.

FINAL ORDER LEVYING ADMINISTRATIVE PENALTIES

25. The Commissioner re-alleges and reincorporates by reference paragraphs 1-24 of this Final Order Levying Administrative Penalties and Ancillary Relief as fully set forth herein.

26. Financial Code sections 90012(c)(1)(A)(i) and 90015(c) authorizes the Commissioner to issue an order levying administrative penalties against any person for willful violations of any provision of the California Consumer Financial Protection Law (CCFPL) and any rules promulgated thereunder. Specifically, Financial Code section 90012 provides, in relevant part:

For any violation of this division, rule or final order, or condition imposed in writing by the department, a penalty may not exceed the greater of either five thousand dollars (\$5,000) for each day during which the violation or failure to pay continues, or two thousand five hundred dollars (\$2,500) for each act or omission in violation.

27. Corporations Code section 25252 authorizes the Commissioner to issue an order levying administrative penalties against any person for willful violations of any provision of the CSL and any rules promulgated thereunder. Specifically, Corporations Code section 25252 provides, in relevant part:

The commissioner may, after appropriate notice and opportunity for hearing, by orders, levy administrative penalties as follows: (a) Any person subject to this division, other than a broker-dealer or investment adviser, who willfully violates any provision of this division, or who willfully violates any rule or order adopted or issued pursuant to this division, is liable for administrative penalties of not more than one thousand dollars (\$1,000) for the first violation, and not more than two thousand five hundred dollars (\$2,500) for each subsequent violation.

A. CCFPL

28. Based on the foregoing findings, the Commissioner finds that Robinson engaged in deceptive acts or practices with respect to consumer financial products or services, which includes deposit-taking activities and debt relief services, in violation of Financial Code section 90003(a)(1).

WHEREFORE, good cause showing, and pursuant to Financial Code sections 90012(c)(1)(A)(i) and 90015(c), the Commissioner prays for an order levying administrative
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1 penalties, individually, jointly and severally, against Robinson Services and Tafara Robinson, as
2 follows:

3 a. That pursuant to Financial Code section 90012(c)(1)(A)(i), the Commissioner
4 levy administrative penalties of \$2,500.00 for each violation, as listed below, for a total amount of
5 \$22,500.00 or according to proof:

- 6 i. \$2,500.00 for the deceptive act in paragraph 7a, made to two California
7 residents;
- 8 ii. \$2,500.00 for the deceptive act in paragraph 7b, made to two California
9 residents;
- 10 iii. \$2,500.00 for the deceptive act in paragraph 7c, made to two California
11 residents;
- 12 iv. \$2,500.00 for the deceptive act in paragraph 7d, made to two California
13 residents; and
- 14 v. \$2,500.00 for the deceptive act in paragraph 12, made to one California
15 consumer.

16 29. The total amount of administrative penalties for violations of Financial Code section
17 90003(a)(1) is \$22,500.00.

18 **B. CSL**

19 30. Based on the foregoing findings, the Commissioner finds that Robinson offered and
20 sold unqualified, non-exempt securities in an amount of at least \$194,000.00, and made numerous
21 material misrepresentations and omissions of fact, to at least two investors, in violation of
22 Corporations Code sections 25110 and 25401.

23 WHEREFORE, good cause showing, and pursuant to Corporations Code section 25252(a), the
24 Commissioner prays for an order levying administrative penalties, individually, jointly and severally,
25 against Robinson Services and Tafara Robinson, as follows:

26 a. That pursuant to Corporations Code section 25252(a), the Commissioner levy
27 administrative penalties of \$1,000.00 for the first violation of Corporations Code section 25110 and

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1 \$2,500.00 for each subsequent violation, as listed below, for a total amount of \$3,500.00 or according
2 to proof:

- 3 i. First violation: \$1,000.00 for the first sale of a security; and
- 4 ii. Additional violations: \$2,500.00 for the second sale of a security.

5 b. That pursuant to Corporations Code section 25252(a), the Commissioner levy
6 administrative penalties of \$2,500.00 for each violation, as listed below, for a total amount of
7 \$25,000.00, or according to proof:

- 8 i. \$2,500.00 for the misrepresentation in paragraph 19, made in the two
9 transactions;
- 10 ii. \$2,500.00 for the misrepresentation in paragraph 20.(1), made in the two
11 transactions;
- 12 iii. \$2,500.00 for the misrepresentation in paragraph 20.(2), made in the two
13 transactions;
- 14 iv. \$2,500.00 for the misrepresentation in paragraph 20.(3), made in the two
15 transactions;
- 16 v. \$2,500.00 for the misrepresentation in paragraph 20.(4), made in the two
17 transactions.

18 31. The total amount of administrative penalties for violations of Corporations Code
19 sections 25110 and 25401 is \$28,500.00, or according to proof.

20 The administrative penalties levied in the cumulative amount of \$51,000.00 shall be due and
21 payable to the Department of Financial Protection and Innovation within 30 days of service of this
22 final order and sent to the attention of: Accounting, Department of Financial Protection and
23 Innovation, located at 2101 Arena Boulevard, Sacramento, California 95834. Notice of the payment
24 shall concurrently be sent to the attention of: Ryan M. Cassidy, Counsel, Enforcement Division,
25 2101 Arena Boulevard, Sacramento, California 95834.

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III.

FINAL ORDER FOR ANCILLARY RELIEF

32. Financial Code section 90012 authorizes the Commissioner to seek relief including but not limited to, “[r]efund of moneys or return of real property,” restitution, and “[d]isgorgement or compensation for unjust enrichment, with any disgorged amounts returned to the affected consumers, to the extent practicable.”

33. Corporations Code section 25532 authorizes the Commissioner to seek ancillary relief on behalf of any person injured by violations of any provision of the CSL and any rules promulgated thereunder.

34. Based on the foregoing, the Commissioner is of the opinion that Robinson collected at least \$194,000.00 from at least two California consumers in connection with acts or practices, relating to deposit-taking activities, that violated Financial Code section 90003 (a)(1).

35. Also based on the foregoing, the Commissioner is of the opinion that Robinson collected at least \$1,000 from at least one California consumer in connection with acts or practices, relating to debt relief servicing, that violated Financial Code section 90003 (a)(1).

36. Also based on the foregoing findings, the Commissioner finds that the Robinson offered and sold by means of fraud, unqualified, nonexempt securities in California, in the amount of at least \$194,000.00, in violation of Corporations Code sections 25110 and 25401.

37. WHEREFORE, good cause showing and pursuant to Financial Code sections 90012 and 90015, and Corporations Code section 25532, the Commissioner enters this final order for ancillary relief, in the form of restitution, in the amount of \$195,000.00 against Robinson, due and payable 30 days from the date of this order.

IV.

CONCLUSION

38. NOW THEREFORE, GOOD CAUSE SHOWING, IT IS HEREBY ORDERED that Andrew L. Penn pay administrative penalties in the amount of \$51,000.00 and restitution in the amount of \$195,000.00, due and payable 30 days from the date of this order.

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39. The Commissioner finds that each of the above enumerated matters provide an independent basis under Financial Code sections 90012 and 90015, and Corporations Code sections 25252 and 25532, justifying the issuance of an order levying administrative penalties in the amount of \$51,000.00 and ordering restitution in the amount of \$195,000.00 to Robinson’s clients, due and payable 30 days from the date of this order. Based upon the foregoing, the Commissioner finds it is in the public interest to enter this final order.

40. This Final Order Levying Administrative Penalties and Ancillary Relief is the final decision of the Commissioner, pursuant to Financial Code sections 90012 and 90015, and Corporations Code sections 25252 and 25532. This order is effective immediately.

DATED: November 15, 2024
Sacramento, California

CLOTHILDE V. HEWLETT
Commissioner of Financial Protection and Innovation



By: _____
MARY ANN SMITH
Deputy Commissioner
Enforcement Division