

**SUMMARY OF ENFORCEMENT ACTIONS AND NON-ENFORCEMENT ISSUED ACTIONS
(ADMINISTRATIVE AND CIVIL) BY THE CALIFORNIA DEPARTMENT OF FINANCIAL
PROTECTION AND INNOVATION**

August 2024

ENFORCEMENT ACTIONS

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
American Credit Acceptance, LLC Spartanburg, South Carolina	Notice of Petition for Reinstatement August 1, 2024	Unlawful California Financing Law Activity (Government Code Section 11522)
Livityswiss Ltd. dba Livityswiss.com support@livityswiss.com	Desist and Refrain Order August 1, 2024	Unlawful California Consumer Financial Protection Law Activity (Financial Code Section 90003)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Robinson Services Tafara Robinson Rancho Cucamonga, California Fontana, California	Accusation in Support of Order to Bar Tafara Robinson, from any Position of Employment, Management, or Control of any Investment Adviser, Broker-Dealer or Commodity Adviser Statement in Support of Order Levying Administrative Penalties Desist and Refrain Order and Claim for Ancillary Relief August 5, 2024	Unlawful Offer and Sale of Securities and California Consumer Financial Protection Law Activity (Corporations Code Sections 25532, 25232.1 and 25252) (Financial Code Section 90015)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
<p>Grow Escrow, Inc. Beverly Hills, California</p>	<p>Notice and Summary of Findings Demand for and Order Taking Possession of the Trust Funds and Escrow Records of Grow Escrow, Inc. Order to Discontinue Escrow Activities Order Appointing Edgar Nunez Conservator August 6, 2024</p>	<p>Unlawful Escrow Law Activities (Financial Code Sections 17630, 17621 and 17415)</p>
<p>Shree Vari Holdings LLC fka Anjappar Chettinad LLC Plano, Texas</p>	<p>Consent Order August 8, 2024</p>	<p>Unlawful Franchise Investment Law Activity (Corporations Code Sections 31110, 31119 and 31150)</p>

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
PostD Merchant Banque Los Angeles, California	Cease and Desist Order August 12, 2024	Unlawful California Financial Institutions Law Activity (Financial Code Sections 560, 561 and 562)
West Coast Settlements, LLC Huntington Beach, California	Consent Order August 14, 2024	Unlawful Investment Adviser Activity (Corporations Code Sections 25232.1, 25232(e), 25110, 25532 and 25230)
Uniq Credit Solutions, LLC Irvine, California	Desist and Refrain Order and Claim for Ancillary Relief August 14, 2024	Unlawful California Consumer Financial Protection Law Activity (Financial Code Sections 90015 and 90012)
Mary Lorenz Asset Management & Consultancy LLC www.maryllorenzassetmanagement.com Denver, Colorado	Desist and Refrain Order August 16, 2024	Unlawful Offer and Sale of Securities (Corporations Code Sections 25210, 25230 and 25235)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
iLease Works, LLC Darwin, Minnesota	Consent Order August 16, 2024	Unlawful California Financing Law Activity (Financial Code Sections 22712 and 22107)
FPS-Nationwide, LLC Santa Rosa, California	Order Revoking Debt Collection Licensing Act License August 16, 2024	Unlawful Debt Collection Licensing Act Activity (Financial Code Sections 100003(b)(3), 10003.3(b)(1) and (b)(6))
Gold Corporation dba The Perth Mint East Perth, Western Australia	Consent Order August 19, 2024	Unlawful California Commodity Law Activity Corporations Code Sections 29542, 29520, 29530(a)(3) and 29532)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
BitHarvest Ltd. www.bitharvest.io Logan Lee Lenni Herlin Jan Gregory Cerato Denver, Colorado	Desist and Refrain Order August 20, 2024	Unlawful Offer and Sale of Securities (Corporations Code Section 25110)
K100 4Real Ltd dba K-100 www.k-100.net Terrence L. Pounds London, England	Desist and Refrain Order August 20, 2024	Unlawful Offer and Sale of Securities (Corporations Code Sections 25110 and 25401)
AladdinBot Limited www.aladdinbot.ai www.aladdinbot.io www.aladdinbot.net Mark Ian Davis Denise Skeels London, England	Desist and Refrain Order August 20, 2024	Unlawful Offer and Sale of Securities (Corporations Code Sections 25110 and 25401)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Polivera Limited www.polivera.ai www.api-polivera.ai Valeria Carbone London, England	Desist and Refrain Order August 20, 2024	Unlawful Offer and Sale of Securities (Corporations Code Sections 25110 and 25401)
TLC Trading LLC dba Trade Like Crazy AI TLC Trading AI www.tlctrading.ai www.tradelikecrazy.ai Armen Sargasyan Yerevan, Armenia	Desist and Refrain Order August 20, 2024	Unlawful Offer and Sale of Securities (Corporations Code Sections 25110 and 25401)
Onyx Lending LLC San Francisco, California	Consent Order August 27, 2024	Unlawful California Financing Law Activity (Financial Code Section 22100)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Alfred Kai Kwong Chan Focal Point Capital Management, LLC Burlingame, California	Accusation in Support of Order to Revoke Investment Adviser Certificate August 27, 2024	Unlawful Investment Adviser Activity (Corporations Code Sections 25232 and 25242)
Cavalcade Escrow Corporation Tustin, California	Accusation to Revoke Escrow Agent's License August 30, 2024	Unlawful Escrow Law Activity (Financial Code Sections 17608, 17602.5, 17406, 17600, 17348 and 17207)

NON-ENFORCEMENT ACTIONS

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
Christina Marie Hughes Modesto, California	Consent Order Granting Conditional MLO License August 6, 2024	Mortgage Loan Originator License (Financial Code Sections 50141, 50144, 22109.1 and 22109.4)
Mayra Pulido Terrones Fresno, California	Consent Order Granting Conditional MLO License August 8, 2024	Mortgage Loan Originator License (Financial Code Sections 50141, 50144, 22109.1 and 22109.4)
Calogero Angelo Cody LaMarca Cleveland, Ohio	Consent Order Granting Conditional MLO License August 13, 2024	Mortgage Loan Originator License (Financial Code Sections 50141, 50144, 22109.1 and 22109.4)

SUBJECT	ACTION	VIOLATIONS & CHARGING SECTIONS
John Carlos Montano, Jr. Irvine, California	Consent Order Granting Conditional MLO License August 22, 2024	Mortgage Loan Originator License (Financial Code Sections 50141, 50144, 22109.1 and 22109.4)
Encina Lender Finance, LLC Milton, Georgia	Notice of Intention to Issue Order Revoking California Financing Law License Desist and Refrain Order August 27, 2024	Unlawful California Financing Law Activity (Financial Code Sections 22714 and 22712)